

## MBP Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

### Name of the insurance undertaking

The insurer of this policy is Norwich Union Insurance Limited. Registered Address: 8 Surrey Street, Norwich NR1 3NG.

### Type of insurance and cover

The MBP policy protects your vehicle, comprising *Comprehensive, Third Party Fire and Theft or Third Party cover*, as selected by you when requesting the quote and itemised in your Schedule, for a period of 12 months.

### Significant features and benefits

Your policy includes the following features, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	✓	✓	✓
Legal liability for damage to other people's property.	✓	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy.	✓	✓	✓
Own damage (excluding glass) and fire & theft claims	✓	✓ Fire & Theft only	✗
Injury to Vehicle Driver: Benefits for death or loss of limbs/sight	£2,500 each	✗	✗
Medical expenses for anyone injured in your car	Up to £100 each	✗	✗
Personal effects cover for personal belongings which are in or on your car.	Up to £100	✗	✗
New car replacement	✓	✓ Fire & Theft only	✗
Driving abroad: Free cover in most European countries	✓	✓	✓
European breakdown cover	✓	✓	✓
Windscreen /window breakage	✓	✗	✗
Replacement locks	✓	✓ Fire & Theft only	✗
Breakdown Assistance provided by the RAC (optional under Private/Public Hire use)	✓	✓	✓
Accident Recovery and Norwich Union approved Repair Service	✓	✓ Fire & Theft only	✗

### Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your policy booklet Sections I – 17 for full details, as well as the individual ‘policy schedule’ documentation we issue but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- The first part of any claim – this is known as the “excess” (See Section I). These are detailed below.

Standard Excess exc Private/Public Hire Use If the driver of the vehicle involved in any loss or damage has a motoring conviction then an additional excess will apply. See quote letter / policy schedule documents.	£150
Private/Public Hire use	£350
Northern Ireland Risks	£250
Additional Young Driver Excesses for accidental damage claims: ➤ Aged 24 or under	£200
Windscreen Excess	£75

- Loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your vehicle. (See Section 1)
- Loss of use, depreciation, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages. (See Section 1)
- Loss of value following a repair. (See Section 1)
- Damage to tyres by application of brakes, or by punctures, cuts, or bursts. (See Section 1)
- Loss or damage directly occasioned by pressure waves caused by aircraft, or other aerial devices travelling at sonic, or supersonic speed. (See Section 1).
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- The maximum amount that will be paid out for damage to a third party’s property will be £20,000,000. (See Section 2)
- In respect of an act of terrorism the maximum amount we will pay for damage to property will be limited to £5,000,000. (See Section 2)
- Third Party Only cover for the policyholder to drive other people’s vehicles is only available under our Social, Domestic & Pleasure scheme and where the policyholder is aged 25 or more, at the commencement of the insurance. (See your Certificate)

### ***Inappropriate use (see page 25 of the Policy Document “General Exceptions”)***

- We will not pay for any accident, injury, loss or damage that occurs while your vehicle is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

### **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

### **Cancellation rights**

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so, and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy.

To exercise your right to cancel your policy, please contact your insurance adviser at the address shown on your policy schedule. Please also return your certificate of motor insurance.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

### **Making a Claim**

If you want to make a claim under this policy, call us on 0800 07 24 365. Our incident managers offer help and advice 24 hours a day, 365 days a year. Please see your policy booklet for further information.

### **Copy Policy Availability**

If at any stage you would like to receive a new copy of your policy booklet, please contact either your insurance advisor or MBP at the address on your policy schedule.

### **How to make a complaint**

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 08706 01 01 27. If you are still not satisfied, please write to our Operations Director at:

MBP  
Mill Court  
Mill Street  
Stafford  
ST15 0RN

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman to review your case.

### ***The Financial Services Compensation Scheme***

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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. For other classes of insurance, advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder of the claim. There is no upper limit in either case.

Further information about compensation scheme arrangements is available from the FSCS.