

keyfacts®

Policy Summary

Motor

PRIVATE CLIENT GROUP

Key product features, benefits and exclusions

	Significant Features and Benefits	Policy Limits and Exclusions – unless additional cover has been purchased	Policy Reference
Motor	We give fully comprehensive cover for your vehicle anywhere within the territorial limits, 365 days a year unless stated otherwise in the policy or where an exclusion applies	There are no unusual exclusions or limitations in our Motor Policy. The territorial limits are any member country of the European Union, Switzerland and Norway	Part III – Vehicle A. Basis of Cover - Page 11 D. Exclusions - Page 15
Agreed Value	If the vehicle is stolen or damaged beyond economic repair, we will pay the agreed value shown in your schedule	We will reduce our payment by any amount paid for a previous loss to that vehicle if the damage was not repaired	Part III – Vehicle B. Payment of a loss - Page 11
New car replacement	We will replace your vehicle with a new vehicle of the same make, model and specification if, within 24 months of purchase, the vehicle is either damaged beyond repair or stolen	Any vehicle the subject of any type of leasing or contract hire agreement is not eligible for replacement. This cover only applies where you or your family member are the first registered owner of the vehicle	Part III – Vehicle B. Payment of a loss - Page 12
Hire vehicle provision	If your car cannot be used because of a claim covered by this policy, we will cover the cost of a temporary car of a similar specification for the period of time that your vehicle is being repaired or until your theft claim is settled	The most we will pay is £5,000 in respect of any one occurrence	Part III – Vehicle C. Additional Covers - Page 12
'Fully Comprehensive' cover whilst driving other cars	We will give fully comprehensive cover whilst driving cars that do not belong to, nor are rented to, the insured or their spouse unless stated otherwise in the policy or an exclusion applies	Fully comprehensive cover applies only when the insured or their spouse are driving within the territorial limits. The territorial limits are any member country of the European Union, Switzerland and Norway	Part I – Definitions Vehicle part b.- Page 8
Rental vehicle cover	We cover as an insured vehicle any motor vehicle that is rented by the insured or spouse for up to 90 days anywhere in the territorial limits	This cover will be in excess over any other collectible primary insurance	Part IV – Third Party Liability D. Additional Covers - Page 18
European Motor Breakdown	If your vehicle cannot be repaired within one hour at the scene of the breakdown, we will transport it to either a suitable repairer or, if you wish, to your home address if it is nearer	You are covered for up to 6 breakdowns each year per vehicle	Part V – European Motor Breakdown Cover B. Basis of Cover - Page 21
No blame bonus	We will not reduce your bonus after a loss that is not your fault, including claims that are due to fire, theft, vandalism and being hit whilst parked	There are no unusual exclusions or limitations for this cover	Part III – Vehicle C. Additional Covers - Page 14
Choose your own repairer	When your car needs repairing, you can choose your own repairer or one of the companies on our recommended repairer list	There are no unusual exclusions or limitations for this cover	Part III – Vehicle B. Payment of a loss - Page 11

Please note: this Product Summary does not contain the full terms and conditions of the non-investment insurance contract, which are found in the Policy Document.

Insurance provider

This insurance is provided by Chartis Insurance UK Limited. Chartis Insurance UK Limited is authorised and regulated by the Financial Services Authority.

Purpose of the insurance

This insurance is suitable for owners of high value or multiple vehicles.

Period of insurance

The period of insurance normally covers 365 days and is stated in your policy schedule. Please speak to your insurance broker if you require a different period.

Your right of cancellation

Cancellation

You can cancel the Policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect. If you have not made a claim during the Policy period, we will refund the proportion of any premium you have paid for the period of insurance remaining.

Cooling off period

If this cover does not meet your needs, you may return this policy and schedule to us within 15 days of receipt of the policy or the start date of cover, whichever is later, to Private Client Group, The Chartis Building, 58 Fenchurch Street, London ECM 4AB.

We will give you a full refund of any premiums paid within 30 days from the date we received notice of cancellation from you, except where a claim has been made by you within the 15 days that results in the policy being terminated.

If the premium is paid by direct debit, you must ensure the relevant bank or building society is instructed to stop making payments.

Making a claim

You may make a claim on this Policy by

- notifying your Intermediary,
or
- notifying us directly on our Claims Reportline 0870 850 0178. The reportline is open 24 hours a day, 365 days a year.

Your right to complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

Client Service Manager
Private Client Group
Chartis Insurance UK Limited
The Chartis Building
58 Fenchurch Street
London
EC3M 4AB

Email: uk.customer.relations@chartisinsurance.com

To help us deal with your comments quickly, please quote your Policy/Claim Number and Policy holder/Insured name. We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service, which will review your case. The address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

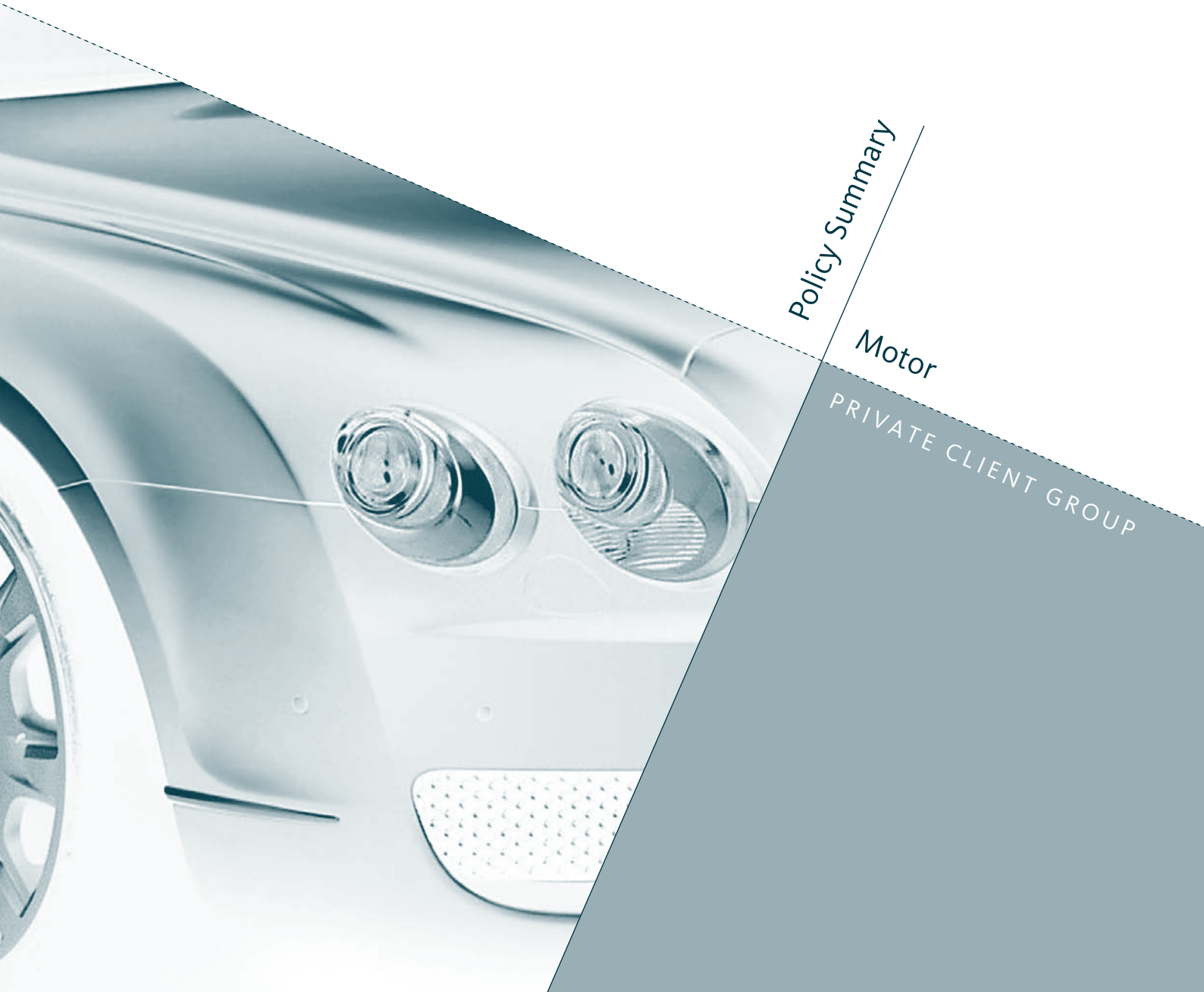
Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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.

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

Chartis Insurance UK Limited
The Chartis Building
58 Fenchurch Street
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EC3M 4AB

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Fax: +44 (0)20 7954 7001



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Private Client Group is ideally situated to arrange cover for your possessions wherever in the world they might happen to be. That's why we already provide insurance for thousands of discerning individuals and their personal assets, including some of the most notable and unique properties in the world.

Chartis Insurance UK Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register/home.do). Chartis Insurance UK Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.

CHARTIS 
Your world, insured

Private Client Group
Chartis Insurance UK Limited
The Chartis Building, 58 Fenchurch Street, London EC3M 4AB
www.chartisinsurance.com/pcg