



Mr Dan Cooper  
14 Cromwell Road  
ELY  
CB6 1AS

**28th April 2025**

Policy number  
**XA20000001067**

Manage your account  
[hastingsdirect.com/MyAccount](https://hastingsdirect.com/MyAccount)

B57 | B49

Dear Mr Cooper,

## Welcome to Hastings Direct

Thanks for choosing us for your car insurance. Your policy starts on 9th June 2025.

To make things easy, this pack's your go-to place for anything you want to know about your policy. You can also [download our app](#) or register for [MyAccount](#) to access all your documents anytime, anywhere.

### Please check everything's correct

Here's what's included in your pack - please read these details carefully, and if they aren't right tell us straight away. We may be in touch if we need to check any of the information you've given.

### Your policy details - check everything's right

- Cover summary (all your key policy information)
- Statement of insurance (the information you've given us)
- Payment summary (how we calculated your price)

### Your policy documents - keep these safe

- Certificate of insurance (proof you're insured)
- Schedule of insurance (details about you, your car and your cover)
- Car policy document (our terms and conditions and your insurer's policy wording)
- Insurance Product Information Document (a summary of what your policy covers you for)
- Additional products document (a guide to the extra products we offer, including any you've bought)



**Total annual price**  
**£610.37**

You've paid for this in full.

### Your 5 Star Defaqto policy benefits

- ✓ 90 days of EU cover
- ✓ Replacement car
- ✓ 24/7 claims helpline
- ✓ 5 year repair guarantee
- ✓ Windscreen cover
- ✓ Vandalism promise
- ✓ Uninsured driver promise

For full details, see your car policy document.

### Your additional products

- ✓ Motor legal expenses
- ✓ RAC Roadside breakdown
- ✓ Hire car
- ✓ Protected no claims discount

## You've agreed to continuous payment authority (CPA)

This means you're giving us the right to take future payments from your credit or debit card. It's a great way for us to quickly collect any future payments without taking up your time. But don't worry, we'll always contact you beforehand to let you know when and why this is happening. And if you're not happy, you can contact us to cancel the agreement at any time.

## We're here to help

If you have any questions about your policy, there are lots of ways you can get in touch. Visit the [Help Centre](#) on our website for details.

If you'd like us to send your documents in a different format (large print, braille or audio), please call **0333 321 9661** or email **customercaresupport@hastingsdirect.com**.

Yours sincerely,

Jennifer Baldwin  
Director of Operations

We're happy to provide this document in Braille, large print or audio format.  
Simply call **0333 321 9661** or email **customersupport@hastingsdirect.com**, or visit **www.hastingsdirect.com/customer-support** to find out more.

## Your cover summary

This document shows limited details of the policy cover you've bought. It doesn't include all the policy limits or exclusions. The full details can be found in your car policy document, schedule and certificate of insurance.

This product will meet the demands and needs of someone wanting:

- To insure themselves against third party liability after an accident and, if selected, cover against fire, theft or accidental damage to the vehicle.

Your statement of insurance shows the details your policy's been based on.

## How to make a claim

You can make a claim or report an incident using our [app](#) or at [www.hastingsdirect.com/claims](http://www.hastingsdirect.com/claims). For emergency assistance, call us 24 hours a day on 0333 321 9800 (from within the UK) and +44 (0)1424 738585 (from outside the UK).

For windscreen claims call: 0333 321 9665

To use your additional products, call the numbers below:

- Motor legal expenses: 0333 321 9800
- Roadside breakdown: 0333 321 9818
- Hire Car: 0333 321 9802

## You and your car

<b>Policyholder</b>	Mr Dan Cooper	<b>Cover type</b>	Comprehensive
<b>Named drivers</b>	None	<b>Class of use</b>	Social, domestic, pleasure and commuting
<b>Registration number</b>	BV18EMF	<b>No claims discount</b>	9 or more years, protected
<b>Cover effective dates</b>	9th June 2025 to 8th June 2026	<b>Driving other cars</b>	Included
<b>Your insurer is</b>	Advantage Insurance Company Limited	The insurer will cover you, Dan Cooper, for damage caused to third parties while driving cars that aren't owned or hired by you or your partner. There must be a valid insurance policy in force for the car you're driving. This cover doesn't include damage to the car you're driving. See section 3 of your policy for full details.	
<b>Product</b>	Hastings Direct		

## Excesses

Your excess is the part of a claim you have to pay, even if the damage or loss isn't your fault. It also applies if a named driver was in charge of the car. You'll find a detailed explanation of what each type of excess means in the "Meaning of words" section of your car policy document.

Accidental damage	Compulsory	Voluntary	Total
Dan Cooper	£145	£200	£345
Fire and theft	Compulsory	Voluntary	Total
All drivers	£145	£200	£345
Windscreen/glass	Repair	Replacement	
All drivers	£25	£135	

These excesses are based on you using one of our approved repairers.

You can use your own repairer for an accidental damage or fire and theft claim but you'll still have to pay the excess shown above, plus an additional excess of £250.

If you use your own repairer for a windscreen or glass claim, you'll have to pay the excess shown under Windscreen/Glass in the table and your insurer will only contribute a further £95 towards the claim.

## What you're covered for

This is a quick guide to cover – for full details, see your car policy document.

Policy features and benefits		Policy cover
		Comprehensive
<b>Section 1</b>	Damage to your car (except that caused by fire and theft) up to its market value.	✓
<b>Section 2</b>	Damage or loss by fire or theft up to its market value.	✓
<b>Section 3</b>	Legal liability for damage to other people's (third party) property up to £20m (or £25m in total, including all costs).	✓
<b>Section 4</b>	Personal accident cover, for you, your spouse or partner, up to £5,000 for death or permanent loss of sight or limb (above the ankle or wrist). Exclusions may apply. Please see section 4 of your policy document for full details.	✓
<b>Section 5</b>	When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in the EU and the countries listed in section 5.	✓
<b>Section 6</b>	Medical expenses up to £500 for each injured person.	✓
<b>Section 7</b>	Personal belongings cover up to £300 for items in your car. This doesn't include money, jewellery, tools, mobile phones, laptops and certain other personal belongings.	✓
<b>Section 8</b>	Damage to your car's windscreen and windows.	✓
<b>Section 9</b>	No claims discount; if no claim is made against your policy, your renewal premium will be adjusted according to the no claims discount scale applicable at the renewal date. However, if a claim is made against your policy, the insurer may reduce your no claims discount.  For Multi Car policies, no claims discount will be earned separately by each vehicle policyholder, on each vehicle they insure and is not transferable to any other person.	✓
<b>Section 10</b>	Uninsured driver promise; you won't lose your no claims discount or pay any excess/es if the accident was not your fault.	✓
<b>Section 11</b>	Vandalism promise; you will not lose your no claims discount if you report the incident to the police and send us the crime reference number.	✓

## Endorsements - amendments or exceptions to your insurance policy

No endorsements apply to this policy.

## Additional products

You've added the product(s) listed below to your policy, which will meet the demands and needs of those seeking protection against the costs and claims covered by the product. Please see the additional product booklet for full details.

- **Motor legal expenses** – cover up to £100,000 for legal costs, if you're involved in an accident that's not your fault
- **Hire Car** – a replacement car provided within the UK for up to 28 days when your car's been damaged beyond repair after a fault accident, a fire, theft, attempted theft or vandalism
- **Breakdown cover** – You have RAC Roadside breakdown as part of your policy which covers you for breakdown assistance and so meets your demands and needs.

## Significant policy exclusions and limitations

Some exclusions and limitations apply to your car insurance. Here's a summary of the most significant ones (see your car policy document).

You're not covered if an incident happens while you or anyone entitled to drive under your current certificate of motor insurance:

- Is found to be over the prescribed limit for alcohol or drugs in the country where the incident happens
- Is driving while unfit through alcohol, drugs or other substances, whether prescribed or not
- Doesn't provide a sample of breath, blood or urine when required to do so, without lawful reason.

You're not covered for theft of or damage to your car, if the keys, lock transmitters or other devices that unlock or start your car were left in or on it or unattended with the engine running.

## Additional product limitations

Other limitations apply (see your additional product policy document).

### Motor legal expenses

This product can be used following an accident that isn't your fault, as long as there's a 51% chance or better of winning the case.

### Breakdown cover

This doesn't cover the cost of parts.

### Hire Car

To use this product, your car must be damaged beyond repair after a fault accident, a fire, attempted theft or vandalism.

## How claims affect your no claims discount (NCD)

No claims discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.

No claims discount protection allows you to make one or more claims before your number of no claims discount years falls. Please see the step-back procedures for details. (This is shown in the table below).

You have purchased NCD (no claims discount) protection. This has increased your premium by £33.86. You have declared a current NCD of 9 or more years.

The tables below show: (i) the average NCD discount awarded to Advantage Insurance Company Limited motor insurance policyholders last year according to their number of NCD years; and (ii) what would happen to your NCD years if you were to make one or more claims in the next 12 to 36 months with and without this protection.

Number of years of no claims discount	1 year NCD	2 years NCD	3 years NCD	4 years NCD	5 years NCD	6 years NCD	7 years NCD	8 years NCD	9 years or more NCD
Average NCD last year	12%	20%	22%	23%	26%	26%	25%	29%	27%
	No claims discount at next renewal <b>without</b> NCD protection				No claims discount at next renewal <b>with</b> NCD protection				
Number of years no claims discount at the start of the policy	1 claim in the next 12 months	2 claims in the next 12 months	3 claims in the next 12 months	1 claim in the next 36 months	2 claims in the next 36 months	3 claims in the next 36 months			
9 or more years NCD	4 years	2 years	0 years	9 years	9 years	2 years			

## Our fees

We charge several fees to cover the cost of setting up, servicing and cancelling your policy. And, like other insurance providers, we charge a fee for making a change to your policy. These fees are non-refundable, so it's really important you understand them.

### Arranging your policy

We charge a **non-refundable** arrangement fee which is included in your price.

• Fee for arranging a new policy, or renewing cover for each car on your policy.	£20.00
• Additional fee for arranging a new policy through our call centre.	£12.50

### Changing your policy

We charge a fee for making a policy change to cover our admin costs. As well as paying a fee to make a change, the cost of your insurance may change because your details are different.

• Fee for making changes to your policy (such as changing your address or changing your vehicle).	£20.00
• Changes we need to make because you haven't sent us information we need, or what you've told us is incorrect.	£30.00

### Cancelling your new policy or cancelling your renewing policy

If you cancel your policy, any fees from before cancellation are still non-refundable, such as the arrangement fee or any amendment fees. This includes cancelling a policy that hasn't started or within the cooling-off period. You'll also be charged for any days you were covered.

• Fee for cancelling before your policy start date or within 14 days of your policy's start date (during the cooling-off period).	No cancellation fee
• Fee for cancelling 14 days or more after your policy's start date.	£45.00
• Where we need to cancel your policy because you haven't sent us information we need, or what you've told us is incorrect.	£45.00

### Missing payments

• Fee for missing a Direct Debit payment.	£12.00
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## Renewing your policy

Your policy is currently set to automatically renew so, if one of our insurers offers you a premium, we'll send your renewal invitation about a month before your policy is due to end. You can then call us at any time (up to your renewal date) to discuss or change your renewal. Your new insurance cover will automatically start on your renewal date, 9th June 2026.

You can opt out of the automatic renewal process at any time. Simply change your preferences in the app or MyAccount or give us a call.

## How to make a complaint

We want to provide you with a high level of customer service, so if you're not happy about something please tell us.

- CustomerRelations@hastingsdirect.com
- 0333 321 9801
- Customer service team, Hastings Direct, Conquest House, Collington Avenue, Bexhill-On-Sea, East Sussex, TN39 3LW

For full details of how we deal with complaints, and timescales, please see the "How to make a complaint" section of your car policy document.

If we can't resolve your complaint within eight weeks, or if you're not satisfied with our response, you can contact the Financial Ombudsman.

- complaint.info@financial-ombudsman.org.uk
- 0800 023 4567
- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

## Your statement of insurance

Please read and check the information in this document carefully. It represents the answers given during the quotation process, and forms part of your contract of motor insurance.

If any of the details are incorrect or have changed, please contact us immediately.

You can do this:

- Through [MyAccount](#)
- By calling 0333 321 9801

We'll tell you if this changes your premium, terms or insurer.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, you have a duty to take reasonable care to answer all questions fully and accurately. If you volunteer information over and above that requested you must do so honestly and carefully. If you don't answer all questions fully and accurately, it could invalidate your insurance cover and result in all or part of a claim not being paid.

## Policyholder details

<b>Policyholder</b>	Mr Dan Cooper
<b>Email address</b>	TestCanx@NTU1.com
<b>Main telephone number</b>	07414141445
<b>Have any drivers on this policy ever had an insurance policy declined, cancelled, voided or had any special terms imposed?</b>	No
<b>Total vehicles in household</b>	2
<b>Your address</b>	14 Cromwell Road, ELY, CB6 1AS
<b>Homeowner</b>	No
<b>Children under 16</b>	No
<b>Vehicle kept at address overnight</b>	Yes
<b>Kept overnight</b>	Drive

Insured drivers		Policyholder
Name	Dan Cooper	
Date of birth	03/01/1976	
Marital status	Married	
Permanent resident in the UK since	Since birth	
Employment status	Employed	
Primary occupation	Accountant	
Industry	Accountancy	
Licence type	Full UK - Manual	
Licence held	19 years	
Medical conditions reportable to the DVLA/DVANI	No	
Use of other vehicle	No	
Unspent non-motoring convictions	No	

Your policy details	
Cover type	Comprehensive
Class of use	Social, domestic, pleasure and commuting
Your no claims discount	You told us you have 9 or more years of no claims discount, but we haven't confirmed this with the previous insurer. If you've had a non-recoverable claim in this policy period, we'll adjust your no claims discount at renewal.
How no claims discount was earned	Private car discount

Incident history
For all drivers named on this policy, we need to know of any incident, claim or damage involving any motor vehicle in the past five years, including windscreen damage. This applies whether or not a claim was made, and regardless of blame.
None disclosed

Conviction history
For all drivers named on this policy, we need to know of any driving related convictions, endorsements, fixed penalties, disqualifications or bans in the past five years.
None disclosed

## Insured vehicle details

Registration number	BV18EMF
Annual mileage	9,000
Make & model	VAUXHALL ASTRA SRI NAV TURBO
Body type	HATCHBACK
Year registered	2018
Transmission	Manual
Engine size	1399
Number of seats	5
Date purchased	01/2018
Imported	No
Left hand drive	No
Registered keeper & legal owner	Yes
Security devices or immobiliser	Factory fitted Alarm + Immobiliser
Autonomous emergency braking (AEB)	No
Modifications	No

### What's a modification?

A modification is any alteration to your car from the manufacturer's standard specification. This includes, but isn't limited to:

- Changes to the bodywork, such as spoilers or body kit
- Changes to suspension or brakes
- Alloy wheels
- Audio/entertainment system
- Changes affecting performance, such as to the engine management system or exhaust system.

You must also update your Policy if you intend to alter or modify your Car/s from the manufacturer's standard specification

If you don't tell us about a modification, we may cancel your Policy from its start date, apply additional premium or add new terms to your Policy. If you make a claim your insurer may reject the claim or only provide partial payment for it.

We may need to check your vehicle for modifications and accessories at the time of your claim.

Please note: optional extras fitted at the point of manufacture aren't classed as modifications.

## We may ask you for more information

As part of our ongoing commitment to reduce fraud and keep our prices competitive, we check the information customers give us to make sure it's accurate. We may ask you for proof of no claims discount, mileage declarations, or other information. If we need you to provide any more information, we'll let you know.



## Payment summary

This document's your statement of price. Because the price of this policy's based on current market information, it may go up if you renew with us next year and in future years.

These are the card details we hold for you. Please check these details are correct.

Card holder	Mr Dan Cooper
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Card number	**** * 1111
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Total cost of your insurance, including insurance premium tax (IPT) at the current rate	£610.37
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## How we calculated your price

Product cost (including IPT at the current rate)	£485.39
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Arrangement fee	£20.00
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Call centre fee	£12.50
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Breakdown - Roadside including IPT	£34.99
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Hire Car including IPT	£27.50
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Motor legal expenses including IPT	£29.99
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We receive commission paid by the insurer and a fee paid by you. The total price you'll pay is made up of the insurer's premium plus our fee, together with Insurance Premium Tax (IPT) at the current rate.

### You've agreed to continuous payment authority (CPA)

This means you're giving us the right to take future payments from your credit or debit card. It's a great way for us to quickly collect any future payments without taking up your time. But don't worry, we'll always contact you beforehand to let you know when and why this is happening. And if you're not happy, you can contact us to cancel the agreement at any time.



Reason for issue:	New policy	<b>How to make a claim</b> You can report an incident or register a claim through our app or at <a href="http://www.hastingsdirect.com/claims">www.hastingsdirect.com/claims</a> . For emergency assistance, you can also call our team 24 hours a day on 0333 321 9800 (from within the UK) and +44 (0)1424 738585 (from outside the UK).
Certificate number:	22037PC0000812	
Insurer:	Advantage Insurance Company Limited	
All mentions of "you" or "your" refer to:	Mr Dan Cooper	

This Certificate is evidence that you have insurance to comply with the law. For full details of the cover you must refer to the policy booklet.

## Certificate of motor insurance

### 1. Registration mark of vehicle: BV18EMF

Courtesy (or replacement) vehicles ("Replacement Vehicle") are covered on your policy when supplied to you or any named driver(s) (set out in number 5 of this certificate) by your Insurer's nominated suppliers either:

- 1 whilst your vehicle is being repaired;
- 2 at your Insurer's request.

An exception to this is if the nominated supplier of the courtesy or replacement vehicle provides their own insurance cover to you. This will be set out in your agreement with them.

If your Replacement Vehicle is covered by your policy, but your policy expires or is cancelled, we'll automatically extend this insurance, for the Replacement Vehicle only, at no cost to you, until you return it to the supplier on the date agreed ("Extended Cover"). During the Extended Cover (i) you'll only be insured to drive the Replacement Vehicle and no other vehicles (including those set out in number 5 of this certificate); and (ii) if there's a claim involving the Replacement Vehicle, you'll need to pay any excess set out in your policy.

### 2. Name of policyholder: Mr Dan Cooper

### 3. Effective date of the commencement of insurance for the purpose of the relevant law

**Your insurance starts at** 15:44 on 9th June 2025

### 4. Date of expiry of insurance

**Your insurance ends at** 23:59 on 8th June 2026

### 5. Persons or classes of persons entitled to drive:

- Mr Dan Cooper

Cover is provided only if the person driving:

- Holds a valid licence
- Isn't disqualified from holding or obtaining a valid licence.

#### Driving other cars:

As the policyholder, you're covered to drive someone else's car if:

- You have the owner's permission
- It has valid insurance
- It's not owned by you or your partner or business partner/employer
- It's not under a hire purchase, self-drive hire or lease agreement of any kind
- You are not test driving the car.

Named drivers do not have this cover and other conditions apply - see your car policy booklet for details.\*

### 6. Limitations as to use

What's covered:

- Social, domestic and pleasure use.
- Travelling to and from one permanent place of business or study.

What's not covered:

- Trade, business and professional use and any use connected with the motor trade, hire or reward.
- Use for 'racing or irresponsible behaviour' as defined in the Meaning of words section of the policy booklet.

#### Releasing a vehicle

Further excluding use for securing the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.

This means you can't use this certificate to secure the release of any vehicle other than BV18EMF if it is impounded by the police or local authority.

We confirm your policy satisfies the laws of Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

For and on behalf of Advantage Insurance Company Limited, licensed by the Commissioner of Insurance under the Insurance Companies Ordinance to carry on business in Gibraltar.



Steve Mumford, Managing Director  
Advantage Insurance Company Limited, insurer registered number 85900.  
Registered office: Suite 23, Portland House, Glacis Road, Gibraltar, GX11 1AA.

### Driving other cars:

\*In this case, you'll be covered for third party risks only. This cover doesn't include damage to the vehicle you're driving. The driving other cars benefit ceases when the policy expires (on the date in number 4 above) or is cancelled.

### This certificate is for the vehicle listed only and is non-transferable.

If the vehicle is sold or given to someone else, the new owner must get a certificate in their name. If you change the vehicle on this policy or get an additional vehicle, you must get a certificate for the new vehicle. Until you do so your insurance won't be valid for that vehicle.

### Note for third parties

Nothing in this certificate affects your right to make a claim as a third party.

## Windscreen excesses

You're covered for windscreen repair and replacement.

If you use one of our approved repairers, you'll need to pay an excess of:

- Repair: £25
- Replacement: £135

If you don't use one of our approved repairers, the most we'll pay is £95 and you'll need to pay an excess of:

- Repair: £25
- Replacement: £135

## Driving abroad

You can drive your car (for up to 90 consecutive days) in the Isle of Man and Channel Islands, in any EU country, plus Bosnia and Herzegovina, Gibraltar, Iceland, Montenegro, Monaco, Norway, San Marino, Switzerland, Liechtenstein, Andorra and Serbia.

**E** Esta póliza cubre los siniestros que se produzcan en:

Gran Bretaña e Irlanda del Norte, las Islas Anglonormandas y la Isla de Man.

También proporciona la cobertura mínima requerida por las leyes pertinentes de todos los Estados miembros de la Unión Europea, así como Islandia, Noruega, Suiza (inclusive Liechtenstein), Andorra y Serbia.

**D** Diese Police bietet Deckung für in den folgenden Ländern eintretende Schadenereignisse:

Großbritannien, Nordirland, Isle of Man und Kanalinseln.

Außerdem bietet die Police in jedem Staat, der Mitgliedstaat der Europäischen Union ist, wie auch in Island, Norwegen, in der Schweiz (einschließlich Liechtenstein), in Andorra und in Serbien die nach dem Recht des jeweiligen Landes gesetzlich vorgeschriebene Mindestdeckung.

**I** Questa polizza copre eventi che si verificano in:

Gran Bretagna, Irlanda del Nord, Isola di Man e le Isole del Canale.

La polizza prevede anche la copertura minima richiesta dalla legge pertinente di qualsiasi paese che sia membro dell'Unione europea, oltre all'Islanda, la Norvegia, la Svizzera (compreso il Liechtenstein), Andorra e la Serbia.

**F** Cette police d'assurance couvre les sinistres survenant :

en Grande-Bretagne, en Irlande du Nord, sur l'Île de Man et les Îles Anglo-Normandes.

La police prévoit également la couverture minimale requise par la législation applicable dans chacun des pays membres de l'Union européenne; en sus de l'Islande, la Norvège, la Suisse (y compris le Liechtenstein), l'Andorre et la Serbie.

Cover effective dates:	15.44 on 9th June 2025 to 8th June 2026	<b>How to make a claim</b> You can report an incident or register a claim through our app or at <a href="http://www.hastingsdirect.com/claims">www.hastingsdirect.com/claims</a> . For emergency assistance, you can also call our team 24 hours a day on 0333 321 9800 (from within the UK) and +44 (0)1424 738585 (from outside the UK).
Reason for issue:	New policy	
Policy number:	XA2000001067	
Insurer:	Advantage Insurance Company Limited 22037PC000812	
All mentions of "you" or "your" refer to:	Mr Dan Cooper	

## Schedule of insurance

This document forms part of your contract of insurance and confirms details about you, your vehicle and your cover. For full details of your cover, please read your car policy document too.

## Policyholder details

**Policyholder:** Mr Dan Cooper **Address:** 14 Cromwell Road, ELY, CB6 1AS

## Your car

**Make and model:** VAUXHALL ASTRA SRI NAV TURBO **Registration number:** BV18EMF **Engine size:** 1399CC

## Your cover

You have comprehensive insurance. This means sections 1 to 11 of the car policy document apply.

## No claims discount

You have 9 or more years of no claims discount. You do have protected no claims discount.

## Who can drive this vehicle?

- Mr Dan Cooper

## Excesses

Your excess is the part of a claim you have to pay, even if the damage or loss isn't your fault. It also applies if a named driver was in charge of the car. You'll find a detailed explanation of what each type of excess means in the "Meaning of words" section of your car policy document.

Accidental damage	Compulsory	Voluntary	Total
Dan Cooper	£145	£200	£345
Fire and theft	Compulsory	Voluntary	Total
All drivers	£145	£200	£345
Windscreen/glass	Repair	Replacement	
All drivers	£25	£135	

These excesses are based on you using one of our approved repairers.

You can use your own repairer for an accidental damage or fire and theft claim but you'll still have to pay the excess shown above, plus an additional excess of £250.

If you use your own repairer for a windscreen or glass claim, you'll have to pay the excess shown under Windscreen/Glass in the table and your insurer will only contribute a further £95 towards the claim.



# Private Car Insurance

## Insurance Product Information Document

**Company: Hastings Direct**

**Product: Car Policy**

Hastings Direct is a trading name of Hastings Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority - firm reference number 311492. Registered Office: Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW (registered in England and Wales no. 3116518)

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents. All policies sold are subject to English Law.

### What's this type of Insurance?

This is a comprehensive car policy.



#### What's insured?

- ✓ Loss of or damage to your car up to its market value, caused by:
  - Accident or malicious damage
  - Fire
  - Theft or attempted theft
- ✓ After any incident involving your car, your insurer will pay all sums you're legally responsible for:
  - Following death or injury to other people
  - Up to £20,000,000 for damage to someone else's property, plus up to £5,000,000 for legal costs and expenses
- ✓ Unlimited cover for audio/visual equipment permanently fitted by the manufacturer when your car was first registered
- ✓ New car replacement if your car is less than one year old and you're the first and only registered owner and repair costs are more than 60% of the manufacturer's list price
- ✓ If you have a child's car seat or booster seat fitted in your car and you make a claim under this policy, the insurer will pay for the cost of a replacement of a similar model and standard, even if there's no apparent damage, up to the value of £300 per incident
- ✓ Windscreen cover: your insurer will pay to replace or repair broken glass in the windscreen or windows of your car and repair scratching to the bodywork caused by the broken glass
- ✓ Uninsured driver promise: you won't lose your no claims discount or pay any excess if the accident wasn't your fault
- ✓ Vandalism promise: you won't lose your no claims discount if you report the incident to the police and send us the crime reference number



#### What's not insured?

- ✗ No cover if you or anyone entitled to drive is found to be over the prescribed limit for alcohol in the country where the incident happens
- ✗ No cover if the keys or other devices are left in or on your car, or if the car's left unattended with the engine running
- ✗ Damage or loss caused by anyone driving the car who doesn't have a valid driving licence and/or who isn't named on the certificate of motor insurance
- ✗ No cover if your car is being used for purposes not stated or uses not covered
- ✗ No cover in place if an accident is caused by deliberate or reckless actions of a driver insured by the policy
- ✗ No cover in place for theft of vehicle if the windows and sunroof are not closed and not secured
- ✗ No cover for loss or damage resulting from use of vehicle at a track day and off road events



#### Are there any restrictions on cover?

- ! An excess may be payable and amounts can differ by claim type and who's driving
- ! An additional excess of £250 applies if you use a non approved repairer
- ! Replacement of parts on a like for like basis isn't guaranteed
- ! Permanently fitted audio/visual cover is limited to £300 if the equipment wasn't originally part of the car specification when it was first registered
- ! Windscreen cover is subject to the excess shown on the schedule and additional charges/limits if you don't use the insurer's nominated repairer
- ! If you don't tell us about a modification, we may cancel your Policy from its start date, apply additional premium or add new terms to your Policy. If you make a claim your Insurer may reject the claim or only provide partial payment for it



## Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland



## What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
  - You must answer all questions to your best knowledge and belief for example taking care to provide full details of any claims/convictions for any driver or modifications to your vehicle. If you don't do this it could affect your cover and depending on the circumstance your policy could be declared void or a claim may not be paid/paid fully
  - You must tell us as soon as possible about any changes in circumstances such as any changes to your car, the health of any person driving, any motor accidents, fixed penalty offences or motoring convictions
  - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim (incl. windscreen). This will be shown on your schedule



## When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



## When does the cover start and end?

Subject to payment, our standard policy cover period runs for 12 months but in some cases, your first period of cover may be less than 12 months. Your cover start and renewal dates are specified in your policy schedule.

Any changes you make to your details during your policy will be effective from the date you make the change.

Before your renewal date, we'll contact you to confirm your renewal terms or to tell you if we're unable to renew your policy. Most of our policies are set to automatically renew which means your new cover will start on your renewal date unless you tell us otherwise. Up until we've sent your renewal quote, you can opt out of automatic renewal in MyAccount and the Hastings Direct app. You can also call us any time before your renewal date to opt out, or to discuss or amend your renewal quote.



## How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus our non-refundable fees
- If you or we cancel the policy at any other time, we'll refund the part of the premium on a pro-rata basis for the period of cover that hasn't been used minus our after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.

### Company: RAC Motoring Services &/or RAC Insurance Ltd

Cover is provided by RAC Motoring Services (Registered No 310208) and/or RAC Insurance Ltd (Registered No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

### What's this type of insurance?

This is a Motor Breakdown insurance policy that covers your vehicle in the event of a breakdown.



#### What's insured?

- ✓ A fix at the roadside if your vehicle can be repaired
- ✓ Transport to a local garage within 15 miles
- ✓ Help to repair the vehicle if you have put the wrong fuel in by mistake. RAC will add up to 10 litres of correct fuel to get you on your way and dispose of the contaminated fuel.



#### Are there any restrictions on cover?

- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair



#### What's not insured?

- ✗ Any breakdown which has occurred prior to purchase of the policy
- ✗ The costs of any replacement parts
- ✗ A breakdown at or within a ¼ of a mile from your home
- ✗ Transport costs further than 15 miles
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed
- ✗ Breakdown outside of the UK



#### Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands



#### What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. An example of this is:
  - You must ensure your vehicle is in a legal and roadworthy condition
- Your vehicle must be taxed and have a current MOT certificate
- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim
- You must let Hastings Direct Insurance Services Limited know immediately if you need to change anything, such as your address and/or vehicle.



## When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



## When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.

RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.

# Motor Legal Expenses Insurance

## Insurance Product Information Document

**Company: Allianz Legal Protection**

**Product: Motor Legal Expenses**

Allianz Legal Protection is a trading name of Allianz Insurance plc (Registered in England No. 84638), Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

### What's this type of insurance?

This is a Motor Legal Expenses insurance policy that covers legal costs to recover losses not covered by your motor insurance and to pursue compensation for personal injury following a road traffic accident that wasn't your fault. Cover is also provided for legal costs to defend prosecutions arising from a motoring offence.



#### What's insured?

Cover for legal costs of up to £100,000 for:

- ✓ Pursuit of compensation for personal injury if you and your passengers are involved in a road traffic accident that wasn't your fault
- ✓ Recovery of losses for you and your passengers that aren't covered by your motor insurance policy, including:
  - Policy excess
  - Personal possessions
  - Out of pocket expenses
  - Car hire
- ✓ Defence costs if you're prosecuted over a driving offence

Also provides:

- ✓ 24/7 legal helpline



#### What's not insured?

- ✗ An accident that was your fault
- ✗ If the incident occurred before the start of the policy
- ✗ Any expenses incurred before your claim is accepted
- ✗ Stress, psychological or emotional injury unless it arises from suffering physical injury
- ✗ Fines for motoring or criminal offences and parking offences



#### Are there any restrictions on cover?

- ! There must be a 51% chance or better of winning the case and achieving a positive outcome
- ! No cover provided where something you do, or fail to do, prejudices your position or the position of the underwriters
- ! No cover if you were disqualified from driving, did not hold a valid driving licence or the vehicle didn't have a valid MOT certificate or road fund licence or comply with any laws relating to its ownership or use, at the time of the incident



#### Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, plus Iceland, Norway, Switzerland, Liechtenstein, Andorra and Serbia



## What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
  - You must tell us about the incident as soon as possible and within 180 days
  - You must supply, at your own expense, all the information we reasonable ask for, so that we can decide whether a claim can be accepted.
  - If you've chosen to use your own legal representative you are responsible for any advisers' costs in excess of our instructed advisers' costs



## When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



## When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



## How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.

# Hire Car Insurance

## Insurance Product Information Document

Company: ARAG plc

Product: Hire Car Insurance (Car)

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

### What's this type of insurance?

Hire Car Insurance provides you with a temporary vehicle in the event your vehicle is written off or stolen and not recovered. You are insured against costs incurred for help arranged by us up to the policy limits.



#### What's insured?

- ✓ The cost of a hire car if the insured vehicle is involved in a road traffic accident which is your fault and is written off as a result.
- ✓ A temporary replacement car up to 2,000cc and seven seats, for a maximum period of 28 days.
- ✓ £20 per day transport costs if a hire car can't be provided, up to a maximum of £560 per claim.
- ✓ Free delivery and collection in the UK.



#### What's not insured?

- ✗ Losses reported more than 14 days after the event.
- ✗ Driving a vehicle without insurance, MOT, tax, a licence or if the vehicle is not in a roadworthy condition.
- ✗ Any incident that happens outside of the territorial limits of this policy.
- ✗ Claims arising from deliberate or criminal acts other than theft or vandalism.



#### Are there any restrictions on cover?

- ! The hire car will be no more than a category A or 2,000cc, if you wish to upgrade to any other vehicle then the cost of this will be your responsibility.
- ! The underlying motor insurance policy must be valid at the time of the insured incident.
- ! The hire car can only be used within the territorial limits of this policy.
- ! In the event of theft, you must report it to the police.



#### Where am I covered?

- ✓ This policy covers you in the United Kingdom



#### What are my obligations?

- You must produce your full original driving license when any hire car is provided.
- You must disclose any driving penalty notices or convictions before a hire car is provided.
- You must provide a valid credit or debit card before a hire car is provided.
- You are responsible for any fuel costs, fares, fines and fees and must also pay a security deposit when the hire car is provided (this is returned when the hire car is returned free of damage and with the same amount of fuel it left with).
- In the event of theft, attempted theft, vandalism or criminal damage to the insured vehicle; you must provide a police crime reference number before a hire car is provided.



## When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



## When does the cover start and end?

Cover starts and ends at the same time as your motor insurance policy



## How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we will refund the premium on a pro-rata basis for the period of cover that has not been used minus any applicable non-refundable fees.
- If you or we cancel the policy at any other time, we will refund part of the premium on a pro-rata basis for the period of cover that has not been used minus any applicable cancellation fee and any other non-refundable fees.

If your policy is cancelled your insurer will not refund the premium where a non-recoverable claim has been made during the period of cover.