POLICYNEST

Car Insurance – Policy Booklet

Private Car Insurance Policy

Policy Booklet – Please read carefully and keep in a safe place

CLAIMS HOTLINE: 0333 302803 (24 hours)

1. Introduction

Thank you for choosing PolicyNest. This booklet sets out the terms and conditions of your Private Car Insurance policy. It should be read together with your Policy Schedule and Certificate of Motor Insurance, which show the details specific to you, your vehicle and the cover you have chosen.

Your policy is arranged and administered by Insurance 4u Services Limited, trading as PolicyNest, and underwritten by **esure Insurance Limited** (FCA firm reference number 203350, company number 03885534), authorised and regulated by the Financial Conduct Authority. This document is a summary of the full policy terms; where a conflict exists, the Policy Schedule and Certificate of Motor Insurance take precedence.

> **Important:** You have a legal duty to take reasonable care to answer all questions honestly and completely when applying for this policy and when making a claim. If you do not, your policy may be cancelled, a claim may be rejected, or the cover may be reduced.

2. Definitions

Term	Meaning
We / Us / Our	Insurance 4u Services Limited (trading as PolicyNest) and/or esure Insurance Limited, as the context requires and as named in your Policy Schedule.
You / Your	The policyholder named in the Policy Schedule.
Vehicle	The motor vehicle described in the Policy Schedule and Certificate of Motor Insurance.
Certificate of Motor Insurance	The legal document confirming the persons entitled to drive and the use for which the vehicle is insured.
Policy Schedule	The document showing your personal details, vehicle details, cover level, excesses and endorsements.
Excess	The first amount of any claim that you must pay.
Market Value	The cost of replacing your vehicle with one of the same make, model, age and condition at the time of loss, as determined by us.
Period of Insurance	The period shown on your Policy Schedule for which cover is provided.

3. Cover Sections

Section A – Third Party Liability (Compulsory)

We will cover you for your legal liability for:

- Bodily injury or death caused to third parties;
- Damage to third party property.

Cover under this section is compulsory and applies to any vehicle you drive with the owner's permission, provided it is not owned by you and is not hired to you under a hire purchase agreement.

Section B – Fire and Theft

We will cover loss or damage to your vehicle caused by fire, lightning, explosion, self-ignition, theft or attempted theft.

Section C – Accidental Damage

We will cover accidental damage to your vehicle, including vandalism, storm or flood damage, and damage caused by impact with an animal.

Section D – Windscreen and Windows

We will pay to repair or replace broken or damaged windscreens and windows, subject to the excess shown in your Policy Schedule. Glass claims do not affect your No Claims Discount.

Section E – Personal Accident

We will pay a benefit if you or your spouse/partner sustains accidental bodily injury while travelling in or getting into or out of the vehicle, resulting in death or permanent total disablement within 12 months.

Section F – Medical Expenses

We will reimburse medical expenses reasonably incurred as a result of an accident involving the vehicle, up to the limit shown in your Policy Schedule.

Section G – Breakdown Assistance (where selected)

Where Breakdown Assistance is shown on your Policy Schedule, we will provide roadside assistance, recovery and home start cover in accordance with the terms of that section.

Section H – Courtesy Car (where selected)

Where a Courtesy Car is shown on your Policy Schedule, we will provide a replacement vehicle while your vehicle is being repaired following an approved claim.

4. Exclusions – What is Not Covered

This policy does not cover the following, except where expressly stated:

- Any liability, loss or damage arising from the vehicle being used for hire or reward, racing, pacemaking, speed testing, or use on a track or circuit;
- Loss or damage caused deliberately by you, or by any person driving with your permission;
- Loss or damage arising from the vehicle being driven by a person not permitted under the Certificate of Motor Insurance;
- Loss or damage occurring while the vehicle is being driven by a person who does not hold a valid licence, or is disqualified from driving;
- Wear and tear, mechanical, electrical or electronic breakdown, failure or breakage;
- Damage to tyres caused by braking, punctures, cuts or bursts;
- Loss of use, loss of earnings, depreciation or consequential loss;
- Confiscation or requisition of the vehicle by any government or authority;
- Any loss or damage occurring outside the territorial limits stated in Section 5;
- The first amount of any claim (the excess) as shown in your Policy Schedule.

5. Territorial Limits

Cover applies within the United Kingdom, the Isle of Man, the Channel Islands, and the Republic of Ireland. Cover also applies within the European Union and other countries listed on your Policy Schedule for up to the period shown, provided the vehicle is normally kept in the UK. Extensions of cover abroad must be requested in advance.

6. General Conditions

1. **Duty of disclosure:** You must tell us about any changes to the information provided at inception or renewal, including changes of vehicle, address, drivers or use.
2. **Reasonable care:** You must take all reasonable steps to protect the vehicle from loss or damage and keep it in a roadworthy condition.
3. **Claims notification:** You must notify us as soon as reasonably possible of any incident that may give rise to a claim, and within 48 hours for theft or vandalism. You must report all thefts and accidents causing injury to the police.
4. **Claims cooperation:** You must cooperate fully with us and provide all information, documents and evidence we reasonably require.
5. **No admission of liability:** You must not admit liability or offer to settle any claim without our written consent.
6. **Salvage:** If we pay a total loss claim, the vehicle becomes our property.
7. **Fraud:** If you make a fraudulent claim, we may cancel the policy, retain premiums paid, recover any payments made, and report the matter to the relevant authorities.
8. **Other insurance:** If any loss is also covered by another policy, we will only pay our share.
9. **Governing law:** This policy is governed by the law of England and Wales, Scotland or Northern Ireland, as applicable to your address.

7. Claims

CLAIMS HOTLINE: 0333 302803 (24 hours)

This is the only claims contact number for your policy. Please have your policy number, vehicle registration and details of the incident ready when you call.

Claims Hotline	0333 302803 (24 hours)
Email	admin@policynest.co.uk
Post	PolicyNest Claims, Insurance 4u Services Limited, 92 Cannock Road, Wednesfield, Wolverhampton, West Midlands, WV10 8PW

For windscreen claims, please contact our glass partner using the details shown in your Policy Schedule.

8. Cancellation

You may cancel this policy within 14 days of receiving your documents (the cooling-off period) and receive a full refund of premium, provided no claim has been made. After the cooling-off period, you may cancel at any time by contacting us; a pro-rata refund may be available subject to our cancellation terms and any administration fee shown in your Policy Schedule.

We may cancel this policy by giving you 7 days' written notice where there is a valid reason, including non-payment of premium or suspected fraud. In such cases, we will refund any premium due for the unexpired period.

9. Complaints

We are committed to providing a high standard of service. If you are unhappy with any aspect of our service, please contact us in writing:

Complaints Team	Insurance 4u Services Limited (trading as PolicyNest), Complaints Department, 92 Cannock Road, Wednesfield, Wolverhampton, West Midlands, WV10 8PW
Email	admin@policynest.co.uk

We will acknowledge your complaint promptly and aim to resolve it within 8 weeks. If you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service (FOS) free of charge:

Financial Ombudsman Service, Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk

10. Financial Services Compensation Scheme (FSCS)

Insurance 4u Services Limited and esure Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If either firm is unable to meet its obligations, you may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claim. Further information is available at www.fscs.org.uk.