

Miss E Havisham
1 Anonymous Road
Anytown
Countyshire
AB1 2YZ



10 December 2018

Miss Havisham, thank you for insuring your VOLKSWAGEN POLO with O2 Drive.

You are insured until 07 December 2019.

Your policy number: 987046860-001
You will need this number if you contact us.

Thanks for picking us. Need a hand? We'll be ready to help.
You'll find the benefits of your policy listed below.

It is important that the information you provide throughout the quote and duration of the policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

This policy and other associated documentation is also available in large print, audio, coloured paper and braille. If you require any of these formats please contact us.

In the meantime, here's what you need to do now...

Check your documents

- Policy Payment Arrangement
- Statement of Insurance
- Motor Policy Summary
- Additional Benefits Policy Summary
- Your Keycare documents will be sent to you separately
- Schedule of Insurance
- Motor Policy Wording

If any of the items above are missing or incorrect, please call **0330 018 0802**. We do not charge an administration fee if you change your policy within 14 days of the start of your policy.

Proof of your no claims discount

We do not need proof of your no claims discount. However you should keep a copy of your last renewal notice, Schedule of Insurance or letter from your last insurer, as we may need to see it at a later date.

Review benefits of your policy

- Emergency claims line - 24 hours a day, 7 days a week
- Up to £500 cover for loss/damage to audio equipment in your car
- 3 Year Guarantee on all approved claims repairs
- Keycare
- 60 days European Union cover included as standard
- Courtesy car whilst an approved repairer fixes your car (subject to availability)
- Vandalism cover included as standard



Call if you'd like to upgrade, change your details, or need help

**24 Hour Accident Helpline /
to make a claim**

0330 018 8802

24 hours a day, 7 days a week. You will need your policy number and the policyholder's name and address.

**Windscreen replacement or
repairs**

0330 018 1152

24 hours a day, 7 days a week.

**Customer services &
upgrade your policy**

0330 018 0802

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

**For friends who would
like a quote**

0330 018 3002

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

Visit us online at o2.co.uk/drive

Download the O2 Drive app to manage your policy, get perks and more. Go to o2.co.uk/apps/drive

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Policy Payment Arrangement

If any details are incorrect please call our Customer Services team on **0330 018 0802**.

The cost of your policy

Total cash price of your policy (All prices include Insurance Premium Tax (where applicable) at the appropriate rate) £213.81

Your price has been calculated by 'Us', which includes the cost of your cover from the underwriter selected from our panel.

(*We/Us/Our' - BISL Limited. Authorised and regulated by the Financial Conduct Authority)

How we have calculated the cost of your policy

Your car insurance £213.81

Total amount payable £213.81

Where applicable, Insurance Premium Tax has been included at the appropriate rate.

For information on any fees or charges that may be included in this price, please refer to the Important Information About Our Insurance Intermediary Services section of your documents.

Your Payments

Amount you've paid to date from the card shown below £213.81

Payment Card

Card number ****9999

Name on the card Miss E Havisham

Expiry date 10/22

Continuous Payment Authority

To help ensure that your insurance cover continues uninterrupted, we will, where possible, take any future payments which become due (such as at renewal or where amendments are made to the policy) by using the Continuous Payment Authority you have set up with us. We will notify you prior to any payments being deducted and you can cancel the Continuous Payment Authority at any time by contacting us. Please see the Important Information section for more details.

Refunds

We will pay any refund due to the bank account or credit/debit card we hold on file. The minimum amount we will refund is £1. Any refund less than £1 will not be given.

Important Information about Our Insurance Intermediary Services

Your contract with BISL Limited ('We/Us/Our')

BISL Limited is an insurance intermediary and you will enter into two separate contracts when you take out an insurance policy through Us. The first contract is with Us and sets out the terms and conditions under which We will arrange and administer your insurance policy on your behalf and any fee(s) that We shall charge you for providing Our insurance intermediary services. Use this information to decide if Our services are right for you.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Welcome Pack. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter into further contracts with each insurer, supplier or credit provider for these services.

Your demands and needs

We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

Your additional products:

Keycare

We offer products from a range of insurers for car insurance. We only offer products from a single insurer or supplier for:

Keycare, underwritten by Acromas Insurance Company

What Insurance Intermediary Services will We provide?

Our insurance intermediary services We provide to you on your behalf include:

- We will arrange your vehicle insurance by selecting a range of prices from Our panel of insurers that We can offer, We will arrange your cover with the insurer based on your requirements, We will deal with your payment and provide you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or vehicle insured. We will notify the insurer, deal with any amendments of risk or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notify the insurer, deal with any refunds of premium, confirm the changes to your policy and arrange for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewal section).

Our fees and charges for providing Our insurance intermediary services to you

We will charge you the following fees where applicable for Our services:

Cancellation fee

If either you or We cancel within 14 days of receiving your policy documentation We will charge you the cost of the amount of time you have been covered providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due. If either you or We cancel more than 14 days after receiving your policy documentation We will charge you a fee of £60 plus the cost for the period of cover you have benefitted from.

This is providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums will be due.

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due.

If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out Our approach to providing you with a refund of premium for your time on cover.

We will pay any refund due to the bank account or credit/debit card We hold on file. The minimum amount We will refund is £1, refunds less than £1 will not be given.

Failed payment fee

If you fail to make a payment We will charge you a fee of £20.

Changes in Terms & Conditions

We are entitled to change any of the fees or terms and conditions of this contract between you and Us, (i) with 30 days notice during the term of the policy if required by law or regulatory authorities, or (ii) at renewal.

Continuous Payment Authority

When you pay by credit or debit card We will set up a Continuous Payment Authority (CPA). This allows Us to take your payments automatically when they are due, including for any amendments you make and future renewals. This means you don't have to provide new details for each payment and ensures your insurance continues uninterrupted. We will always inform the policyholder of any payments that are due to be taken. We reserve for payments with your bank 2 working days prior to a payment due date and can attempt collection up to 3 times within this 2-day window. We won't attempt any further reservations past the payment due date. If We're unable to collect a payment at any point, We will contact the policyholder. Failed payments could result in a fee. If applicable, please see the 'Failed payment fee' section above for details of the fee. The policy may be cancelled if We don't receive payments that are due. You can cancel the CPA by contacting Us at any time.

Automatic renewal

Prior to renewal, We will use the details you've given Us to search our panel again for a renewal price. We will contact you before the end of your policy explaining what you need to do. We may automatically renew the policy where We are able to, using the payment method that you have provided Us with ****9999 in order to ensure you remain continuously covered. Please note, if you don't advise Us that you don't want your policy to renew by the renewal date, We will attempt to take

the first payment that is due. If this payment is declined, you will be charged a failed payment fee if applicable, please see the 'Failed payment fee' section above for details. You can ask Us to stop taking payments automatically or change your payment method at any time by contacting Us on: **0330 018 0802**.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website; www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Who regulates Us

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk.

Duration and Choice of Law

The minimum duration of this contract with Us is the duration of your related insurance policy. This contract will terminate simultaneously with the termination of your related insurance policy.

These terms and conditions are governed by the laws of England and Wales unless you and We agree otherwise and such agreement has been put in writing by Us.

Statement of Insurance

Policy Number : 987046860-001

Effective Date : 08 December 2018

Issue Date : 10 December 2018

Important: Please read the following information carefully. Please advise us immediately on 0330 018 0802 should any of the information be incorrect or missing. If we become aware of any changes to the information stated in this Statement of Insurance then we will update your policy and advise you of any change to your premium or to the terms that the insurer requires and send you a new Statement of Insurance. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

About you

Title:	Miss	Surname:	Havisham	
Forename(s):	Estella	Postcode:	AB1 2YZ	
Full Address:	1 Anonymous Road, Anytown, Countyshire		Telephone - Work:	01733 845002
Telephone - Mobile:	01733 845001		Homeowner:	Yes
Email Address:	estella-havisham@email.com			

About the vehicle

Make, model and engine size:	2016 Dacia Logan MCV Laureate Tce 90 0898cc 5dr Estate		
Type of body:	Est.	Right hand drive:	Yes
Registration mark:	ABC123	Fuel type:	Petrol
Year of manufacture:	2016	Transmission:	Manual
Estimated annual mileage:	up to 4000	Where the vehicle is parked overnight:	Public Road
Estimated vehicle value:	Market Value		
Date purchased:	November 2016	Risk address postcode:	AB1 2YZ
Any modification to the manufacturers' original specification e.g. alloy wheels, suspension, bodywork or engine?	No		
Details of the modifications if applicable:	Not Applicable		
Details of security device if applicable:	Approved immobiliser - Confirmed		
Are you the registered keeper of this vehicle:	Yes	Full details if applicable:	Not Applicable

Who is entitled to drive

Driving restriction: Insured only

Details of all drivers

Driver 1

Forename(s):	Dora	Surname:	Spelow
Date of birth:	19/12/1957	Sex:	Female
Marital status:	Separated	Occupation:	Retired
Licence type:	Full UK Licence (this includes a licence that may be restricted) - 9 Or More Years	Employer's business:	Not Applicable
Licence date:	Dec 1993	Regular driver:	Yes
Access to another vehicle:	No	Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years:	No
Relationship to driver 1:	N/A		

Details of all claims, accidents, thefts or losses regardless of blame in the last 5 years

Driver	Date	Details	At fault?
None disclosed			

Details of any motoring convictions, driving licence endorsements, fixed penalties, or disqualifications in the last 5 years

Driver	Conviction date	Conviction code	Penalty points	Disqualified from driving	Suspension period (months)
None disclosed					

Medical conditions or disabilities

Driver DVLA informed Restricted licence
None disclosed

Cover details

Type of cover: **Comprehensive** Use required: Use for social, domestic and pleasure purposes only.
Voluntary Excess: **£250** Note: **Additional excesses may apply.**
This document should be read in conjunction with the Schedule of Insurance and Certificate of Motor Insurance.

No claims discount

Number of years no claims discount you are claiming: 9 years
If eligible is protected no claims discount required: No

Important note : If we have not requested evidence of your no claims discount entitlement, it is important that the evidence is retained safely. In the event of a claim you may be required to provide this evidence to your insurer and any incorrect information could prejudice any claim.

Important notes

You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy, that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started. You must also advise us as soon as possible of all changes to this information. It is an offence under the Road Traffic Act to make any false statement or withhold any information for the purpose of obtaining a Certificate of Motor Insurance.

This is an important document and should be read in conjunction with your Schedule of Insurance, Certificate of Motor Insurance and Motor Policy Wording.

No cover is in force until a Cover Note or Certificate of Motor Insurance has been issued by us.

Your authorised insurer : Ageas Insurance Limited

Address : Ageas House
 Hampshire Corporate Park
 Templars Way
 Eastleigh
 Hampshire
 SO53 3YA

Motor Policy Summary

About this document

This document provides you with the basic details of your private car insurance contract. Full details of the terms and conditions are contained in the Motor Policy Wording, Schedule of Insurance and Certificate of Motor Insurance.

This summary relates to private car insurance policies effective from 08/12/2018. Your policy will run for 12 months.

The level of cover you have chosen, including any excesses applicable is shown in the Schedule of Insurance.

The contract of insurance is made up of the following documents:

- the Statement of Insurance; this shows the information that you give us, including information given on your behalf and verbal information you give prior to commencement of the policy;
- the Motor Policy Wording; this gives full details of the terms and conditions and all exclusions;
- the Schedule of Insurance; this shows the period of insurance, the policy sections which apply, any excesses payable in the event of a claim and the level of cover applicable;
- the Certificate of Motor Insurance; which shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

Your insurer

The authorised insurer is: Ageas Insurance Limited.

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the register by visiting the FCA's website www.fca.org.uk. The Insurers registered number is 202039.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100.

Significant features and limitations of your policy

The summary below shows the significant features and limitations of this policy and is dependent on the level of cover shown in your Schedule of Insurance.

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Liability to others	1	Limited for £20 million third party property damage including expenses and costs.	✓	✓	✓
Driving other cars extension	1	Cover only applies for the specific driver as shown on the Certificate of Motor Insurance. Cover is limited to third party only.	✓	✓	✓
Loss or damage to the car by an accident	2	Subject to excesses shown in the Schedule of Insurance. Additional excesses for young or inexperienced drivers may apply.	✓		
Loss or damage to the car by fire or theft	3	Subject to excesses shown in the Schedule of Insurance.	✓	✓	
Car audio, navigation and entertainment equipment	2 & 3	Unlimited for equipment fitted as original equipment by the manufacturer; or £500 for any other equipment.	✓	✓	
Glass damage	4	Subject to the excess shown in the Schedule of Insurance. Unlimited cover if our approved repairer is used. £150 if a non approved repairer is used.	✓		
Personal belongings	5	Up to £500 per incident.	✓		
Medical expenses	6	Up to £200 per person.	✓		
Personal accident	7	Up to £5,000 per incident.	✓		
Replacement locks	8	Up to £500. Subject to £100 excess.	✓		
Travelling abroad	9	Full policy cover up to 60 days in EU countries and those other countries set out in section 9 of the Motor Policy Wording.	✓	✓	✓

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Child seat cover (Comprehensive only)	10	We will contribute up to £150 per child seat fitted in your car if your car is involved in an accident or damaged following fire or theft.	✓		
Vandalism Promise (Comprehensive only)	11	If your car suffers damage caused by vandalism your no claims discount will not be reduced in the event of a claim under this section.	✓		
Uninsured driver Promise (Comprehensive only)	12	If the driver of your car is involved in an accident caused by an uninsured motorist, we will refund the cost of any excess you have had to pay.	✓		
Onward travel following an accident (Comprehensive only)	13	In the event of an accident if your car cannot be made roadworthy within a reasonable time we will arrange to transport you and your passengers home to any destination in Great Britain.	✓		

Significant exclusions to your policy

Cover	Policy section	Significant exclusions or limitations
Driving other cars extension	1	Use outside the territorial limits. There is a current and valid Certificate of Motor Insurance held for the other car. A car which is registered outside the territorial limits. Does not apply if your car is disposed of, or damaged beyond economical repair or stolen and not recovered.
Loss or damage to the car	2 & 3	Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts. Loss of, or damage, to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission. Loss or damage arising directly or indirectly from water freezing in the cooling system of the car. Any increase in damage as a result of the car being moved under its own power following an incident. Any increase in costs due to parts or accessories not being available within the territorial limits. Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer. Loss of, or damage to telephone or other communication equipment.
Loss or damage to the car	3	Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on the car while it is left unattended. Loss or damage whilst the car is left unattended without being properly locked and or if any window, roof opening, roof panel or hood is left open or unlocked. Loss or damage unless the incident has been reported to the police and a crime reference obtained.
Car audio, navigation and entertainment equipment	2 & 3	Equipment that is not permanently fitted to your car. Loss of, or damage to, telephone or other communication equipment.
Glass damage	4	Damaged or broken glass in panoramic glass roofs. Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle. Repair or replacement of any glass that is part of a removable or folding convertible roof. Repair or replacement of any windscreen or window not made of glass.
Personal belongings	5	Loss or damage whilst the car is left unattended without being properly locked and/or if any window, roof opening, roof panel or hood is left open or unlocked. Loss of money, credit or debit cards, stamps, tickets, vouchers, documents and securities are not covered. Loss of, or damage to, telephone or other communication equipment.
Personal accident	7	Death or injury to any person not wearing a seat belt when required to by law. Any intentional self injury, suicide or attempted suicide. Death or injury to any person driving who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
Replacement locks	8	Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either: left in or on the car at the time of the loss; or taken without your permission by a person known to you, unless that person is reported to the police.
Onward travel following an accident (Comprehensive only)	13	Isle of Man and the Channel Islands is not included.

Cancellation rights

You must contact us in order to cancel your policy. Our contact details are on the reverse of your Certificate of Motor Insurance.

We will cancel your policy from the date you contact us, or any later date you tell us. For full cancellation terms, please see the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. For full details of how to claim, please see the 'Making a claim' section in the Motor Policy Wording.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk.

→ Schedule of Insurance

Important: This document should be read in conjunction with the Motor Policy Wording and Certificate of Motor Insurance.

Policyholder details

Name:	Miss E Havisham		
Address:	1 Anonymous Road, Anytown, AB1 2YZ		
Policy number:	987046860-001		
Start time and date:	00:01 08 December 2018	Expiry time and date:	23:59 07 December 2019
Document issued:	11:01 10 December 2018	Reason for Issue:	New business

Vehicle details

Make, model and engine size:	2016 Dacia Logan Mcv Laureate Tce 90 0898cc 5dr Estate
Registration mark:	ABC123
Car value:	Market Value
Estimated annual mileage:	up to 4000
Postcode where vehicle is kept:	AB1 2YZ
Overnight location:	Public Road
Registered keeper:	Miss E Havisham

Cover details

Type of cover:	Comprehensive
Use:	Use for social, domestic and pleasure purposes only.
Driving restriction:	Insured Only

People insured to drive

Miss Estella Havisham (**Regular Driver**)

Excesses that apply

Voluntary excess:	£250
Compulsory excess:	£100
Total excess:	£350
Glass excess:	£75
Replacement locks:	£100

Additional excesses may apply while your vehicle is being driven by a young or inexperienced driver. Details of these are:

Drivers aged under 21:	£400
Drivers aged 21 to 24:	£200
Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months:	£150

Sections of the Motor Policy Wording that apply: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 16, 17

Policy underwritten by:	Ageas Insurance Limited	Registered address:	Ageas House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3YA
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➔ Motor Policy Wording

O2 Drive
 24 hour claims helpline: 0330 018 8802
 Please keep this document safe

➔ Policy Wording Contents

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A Definitions

Certain words appearing in your Motor Policy Wording, **Schedule of Insurance** or **Certificate of Motor Insurance** have been defined and they will have the same meaning wherever they are shown in **bold**.

Word or Expression	Definition
Accessories	Additional or supplementary parts of the car not directly related to its function as a vehicle, whilst in or on the car or held in a locked private garage. Accessories do not include trailers, personal belongings, mobile telephones, audio, navigation or entertainment equipment.
Certificate of Motor Insurance	The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by the Road Traffic Acts.
Excess(es)	The excess is the amount you must pay towards any claim, this can include both compulsory and voluntary excesses in which case the insurer will add them together.
Inexperienced driver	Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits , the European Union or European Economic Area for less than 12 months.
Insurer(s)	The Insurance Company or Lloyd's syndicate which covers you and whose name is specified in the Statement of Insurance , Schedule of Insurance and the Certificate of Motor Insurance on whose behalf this document is issued.
Market value	The cost of replacing the car with another of the same make, specification, model, age, mileage and condition as the car immediately before the loss or damage happened.
Partner	Your husband, wife, civil partner or a person living with you at the same address on a permanent basis sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Period of insurance	The length of time for which the insurer will insure you . This is shown in the Schedule of Insurance .
Policy	The documents consisting of this wording, the Statement of Insurance , the Schedule of Insurance , the Certificate of Motor Insurance identified by the same policy number.
Regular driver	The person named as such in your Schedule of Insurance who you told us is the person who drives the car the most often.
Risk address	The address where the car is normally kept overnight.
Road traffic acts	Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle. In the United Kingdom this is the Road Traffic Act 1988 and any subsequent amendments thereto or successors thereof.
Schedule of Insurance	The latest Schedule of Insurance the insurer has issued to you . This forms part of the contract of insurance. It gives details of the period of insurance , the sections of the policy which apply, the premium, the car which is insured and details of any excesses .
Statement of Insurance	The form that shows the information that you gave us , including information given on your behalf and verbal information you gave prior to commencement of the policy .
Territorial limits	Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land within and between these places.
Terrorism	Terrorism as defined in the Terrorism Act 2000.
The car(s)	The vehicle specified in the Certificate of Motor Insurance by registration number.
Third party	Any person who makes a claim against anyone insured under this policy .
Unattended	When you or any passenger is not inside the car .
We/Us/Our	BISL Limited.
You/Your/Policyholder	The person named as the policyholder on your Schedule of Insurance .
Young driver	A person under 25 at the time of an event which you or they may be entitled to claim for.

B Policy cover

Your **Schedule of Insurance** shows the level of cover **you** have chosen. The cover and **policy** sections applicable are shown below.

Section name	Cover applicable		
	Comprehensive	Third party fire and theft	Third party only
Section 1 : Liability to others	✓	✓	✓
Section 2 : Damage to the car	✓		
Section 3 : Fire and theft	✓	✓	
Section 4 : Glass damage	✓		
Section 5 : Personal belongings	✓		
Section 6 : Medical expenses	✓		
Section 7 : Personal accident benefits	✓		
Section 8 : Replacement locks	✓		
Section 9 : Travelling abroad	✓	✓	✓
Section 10 : Child seat cover (Comprehensive only)	✓		
Section 11 : Vandalism promise (Comprehensive only)	✓		
Section 12 : Uninsured driver promise (Comprehensive only)	✓		
Section 13 : Onward travel following an accident (Comprehensive only)	✓		
Section 14 : No claims discount	✓	✓	✓
Section 15 : Cancellation	✓	✓	✓
Section 16 : General policy exclusions	✓	✓	✓
Section 17 : General policy conditions	✓	✓	✓

C Important customer information

You must tell **us** straight away if anything changes to the information **you** provided as per the **statement of insurance**. The changes include the following and if **you** do not tell **us** about these changes, this may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed.

This list is not exhaustive and if **you** are unsure about whether to tell **us** about something please call **us** on **0330 018 0802** to check:

- **You** sell **the car**, change **the car** or its registration number, or **you** get another car.
- **You** change **your** address.
- **The car** is modified or changed in any way from the manufacturer's original specification (including but not limited to: optional fit extras, alloy wheels, suspension, bodywork, engine, audio, video and satellite navigation equipment).
- **You** want to add or remove a driver.
- There is a change in the **regular driver of the car**.
- There is a change in the purpose **the car** is used for.
- There is a change in estimated annual mileage.
- Anyone who drives **the car** passes their driving test or has their driving licence revoked.
- Anyone who drives **the car** gets a motoring conviction or has a prosecution pending (including fixed penalty offences).
- Anyone who drives **the car** changes occupation, starts a new job (including any part-time work) or stops work.
- Anyone who drives **the car** develops a health condition, which requires notification to the DVLA, or an existing condition worsens. You can find additional information in the driving and transport section of www.gov.uk or pick up leaflet D100 from the Post Office.

- **The car** is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives **the car** is involved in any accident or has a vehicle damaged or stolen.
- Anyone who drives **the car** had insurance refused, cancelled or had special conditions applied.
- **The car** is taken abroad for more than 60 days or outside the European Union.

Please note that any amendments to **your policy** may result in a change to **your premium** and **policy terms**, including **your excess**.

D Making a claim

We must be notified as soon as possible of any accident or loss involving **the car** or any other incidents which may lead to a claim by **you** or by a **third party**.

What to do if you have an accident

In the unfortunate event that **you** are involved in an accident, please take the following simple steps;

- Don't leave the accident scene.
- Call the police if anyone is injured.
- Obtain the details of all witnesses.
- Note the details of the **third party**, including name, address, vehicle registration number, the name of their insurance company and their policy number.
- Take pictures of the accident scene with your mobile phone.
- Sketch a rough diagram of the accident scene.
- Do not admit liability, seek settlement or offer to negotiate.
- Report the accident to **us** as soon as possible on **0330 018 8802**.

What to do if your car is subject to a theft, attempted theft or malicious damage

- Call the police and obtain a crime reference number.
- Report the incident to **us** as soon as possible on **0330 018 8802**.

What to do if your car windscreen or window glass is broken or damaged

- If **you** have comprehensive cover and **your** claim is for **the car** windscreen, side or rear windows, or the sunroof, please contact **our** claims department on **0330 018 1152**. Claims under this section will not affect **your** no claims discount. If the glass has to be replaced the glass **excess** shown on **your Schedule of Insurance** will be payable.
- If **you** do not have comprehensive cover, **you** can still call the claims department but **you** will have to pay the cost of the replacement or repair.

How to notify us of a claim

To report a claim or for claims enquiries call **our** claims line on **0330 018 8802**. **We** will ask **you** a number of questions over the phone so please make sure **you** have the following information when **you** call:

- Date, time and description of the incident.
- Details of any **third party** involved including name, address, vehicle registration, the name of their insurance company and their policy number.
- Name and address of any witnesses.
- If the police were in attendance, the incident reference number.

We will usually be able to take all the information to allow the **insurer** to handle **your** claim efficiently within one phone call. However **we** or **your insurer** may need to contact **you** again to check certain aspects of **your** claim or in certain circumstances require that **you** complete a claim form.

E Contract of insurance

This document gives details of **your** cover and it should be read along with **your Statement of Insurance, Schedule of Insurance and Certificate of Motor Insurance**.

Please take time to read through these documents which contain important information about the details **you** have given. **You** should also show **your policy** to anyone else who is covered under it.

It's important that **you** check the information **you** have provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. **You** are required to update **us** with any changes to **your** information.

In return for **your** premium, the **insurer** will provide the cover shown in **your policy** for accident, injury, loss or damage that happens within the **territorial limits** during the **period of insurance**.

The parties to this contract are **you** and the **insurer**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement, shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act.

Financial Services Compensation Scheme (FSCS)

If the **insurer** cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100.

The law applicable to this policy

English Law will apply to this contract of insurance unless agreed otherwise.

We will provide the terms and conditions of this **policy** for the **period of insurance**, and any subsequent communication between **us**, whether verbal or written in the English language.

1 Liability to others

What is covered under this section

The **insurer** will pay amounts including claimant's costs that **you** are legally liable to pay for:

- The death of or bodily injury to any person caused by an incident involving **the car**; and
- Damage to someone else's property caused by an incident involving **the car** up to a maximum of £20,000,000 (including all legal and other expenses) for any one claim or number of claims arising from one cause.

Driving other cars extension

The cover under this section of the **policy** is extended to the specific driver noted in the **Certificate of Motor Insurance** as having the benefit of this extension when driving other cars not owned by, or registered to, or hired, rented or leased to the specific driver, their business partner or their employer, or is being kept or used in connection with their employer's business.

This extended cover only applies if:

- This extension is shown on **your Certificate of Motor Insurance**; and
- There is no other insurance in force that covers the same claim; and
- There is a current and valid **Certificate of Motor Insurance** held for the other car in accordance with **Road Traffic Acts**; and
- The other car has not been seized by, or on behalf of, any government or public authority; and
- The driver has the owner's permission to drive the other car; and
- The other car is registered within the **territorial limits**; and
- The other car is not being used outside the **territorial limits**; and
- **You** still have **the car** and it has not been stolen and not recovered; or damaged beyond cost effective repair.

Legal costs

In the event of an accident covered by this section and subject to the **insurer's** prior agreement, the **insurer** will pay for the following at **your** request:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the **territorial limits**).
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.
- Any other costs and expenses for which the **insurer** has given prior agreement.

If anyone who is covered by this section dies while they are involved in legal action, the **insurer** will give the same cover as they had to their legal personal representatives.

Emergency treatment

The **insurer** will pay for the cost of any emergency treatment or hospital treatment which **you** incur under the UK **Road Traffic Acts** for injuries arising out of any accident involving any car which this **policy** covers. If this is the only payment made, it will not affect **your** no claim discount.

Towing

The cover under this section of the policy is extended to **you** while any vehicle covered by this **policy** is towing a trailer, trailer caravan or broken down car. The cover will apply as long as:

- The towing is allowed by law; and
- The trailer, trailer caravan or broken down car is attached properly by towing equipment made for this purpose; and
- The trailer, trailer caravan or broken down car is not being towed for hire or reward.

Cover for other users of your car

The **insurer** will provide the same cover, other than the Driving other cars extension for liability to **third parties** to:

- Anyone travelling in, or getting into or out of **the car**.
- Any person using **the car**, with your permission, to tow any single trailer, trailer-caravan or broken down car while it is attached to **the car** and if allowed by law, provided it is not being towed for hire or reward.
- Anyone driving **the car** with your permission, as long as **your Certificate of Motor Insurance** shows that they are allowed to drive **the car**. The person driving must not be excluded by any endorsement, exception or condition.
- Anyone using (but not driving) **the car** with **your** permission for social domestic and pleasure purposes.
- The employer or business partner of **you** or **your partner** (if covered under this **policy**) should they become legally liable as a result of the use of **the car** by **you** or **your partner** in the course of their business or employment, providing that such use is covered by the **Certificate of Motor Insurance**. This does not apply if :
 - o **The car** belongs to or is hired by such employer or business partner.
 - o The insured is a corporate body or firm.

What is not covered under section 1

The **insurer** will not pay for;

- Any amount the **insurer** has not agreed to in writing.
- Any loss of or damage to property which belongs to, or is in the charge of, any person who is claiming cover under this **policy**.
- Any loss of or damage to any vehicle, trailer, trailer caravan or disabled vehicle covered by this **policy**
- Any liability for death or injury to any employee in the course of their employment by anyone insured by this **policy** if the employer is covered by an employer's liability policy except as required by any compulsory **Road Traffic Acts**.
- Death or injury to any person being carried in or on or getting in or out of the trailer or trailer caravan **you** tow.
- Any liability incurred while the trailer, trailer caravan or broken down car **you** tow is not attached.
- Any loss of or damage to property being carried in or on the trailer, trailer caravan or broken down car **you** tow.
- Any claim for pollution or contamination, unless it is caused by a sudden identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1.2 million, for any one pollution or contamination event.
- Cover will not apply to any person claiming under this section who can claim under another policy.

2 Damage to the car

What is covered under this section

This section provides **you** with cover for loss or damage to **the car** and its **accessories** caused by accidental or malicious damage, or vandalism.

The **insurer** will decide either to;

- Repair the damage themselves; or
- Pay to have the damage repaired; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay **you** an amount equal to the loss or damage.

If to the **insurer's** knowledge **the car** is the subject of a hire purchase or leasing agreement, the **insurer** may, in the event of **the car's** total loss or destruction, pay the hire purchase or leasing company directly for the loss or damage to the vehicle.

If the **insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

If the **insurer's** estimate of the **market value** is less than the amount owed **you** may have to pay the outstanding balance.

By purchasing this **policy** you agree that the **insurer** can handle **your** claim in this way.

The **insurer** will also pay reasonable costs for the protection, removal and storage of **the car** and delivery after repair to **your risk address**.

The **insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the car** but will be of a similar standard. If suitable replacement parts are not available the **insurer** will pay the manufacturer's last list price.

The **insurer** will not pay more than the **market value** of **the car** at the time of the loss unless the new car benefit applies.

New car benefit

The **insurer** will replace **the car** with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date **the car** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the car** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the car** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- **The car** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask the **insurer** to they will replace **the car** (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The **insurer** can only do this if a replacement car is available in the **territorial limits** and anyone else who has an interest in **the car** agrees.

If a replacement car of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar car of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the car** at the time of the loss.

Car audio, navigation and entertainment equipment

The **insurer** will also cover the cost of replacing or repairing **the car's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the car**.

Recommended repairer

If the damage to **the car** is covered under **your policy** and it is repaired by a recommended repairer, **you** do not need to obtain any estimates and repairs can begin immediately after the **insurer** has authorised them. The **insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the car**. Repairs made by the **insurer's** recommended repairers are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **insurer** at least two detailed repair estimates as soon as reasonably possible. The **insurer** will only be liable for the repair costs at a non-recommended repairer if the **insurer** has agreed that the costs are reasonable and the **insurer** has issued an authorisation to the repairer. The **insurer** may need to inspect **the car**.

The **insurer** reserves the right to ask **you** to obtain alternative estimates and the **insurer** may not pay **you** more than their recommended repairer would have charged them for the repair of **the car**.

Courtesy cars

This **policy** also covers loss or damage to any courtesy car the **insurer's** recommended repairer provides to **you** while any damage to **the car** is being repaired. The provision of a courtesy car is subject to availability and the recommended repairers terms and conditions. If the provision of a courtesy car is available, the **insurer's** recommended repairers will not be obliged to arrange a replacement vehicle any larger than a small hatchback, typically with a 1 litre engine capacity. If **you** wish to upgrade to any other vehicle the cost of the upgrade will be **your** responsibility. In addition, the

terms, conditions and **excesses** of **your policy** remain in force for the courtesy car.

What is not covered under section 2

- Loss of or damage to **the car** caused by fire, theft or attempted theft.
- The total **excess** shown in **your Schedule of Insurance**. **You** must pay these amounts for every incident that **you** claim for under this section.
- The additional **excesses** shown in the **Schedule of Insurance**, if **the car** is damaged while it is being driven by a **young driver** or **inexperienced driver**.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage caused to **the car**, if at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
- Loss or damage to **the car** and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss or damage to **the car** caused by malicious damage unless this has been reported to the police and a crime reference number obtained.
- The **insurer** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the car** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- Costs resulting from loss of use of **the car**.
- Any reduction in the **market value** of **the car** following repair.
- Any part of the cost of repair or replacement which improves **the car** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by **the car**.
- Loss or damage from taking **the car** and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the car**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the car**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **insurer** about them and unless the **insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the car** being moved under its own power following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

3 Fire and theft

What is covered under this section

This section provides **you** with cover for loss or damage to **the car** and its **accessories** caused by fire, theft or attempted theft.

The **insurer** will decide either to;

- Pay to have the damage repaired ; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay **you** an amount equal to the loss or damage.

If to the **insurer's** knowledge **the car** is the subject of a hire purchase or leasing agreement, the **insurer** may, in the event of **the car's** total loss or destruction, pay the hire purchase or leasing company in the first instance.

If the **insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

If the **insurer's** estimate of the **market value** is less than the amount owed **you** may have to pay the outstanding balance.

By purchasing this **policy** **you** agree that the **insurer** can handle **your** claim in this way.

The **insurer** will also pay reasonable costs for the protection, removal and storage of the **car** and delivery after repair to **your risk address**.

The **insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the car** but will be of a similar standard. If suitable replacement parts are not available **we** will pay the manufacturer's last list price.

The **insurer** will not pay more than the **market value** of **the car** at the time of the loss unless the new car benefit applies.

New car benefit

The **insurer** will replace **the car** with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date **the car** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the car** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the car** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- **The car** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask the **insurer** to they will replace **the car** (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The **insurer** can only do this if a replacement car is available in the **territorial limits** and anyone else who has an interest in **the car** agrees.

If a replacement car of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar car of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the car** at the time of the loss.

Car audio, navigation and entertainment equipment

The **insurer** will also cover the cost of replacing or repairing **the car's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the car**.

Recommended repairer

If the damage to **the car** is covered under **your policy** and it is repaired by a recommended repairer, **you** do not need to obtain any estimates and repairs can begin immediately after the **insurer** has authorised them. The **insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the car**. Repairs made by the **insurer's** recommended repairers are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **insurer** at least two detailed repair estimates as soon as reasonably possible. The **insurer** will only be liable for the repair costs at a non-recommended repairer if the **insurer** has agreed that the costs are reasonable and the **insurer** has issued an authorisation to the repairer. The **insurer** may need to inspect **the car**.

The **insurer** reserve the right to ask **you** to obtain alternative estimates and the **insurer** may not pay **you** more than their recommended repairer would have charged them for the repair of **the car**.

What is not covered under section 3

- The total **excess** shown in **your Schedule of Insurance**.
- Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on **the car** while it is left **unattended**.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage caused by theft or attempted theft if **the car** is left **unattended** without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Loss or damage if any security or tracking device, which the **insurer** has insisted is fitted to **the car**, has not been set or is not in full working order.

- Loss or damage caused to **the car**, if at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
- Loss or damage to **the car** and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss of or damage to **the car** by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
- The **insurer** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the car** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- Costs resulting from loss of use of **the car**.
- Any reduction in the **market value** of **the car** following repair.
- Any part of the cost of repair or replacement which improves **the car** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by **the car**.
- Loss or damage from taking **the car** and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the car**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the car**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **insurer** about them and the **insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the car** being moved under its own power following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

4 Glass damage

What is covered under this section

If the glass in the front windscreen, side, rear windows, or sunroof of **the car** is damaged during the **period of insurance** the **insurer** will pay the cost of repairing or replacing it. The **insurer** will also pay for any repair to the bodywork of **the car** that has been damaged by broken glass from the windscreen or windows.

If the repair or replacement is carried out by one of **our** approved suppliers, cover is unlimited. *(To contact one of our approved suppliers please refer to the 'Making a claim section' of this policy.)*

If **you** choose to use **your** own supplier, then cover will be limited to £150 less any **excess**.

A claim under this section only will not affect **your** no claims discount.

What is not covered under section 4

- The glass **excess** shown in **your Schedule of Insurance**, unless the glass is repaired and not replaced in which case no **excess** applies.
- Loss of use of **the car**.
- Damaged or broken glass in panoramic glass roofs.

- Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle.
- Repair or replacement of any glass that is part of a removable or folding convertible roof.
- Repair or replacement of any windscreen or window not made of glass.
- The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the **territorial limits**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.

5 Personal belongings

What is covered under this section

The **insurer** will pay up to a maximum of £500 for personal belongings not permanently fitted to **the car**, which are lost or damaged following an accident, fire, theft or attempted theft involving **the car**.

What is not covered under section 5

- Loss or damage caused by wear and tear or depreciation.
- Loss of, theft of or damage to property from an open or convertible car, unless the personal belongings were left in a locked boot or locked glove compartment.
- Loss or damage if **the car** is left **unattended** without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
- Goods or samples carried in connection with any trade or business
- Loss of or damage to any radar detection equipment.
- Loss of or damage to telephone or other communication equipment.

6 Medical expenses

What is covered under this section

If **you** or anyone in **the car** is injured in an accident involving **the car**, the **insurer** will pay up to £200 in medical expenses for each injured person.

7 Personal accident benefits

What is covered under this section

If **you** or **your partner** are accidentally killed or permanently injured while getting in, travelling in or getting out of **the car** (or any other private car that **you** do not own), the **insurer** will pay the following:

- For death - £5,000
- For the total and irrecoverable loss of sight in one or both eyes - £5,000
- For the permanent loss of use of one or more limbs above the wrist or ankle - £5,000

The **insurer** will only pay these amounts if the cause of death or injury is an accident involving a car and the death or loss happens within 3 calendar months of the accident.

What is not covered under section 7

- More than £5,000 per incident.
- Death or injury to any person not wearing a seat belt when required to by law.
- Any intentional self injury, suicide or attempted suicide.
- Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
- Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- If **you** or **your partner** has any other car insurance **policy** with the **insurer**, they will only pay the benefit under one policy.

8 Replacement locks

What is covered under this section

If the keys or other ignition activation device to **the car** or the lock transmitter are stolen the **insurer** will pay up to a maximum of £500 under this section towards the cost of replacing:

- The door locks and/or boot lock.
 - Ignition/steering lock.
 - The keys or ignition activation device or the lock transmitter and central locking interface.
 - The reasonable cost of protecting **the car**, transporting it to the nearest repairers when necessary and delivering it after repair to **your** address.
- Provided it can be established that the identity or the **risk address of the car** is likely to be known to any person in receipt of such items.

What is not covered under section 8

- The first £100 of any claim.
- Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
- Left in or on **the car** at the time of the loss; or
- Taken without **your** permission by a person known to **you**, unless that person is reported to the police.

9 Travelling abroad

What is covered under this section

The **insurer** will cover **your** legal liability to others while **you** or any driver covered by this policy are using **the car** within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on the reverse of **your Certificate of Motor Insurance**.

Further information on the countries that follow the above EU Directive can be found by visiting www.mib.org.uk.

The **insurer** will also provide the cover shown on **your Schedule of Insurance** for up to 60 days in any **period of insurance** while **you** are using **the car** within the countries referred to above.

The **insurer** may agree to extend the cover for more than 60 days as long as:

- **The car** is taxed and registered within the **territorial limits**; and
- **Your** main permanent home is within the **territorial limits**; and
- **Your** visit abroad is only temporary; and
- **You** tell **us** before **you** leave; and
- **You** pay any additional premium **we** ask for.

If **you** want to extend **your** policy to give the same cover in a country outside the countries referred to above, **you** must:

- Tell **us** before **you** leave; and
- Get the **insurer's** written agreement to cover **you** in the countries involved; and
- Pay any additional premium **we** ask for.

If the **insurer** agrees to **your** request, the **insurer** will issue **you** with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

The **insurer** will also pay customs duty if **the car** is damaged and the **insurer** decides not to return it after a valid claim on the policy.

Cover also applies while **the car** is being carried between sea or air ports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

What is not covered under section 9

If **your Certificate of Motor Insurance** allows a specific driver to drive any other vehicle, that cover does not apply outside of the **territorial limits**.

10 Child seat cover

Comprehensive Only

If **you** have a child seat fitted in **your** car and **your** car is involved in an accident or damaged following fire or theft **we** will contribute up to £150 per child seat towards the cost of a replacement even if there is no apparent damage, subject to **you** making a claim on this insurance policy.

11 Vandalism Promise

Comprehensive Only

You will still be responsible for paying any applicable excess.

- **You** have reported the incident to the police and provided **us** with the crime reference number;
- Damage was not caused by another vehicle;
- Damage was not due to fire or theft;

If **your** car suffers damage caused by vandalism **your** no claims discount will not be reduced in the event of a claim under this section providing:

- **Your** car was parked and unattended at the time the damage was caused;

Vandalism is defined as malicious damage to your car (other than by fire or theft) while parked and unattended.

12 Uninsured Driver Promise

Comprehensive Only

If the driver of **your** car is involved in an accident caused by an uninsured motorist, **we** will refund the cost of any excess **you** have had to pay. **You** must provide:

- the vehicle registration and the make/model of the car;
- and the driver's details

The promise only applies where the driver of **your** car was not at fault for the accident.

Where the accident was not **your** fault and the driver was uninsured, **you** will not lose your no claims discount.

13 Onward Travel following an accident

Comprehensive Only

In the event of an accident if **your** car cannot be made roadworthy within a reasonable time **we** will arrange to transport **you** and **your** passengers home to any destination in Great Britain (Isle of Man and the Channel Islands is not included).

14 No claims discount (NCD)

If **you** do not make a claim during the **period of insurance**, the **insurer** will increase **your** no claims discount when you renew your policy with **us** in line with scale shown below:

Current years NCD	Your NCD years at renewal if no fault claims	Your NCD years at renewal if one fault claim	Your NCD years at renewal if two fault claims	Your NCD years at renewal if more than two fault claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9+	3	1	0
9+	9+	3	1	0

If **you** do make a claim during the **period of insurance**, **your** no claims discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect **your** no claims discount:

- Payments made under Section 4 - Glass damage of this **policy**.
- Payments made under Emergency treatment (Section 1) of this **policy**.
- Claims where **you** were not at fault, as long as the **insurer** has recovered all that the **insurer** has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of **your** no claims discount is no guarantee that **your** premium will not rise.

15 Cancellation

How to cancel your policy

You must contact **us** if **you** wish to cancel **your** policy. **Our** contact details are on the reverse of **your Certificate of Motor Insurance**.

We will cancel **your** policy either from the date **you** contact **us**, or from any later date **you** specify. The **policy** cannot be cancelled from an earlier date than when **you** contact **us**.

If **you** are paying **your** premiums by instalments, **you** must still pay **us** any balance of premium due. Cancelling any direct debit instruction does not mean **you** have cancelled the **policy**. **You** will still need to follow the instructions above.

In the event of cancellation, a fee shown in the Important Information about Our Insurance Intermediary Services document will apply.

Cancellation by you within the first 14 days

If you cancel **your policy** within 14 days of the date you receive **your policy** documents **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Cancellation by you after the first 14 days

If you cancel this **policy** after the 14-day period **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel **your policy** if there are serious grounds to do so such as non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) you have provided **us** with incorrect information and you have failed to provide a remedy when requested or you behave in a threatening, abusive or inappropriate manner towards **our** staff, **our** representatives or providers. Where **we** cancel **we** will provide seven days' prior written notice to **your** last known address unless **we** are required to cancel earlier. If **we** cancel **your policy** **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may keep any premium you have paid. **We** may also inform the police of the circumstances.

16 General policy exclusions

You are not covered under **your policy** for any of the following;

Contracts

Any claim as a result of an agreement or contract unless it is one the **insurer** would have been liable for anyway.

Who uses the car

Any injury, loss or damage which takes place while **the car** is being:

- Driven by or in the charge of any person not covered by **your Certificate of Motor Insurance**; or
- Used other than for the purposes allowed on **your Certificate of Motor Insurance**; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.

This exception does not apply if **the car** is;

- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without **your** permission; or
- Being parked by an employee of a hotel or restaurant as part of a car-parking service.

Track days and off road events

Any liability, loss or damage resulting from the use of **the car** at any event during which **the car** may be driven on a motor racing track, airfield or at an off road event.

Use on airfields

The **insurer** will not pay claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.

Pollution

Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the **period of insurance**.

Earthquake

Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves

Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot

Any loss or damage caused by riot, civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 – Liability to others.

Radioactivity

Any loss or damage caused by, contributed to or arising from;

- Ionising radiation or radioactive contamination from any fuel or waste; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.

Terrorism

Any loss or damage caused by or arising from **terrorism** unless the **insurer** has to provide cover under any **Road Traffic Acts**.

War

Any loss or damage caused directly or indirectly by war, invasion, act of enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the **Road Traffic Acts**.

17 General policy conditions

The **insurer** will only give you the cover described in this **policy** document provided that you and all other drivers comply with the conditions set out below and that the information that you gave **us** regarding **the car** and all insured drivers is true and complete as far as you know.

Taking care of your car

You and all other drivers must ensure that:

- **The car** is kept in a roadworthy condition.
- **The car** has a current MOT certificate if applicable.
- All reasonable steps are taken to ensure **the car** has been protected against loss or damage.

The **insurer** may examine **the car** at any time.

Your duty to provide accurate information

You must have answered truthfully all questions relating to **your** details; those of **the car** and of all named drivers on **your policy** that **we** asked when **your policy** started. You must also have truthfully agreed to all statements that we listed in the **Statement of Insurance** relating to **your policy** when it started.

You must notify **us** as soon as reasonably possible if any of your details change.

It's important that you check the information you provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. Please refer to Important Customer Information section for further details.

Accidents and claims

You must notify **us** as soon as reasonably possible if you or any driver become aware of any accident or loss involving **the car** or of any other incident which may lead to a claim by you or by a **third party**.

If you or any driver receive any notice of prosecution, inquest or fatal accident enquiry or you or any driver are sent a claim form from a court or a letter, you or any driver must send it to the **insurer**, unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of you or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives **the car** must not admit liability for, offer, negotiate or seek settlement of any claim without **our** written permission.

You or anyone who drives **the car** must take reasonable steps to

minimise the loss if an incident which gives rise to a claim occurs.

The **insurer** is entitled under this **policy** to;

- Take over and conduct the defence and settlement of any claim in **your** name or in the name of any other person insured by **your policy**.
- Instigate proceedings at their own expense and for their own benefit but in **your** name or in the name of any other person insured by **your policy** to recover any payment that they have made under **your policy**.
- Recover from **you** the amount of any claim that they are required to settle by law which the **insurer** would not otherwise have paid under this **policy**.
- Pay the legal owner of **the car** in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under **your policy** must give the **insurer** all reasonable assistance and information in relation to any claim made under **your policy**.

Fraud

You must not act in a fraudulent manner. **You**, any authorised driver, or any person acting for **you** must not make false or exaggerated claims. If **you**, any authorised driver, or anyone acting for **you** makes a claim knowing any part of it to be false or exaggerated, the **insurer** will not pay the claim and the **insurer** will cancel **your policy**. The **insurer** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** during the **period of insurance**.

If the **insurer** cancels **your policy** on the grounds of fraudulent activity, they will keep any premium **you** have paid and may inform the police of the circumstances.

Other insurances

If at the time of any incident which results in a claim under **your policy** there is any other insurance in force covering the same liability, loss or damage, the **insurer** will only pay their share of the claim. The share to be paid by each **insurer** will be determined either by the appropriate court or by agreement between the **insurers** involved.

This provision will not place any obligation upon us to accept any liability under Section 1 which the **insurer** would otherwise be entitled to exclude under Exceptions to Section 1.

F Complaints procedure

We aim to provide a high level of service to all **our** customers but occasionally things can go wrong, when this happens **we** will do everything **we** can to put things right.

Complaints procedure

If **you** have a complaint about **our** service or the administration of **your policy**, please contact **us** in the first instance by phoning customer services on 0330 018 0802. **We** will aim to resolve **your** complaint over the phone within 24 hours.

If **your** complaint is not resolved to **your** satisfaction within 24 hours **we** will send **you** a written acknowledgment of **your** complaint together with the next steps **we** will be taking to resolve it. If **you** prefer to put **your** complaint in writing please send it to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that **your** complaint remains unresolved four weeks after being made, **we** will send **you** either **our** final response or a letter explaining why **we** are not yet in a position to resolve **your** complaint and advise **you** when **we** will be in contact again.

If after eight weeks of making **your** complaint **we** are still not in a position to issue **you** with **our** final response **we** will send **you** a letter explaining the reason for the delay and advising **you** of **your** right to complain to the Financial Ombudsman Service.

If **we** cannot resolve your complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone numbers are 0800 023 4567 from a landline and 0300 123 9123 from a mobile.

Complaints which your **Insurer** is required to resolve will be passed on to them by **us**. **We** will notify **you** when **we** do this. If **you** are unhappy with the decision **you** receive **you** can refer **your** complaint to the Financial Ombudsman Service within six months of receiving **your Insurers** final response letter.

Following the complaints procedure does not affect **your** right to take legal action.

G Data protection notice

Who is processing your data?

We are BISL Limited, **we** arrange and administer O2 Drive car insurance and **we** are the data controller of the personal data that **you** provide and/or that **we** collect from **you**. This means that **we** are the company responsible for deciding how **your** data is processed.

BISL Limited is part of the BGL Group of Companies and provides products and services under various brands. If **you** want to know more about the BGL Group of Companies and the brands that BISL operates **you** can find out more at www.bglgroup.co.uk

We will share data relating to **your** quote or **policy** with O2 who will also be a data controller of this data. **You** can read further information about how O2 processes **your** data by reading their Privacy Policy which can be found on their website at o2.co.uk/drive

Car Insurance

To provide **you** with car insurance, **we** need to share **your** data with the **insurers** **we** work with. This is to allow the **insurers** to consider **your** application for insurance and to allow them to deal with any claims **you** make on **your** insurance **policy**. The **insurers** will also be data controllers in relation to the data they receive from **us** and any additional data the **insurer** may collect about **you** when dealing with a claim. This means that the **insurers** are in charge of how they handle **your** data and **we** are not responsible for this.

Your insurer is set out in **your** Schedule of Insurance.

When **you** choose to add an additional product to **your** insurance **policy**, such as breakdown cover, **we** will also need to share **your** data with the supplier of the additional product to allow it to be provided.

You can find further information in the terms and conditions for each additional product.

If **you** pay for **your policy** by monthly instalments **you** will be taking out a credit agreement. **Your** credit arrangement will be provided by BFSL Limited, which is part of the BGL Group of Companies and which provides credit arrangements on **our** behalf. Data relevant to **your** credit agreement will be shared with BFSL Limited. BFSL Limited will also be a data controller of this data and will be responsible for how that data is processed.

Where do we get the data from?

From you

Most of the data that **we** process will be data that **we** collect from **you** directly when **you** request a quote. **We** will ask **you** various questions to collect the data **we** need for the purpose of **your policy**. **We** will not be able to provide a quote unless **you** answer the mandatory questions.

From O2

If **you** have previously held any products or services with O2 then **we** may carry out checks against data that O2 already hold on **you**. This includes data that may be needed to apply any discounts or offers that **you** may be entitled to from time to time as an existing customer, for fraud prevention, research and analysis and to help **us** assess **your** application for insurance. This includes data about how **you** have used any products with O2 including information relating to the use of **your** mobile such as location data. **We** may do this when **you** request a quote, when changes are made to **your policy** or when **your policy** is due for renewal.

From your use of our website and services

We also collect data about **you** based on **your** actions, for example **we** collect data about how and when **you** use **our** websites, or **our** services so that **we** can build up a picture of **you** as a customer. This can include information such as how many quotes **you** have obtained for insurance from **us**, mouse clicks/taps, mouse movements, page scrolling and text entered into forms. This helps **us** to provide **you** with a good service and to design improvements to **our** products and services (including changes to **our** website) but is also used to help **us** to prevent and detect fraud.

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** and/or shared with and used by **insurers** to aid in the detection of fraud.

If **we** speak to **you** on the telephone **we** may record the telephone call. **We** do this so that **we** have an accurate record of **your** conversation with **us**. **We** also use this data for monitoring and quality control purposes and may use it for training purposes.

From price comparison sites

If **you** have been directed to **us** from a price comparison site then

the price comparison site will have provided **us** with data that **you** entered in order to allow **us** to provide **you** with a quote.

When **you** purchase one of **our** policies through a price comparison site **we** will need to share some information with the price comparison site, for example, information relating to whether the **policy** has been purchased or the status of the **policy**. **We** will also exchange information that is necessary to help resolve any queries or complaints.

Our service providers

We or **our insurers** will sometimes use third parties to process personal information on **our** behalf. Where third parties process **your** personal information on **our** behalf, **we** will have a contract in place with them placing obligations on them to keep **your** data secure and only use it for the purposes that **we** authorise.

The third parties that **we** use may include, for example, IT service providers, market research agencies and debt collection agencies or tracing agents appointed by **us**.

From other companies

As part of considering **your** quote, administering (including amending or renewing) **your policy** or dealing with any claims on **your policy**, **we**, **our insurers** and/or **our** credit providers will exchange information about **you** with other companies and/or carry out checks with various databases, which is standard practice in the insurance industry. **We** have set out below some of the common databases that may be checked.

DLVA

If **you** provide **your**, or any named driver's, driving licence number this will be passed to the DLVA, either by **us** or the **insurers we** work with, in order for a search to be carried out to confirm **your** (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction data.

Undertaking searches using **your** driving licence number helps **insurers** check information to prevent fraud and ensure **policy** premiums are fair.

A search with the DLVA will not show on **your** (or **your** named driver's) driving licence record.

For details relating to information held about **you** by the DLVA, please visit www.dvla.gov.uk

Credit searches

We and/or **our insurers** or credit provider(s) will carry out checks with credit reference agencies, including-

- checks against publicly available information such as the Electoral Register, County Court Judgments, bankruptcy or repossession information;
- checks against data relating to **your** credit history. If **you** enter into a credit agreement to pay for **your policy**, **we** may also pass to Credit Reference Agencies information **we** hold about **you** and **your** payment record with **us**. Credit Reference Agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. **We** may ask Credit Reference Agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained and this together with other factors will be used to assess **your** application for a quote or a **policy**.

The credit reference agencies will keep a record of the search and you may see this recorded on your credit file whether or not you proceed with your quote. If you decide to take out a credit agreement, the search and details of your payment history with the credit provider will also be visible to other lenders. You can find out further information about how the Credit Reference Agencies collect and use personal data at www.callcredit.co.uk/crain which also provides you with details of how to contact the Credit Reference Agencies if you want to check the information they hold about you.

Claims and Underwriting Exchange and Other Registers and Databases

We, the **insurer** and/or the re-insurer exchange information with various databases and registers to help **us** check information provided, to detect and prevent crime or fraud and to obtain information about **your** no claims history. These may include the Claims and Underwriting Exchange Register, the Hunter Database, the Motor Insurance Anti-Fraud and Theft Register, the No Claims History Database and any other relevant industry databases or registers. Under the conditions of **your policy**, **you** must tell **us** about any

incident (such as an accident or theft) which may give rise to a claim whether or not a claim is made. When **you** tell **us** about an incident, **we** or the **insurer** will pass this information to the registers and any other relevant registers.

Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:-

- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), **insurers** and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askMID.com

Existing Data

We will check our existing records to see if you have held a policy or obtained a quote with us, or any of the brands BISL Limited administer, before. **We** will also share personal data with our other brands, Group Companies and insurers for these purposes. The credit providers we work with (as described in the "Who is processing your data?" section above) will also carry out checks against data that they hold on you if you have held a credit agreement with them or applied for credit with them before.

Checking and comparing this data helps **us** to assess **your** quote (including at renewal). This data will also be used for research and analysis in accordance with the section headed "What do we use your data for?" below.

Publicly available sources

We or **our insurers** use some open sources of data which are not personal data (such as information about particular geographic areas) and combine this with the personal data that **we** hold about **you** (such as **your** own address) in order to assess insurance risk and provide **you** with an accurate quote.

Providing data about other people

We will sometimes need **you** to provide **us** with data about other people, for example where another person is being added to the **policy** as a named driver. Where **you** give **us** data about someone else, **you** must make sure that **you** have made that person aware of this Privacy Policy. If **we** ask **you** to confirm **your** consent to certain data being processed, **you** are giving consent for **your** data and any relevant data relating to the other person to be processed. Where this privacy policy refers to "**your** data" this also includes data about anyone else named on the policy or whose data **you** provide **us** with.

Telematics Data

If **you** take out an O2 Box on Board **policy**, data will be collected through the telematics box via the provider of the telematics box, Telematicus Limited. The data collected will include but not be limited to, **your** speed throughout **your** journey, braking frequency and force, acceleration, the types of routes **you** take (e.g. A-roads, motorways, country lanes), time and date of travel and **your** car's location.

This data will be shared with **us**, O2 and **our** panel of **insurers** for the following purposes:-

- to contribute towards the calculation and charging of insurance premiums based on **your** driver score, standards of driving and how **you** use **your** car;
- to test **your** telematics box and associated software, for example during installation or to perform maintenance checks;
- to assess **your** driving performance and driver score to help determine **your** future insurance premiums;

- to administer **your policy**;
- to provide **you** with additional optional services relating to **your** telematics box or insurance **policy** that are or may become available, where **you** agree to these at purchase or during the lifetime of **your policy**; and
- to carry out research and analysis of **your** driving behaviour in order to help **us** to improve **our** services.

Your telematics data will be shared with **insurers** and/or service providers in the event of a claim on **your policy** to assist with the identification, assessment or investigation of claims made and to provide clarification as to the circumstances of the claim. **Insurers** will be data controllers of this data.

You must ensure that any named driver on **your policy**, or anyone else who drives **the car**, is aware of the information contained within this section and that their journey will be monitored and data about their journey collected.

What do we use your data for?

The data that **we** hold is used for the following purposes:-

Part 1 - Providing you with a quote and administering your policy

The personal data that **we** use for the purposes set out in this Part includes information **you** provide during **your** quote, information about previous or existing policies held by **us** or **our insurers**, identification information, information from credit reference agencies, **your policy** and payment history and behavioural information that **we** gather from **your** use of **our** website and how **you** manage **your policy**.

Providing you with a service

As **you** would expect, this data is used to provide **you** with the service **you** have requested, for example a quote or an insurance **policy**. Once a quote has been generated for **you**, **we** will contact **you** to confirm **your** quote details and the process should **you** wish to purchase the **policy**. Prior to purchase, **we** will only contact **you** regarding **your** quote, and do so within a maximum of 30 days from the date that **your** quote was generated. When **you** take out a **policy**, **we** will continue to use **your** data to provide **you** with annual renewal quotes and where **we** can **we** will use the data to automatically renew **your policy** and continue to provide **you** with insurance cover. If **you** would prefer that **we** don't use **your** data to automatically renew **your policy** then **you** can opt out of the automatic renewal process by contacting **us**. This means **we** will still use **your** data to generate a renewal quote but **your policy** will not renew unless **you** tell **us** that **you** would like to accept the renewal quote. **You** can find more information about this in **your policy** documents.

Credit agreements and payments

Both **we** and the credit provider use this data (including data held in relation to our other brands) to help **us** build up a picture of **you** as a customer. This allows **us** to carry out more accurate assessments of **you** as a customer when **you** apply for products with **us**, including creditworthiness assessments. It helps **us** to provide **you** with more relevant information such as making sure **we** show **you** the right content at the right time. **We** also use this information to help calculate **your** future quotes. This information will also be shared with **our insurers** for these purposes.

Data will also be used by **us** or your credit provider (if applicable) to administer any payments due under **your policy** and this will include (where necessary) sharing data relating to **your** payments with credit reference agencies, debt collection agencies or any financial organisations such as banks or payment providers for purposes connected with payment processing, refunds, funding or associated services. If **you** have taken out credit **you** can find further information within the credit agreement.

Additional information about your circumstances

If **you** let **us** know that **you** have any accessibility requirements or any circumstances which may impact the service **we** provide to **you**, **we** will keep a record of the information **you** provide so that **we** can provide an appropriate service to **you** for example if **you** tell **us** that **you** need documents in an alternative format. Where **we** can, and if **we** feel it is appropriate, **we** may also pass this information to **our suppliers** or partners to ensure that they can also provide an appropriate service to **you**.

Data protection law says that **we** have to tell **you** the legal basis on which **we** process **your** personal data.

In relation to personal data used for the purposes described in this Part 1, **we** process this data because it is necessary to perform the contract that **we** have in place with **you** to provide **you** with the quote or the **policy** that **you** have requested.

Part 2 – Fraud Prevention

In order to prevent and detect fraud **we**, **the credit provider** and/or the **insurer** or the re-insurer may use the personal data set out above at any time to undertake searches to prevent fraud and money-laundering and to verify **your** identity. This will include checking or sharing **your** details with credit

reference agencies and fraud prevention agencies.

If false or inaccurate information is provided or if **we** or a fraud prevention agency determine that **you** pose a fraud or money laundering risk, **we** may refuse to provide the services and/or financing **you** have requested and **we** may stop providing existing services to **you**.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies and which may be checked by other organisations for example when: checking details on applications for credit and credit related or other facilities; managing credit and credit related credit accounts or facilities; recovering debt and tracing beneficiaries; checking details on applications for new products and dealing with claims for all types of insurance. This may result in others refusing to provide services, financing or employment to **you**.

Fraud prevention agencies can hold **your** personal data for different periods of time, and if **you** are considered to pose a fraud or money laundering risk, **your** data can be held by them for up to six years.

In relation to personal data used for the purposes described in this Part 2, **we** process this data because **we** have a legitimate business interest in carrying out these activities to protect against fraud and because there is a substantial public interest in preventing and detecting crime including fraud.

Part 3 – Other Uses of Data

Marketing

When **you** request **your** quote **you** will be given an opportunity to confirm whether **you** are happy to receive marketing material from **us**. If **you** confirm **you** are happy to receive this material, **we** will use **your** postal address, email address and telephone number to send **you** marketing materials by post, email, telephone call or SMS. **We** do not pass **your** data to third parties for marketing purposes.

You can change **your** mind at any time by logging into **your** Self Service Centre and updating **your** preferences. **You** can also unsubscribe from emails by clicking on the unsubscribe link on any marketing emails that **we** send **you** or by contacting **us**.

This will not impact any communications that **we** need to send **you** for the purpose of **your policy**, for example communications about **your** renewal, updates about **your policy** or information about any quotes **we've** provided to **you**.

We use the data **we** hold to help **us** understand **our** customer demographic, to help **us** improve the services that **we** provide to **you** and to help **us** target **our** advertising and marketing so that **we** show customers adverts or marketing which may be more relevant to them. **We** may sometimes work with carefully selected third parties to do this for example using advertising services provided by organisations such as Google and Facebook and may share data with them to carry out this research and analysis, however will not sell **your** data to third parties for them to market to **you**.

Market Research

From time to time **we** may want to use **your** postal address, email address and/or telephone number to contact **you** to assist **us** with **our** research by asking **you** a few questions about the service **you** have received or by asking if **you** would like to complete a review of **our** services. **We** may sometimes ask market research companies to contact **you** on **our** behalf.

If **you** would prefer **us** not to contact **you** for market research purposes then **you** can let **us** know by contacting **us**.

Research and Analysis Activities

We use data relating to **your** quotes or **your policy**, including **your** claims history, to carry out various research and analysis activities to help **us** to regularly review and improve the products and services **we** provide and carry out research relating to underwriting, claims and pricing. **We** also share this data with **our insurers** to enable them to use this data for these purposes. Where possible, data will be shared on an anonymised basis. The data will not be used to make any decisions that will affect **you** or any other individual.

We also use the data that **we** collect about **you** through **your** website usage to carry out research and analysis into usage and activities on **our** website to enable **us** to continue to improve **our** website and **our** products and services.

In relation to personal data used for the purposes described in this Part 3, **we** process this data because **we** have a legitimate business interest in carrying out these activities to promote and improve **our** business. **We** have ensured appropriate safeguards to protect **your** rights when processing this data for these purposes.

Part 4 - Special Personal Data and Criminal Convictions

In order to provide **your** quote and administer **your policy** **we** may ask **you** to provide data which data protection law classifies as "special personal data". This includes information about **your** health (such as any medical conditions) or information relating to criminal convictions

or alleged or actual criminal offences.

Where **we** collect special personal data and criminal conviction or offence data to provide **you** with **your** quote and **your** policy, **we** process this data because it is in the substantial public interest to do so for the purposes of advising on, arranging, underwriting or administering an insurance contract.

It may also be necessary for **us** to retain a copy of any special personal data and criminal conviction or offence data for the purpose of making or defending claims or preventing or detecting crime, including fraud.

How long do we keep data?

We'll only keep **your** personal data as long as **we** need it and ensure it is securely destroyed when it is no longer required. **We** do however need to keep certain data after **your** policy has ended for certain periods as detailed below.

Generally, if **you** take out a **policy** with **us**, **you** can expect us to keep **your** data for a period of 10 years following the end of **your** policy unless there is a requirement for us to keep the data for longer, for example if there are any ongoing queries or claims relating to the **policy**.

We keep data for these periods as it plays an important part in allowing **us** to undertake fraud detection and prevention activities, allows **us** to deal with any queries or complaints that may arise regarding the quote and allows us to carry out research and analysis to help us improve our products and services (as described in the section headed "What do we use your data for?").

Overseas Transfer of Data

We may use **third party** suppliers to process personal data about **you**. Some of these suppliers may be located in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. For example, **we** use **third party** software suppliers to process data such as **your** IP address and email address. **Our insurers** may also process personal data in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. **Our insurers** are data controllers in respect of any such processing.

Whenever **we** do use third party suppliers to process personal data about **you** outside the UK **we** will ensure that **your** personal data is kept securely, is only used for the purposes set out in this Privacy Policy and is afforded equivalent protection as it would be if it were processed in the UK. **We** do this through various mechanisms, for example making sure that European Commission approved contractual clauses are in place with the supplier or ensuring that suppliers who process personal data in the USA are signed up to the Privacy Shield arrangement. If **you** would like any further information please contact **us** using the details in the "Contacting Us" section.

Your Rights

Data protection law gives **you** various rights in relation to **your** personal data. All the rights set out below can be exercised by contacting **us** using the contact details set out under the "Contacting us" section below. Those rights include:-

- You** have the right to ask **us** to provide a copy of the personal data that **we** hold about **you**. This is called a Data Subject Access Request or "DSAR".

You can access information about **your** policy and **your** policy documents by logging into **your** Self Service Centre. If **you** want to receive other personal data that BLS Limited holds then please contact **us** using the contact details below. When contacting **us** please describe the information **you** require and include the following: **your** full name, **your** date of birth, **your** full address and your quote/policy number. For security purposes **we** may need to ask **you** for further information to verify **your** identity. If **you** require information sending to different contact details to those held on **your** policy please include a copy of **your** passport or driving licence and proof of address such as a recent utility bill to assist **us** in verifying **your** identity. **We** might also need to ask **you** for additional information to help **us** locate the data that **you** are looking for.

Once **we** have all the information that **we** need to process **your** DSAR, **we** will respond within one month unless **your** DSAR is very large or complex, in which case **we** may need to extend this period. If **we** need to do this **we** will let **you** know.

If **you** want to make a DSAR in relation to personal data that is held by the insurer of **your** policy then **you** will need to contact the insurer directly. **You** can find their details in **your** policy documents.

If **you** want to make a DSAR in relation to personal data that is held by O2 or in relation to any telematics data that is captured by **your** O2 Box on Board, then **you** will need to contact O2 directly by writing to them at; Data Controller, Telefonica UK Limited, 260 Bath Road, Slough, SL1 4DX.

- You** have the right to ask **us** to correct inaccurate personal data that **we** hold about **you**. If **you** think any of **your** personal data is inaccurate, please contact **us** and, provided **we** can verify **your** identity and are satisfied as to the accuracy of the correction requested, **we** will correct the relevant personal data as soon as **we** can.
- You** have the right to request that **we** provide a copy of **your** personal data in a machine readable format or to ask **us** to send **your** personal data to another company. This applies to personal data that **you** have provided to **us**, which **we** have processed electronically, such as data **you** entered on **our** website when **you** obtained a quote.
- You** also have the right to ask **us** to delete personal data that **we** hold about **you**. **We** are obliged to delete personal data in some circumstances, such as where it is no longer needed. However, data protection laws allow **us** to keep the personal data if **we** need to, for example if the data is needed to allow **us** to administer **your** policy or if the data is needed for fraud prevention. In any case, **we** will retain **your** personal data in line with the retention periods detailed under "How long do we keep data?" above.
- You** have the right to ask **us** not to do anything with **your** personal data except store it in limited circumstances, such as if **you** and **we** do not agree on the accuracy of personal data and steps are required to validate it.
- You** have the right to object to **us** processing certain personal data about **you**. For example, **you** can ask **us** to stop processing data for marketing or market research purposes. However, where **we** need to continue to process the personal data, for example to administer **your** policy or for fraud prevention purposes, **we** are not obliged to stop processing it.
- You** have the right to ask to review significant decisions that **we** have made about **you** wholly by automated means. The nature of the quotes that **we** provide to **you** means that **we** have to use this kind of automated decision making in relation to **your** personal data (including special categories of personal data) to assess **your** quotes. This means that **our** computers will consider lots of different pieces of information about **you** and about the **policy** **you** have requested (such as information about **your** vehicle) in order to calculate whether or not **we** are able to offer **you** a quote, at what price this should be and whether **we** can offer **you** a credit agreement to pay for **your** premium. Automated decision making will be used when **you** request a quote, when **we** are considering whether **we** can offer **you** a renewal quote and also if any changes are made to **your** policy. **We** may also use automated decision making to decide if you pose a fraud or money laundering risk. If **you** ask **us** to review the decision, **we** will make sure that it is examined by a human and **we** will confirm the outcome to **you**. This does not necessarily mean that the decision will be changed.

Contacting us about data

If **you** would like to contact **us** about any of **your** data rights set out under "Your Rights" above, then please contact datarequest@bglgroup.co.uk or write to Data Requests, BGL Customer Services, Fusion House, Bretton Way, Bretton, Peterborough PE3 8BG. You can use these details to contact BLS Limited, BFS Limited or ACM ULR Limited which are all part of the BGL Group of Companies.

If **you** have any other queries or concerns about this Privacy Policy, or if **you** would like to contact the Data Protection Officer, for BLS Limited, BFS Limited or ACM ULR Limited, **you** can email DPO@bglgroup.co.uk or write to the Data Protection Officer at Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS. Please make sure **you** include details of the product and brand that **you** are contacting the Data Protection Officer about in **your** email or letter.

If **you** would like to contact the Data Protection Officer for O2 Drive then please contact: The Data Protection Officer, Telefónica UK Limited, 260 Bath Road, Slough, Berkshire, SL1 4DX.

Information Commissioner's Office

If **you** have a complaint regarding how **your** personal data has been processed by **us** then please contact **us** first using **our** complaints procedure set out in **your policy** documents.

You also have the right to complain to the Information Commissioner's Office, which regulates data protection compliance. **You** can find more information by visiting their website www.ico.org.uk

➔ Additional Benefits Policy Summary

About this document

This document provides you with the basic details of your additional benefits you have purchased with your car insurance policy. Full details of the terms and conditions are contained in the relevant policy wording for each product.

This summary relates to private car insurance policies effective from 08/12/2018. Your policy will run for 12 months.

Keycare – underwritten by Ageas Insurance Limited

Cover against loss or theft of keys including up to £1000 towards replacement locksmith's charges. For terms and conditions of your Keycare cover, please refer to your Keycare documents that will be sent separately.

Cancellation Rights

You must contact us in order to cancel any of your additional benefits. Our contact details are on the reverse of your Certificate of Motor Insurance.

Cancelling your policy within the first 14 days

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Cancelling your policy after the first 14 days

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due. If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100.

