



# Swinton Insurance Private Car Summary

## Your Premier Cover

This document is a Policy Summary. That means it doesn't contain the full terms and conditions of your car insurance contract – just a useful overview. You'll find full details inside your Car Insurance Policy Booklet.

Your Swinton Car Insurance policy is the contract between you and the insurers. It includes the policy booklet, statement of fact, the schedule, the certificate of insurance and any endorsements we send to you.

Please make sure you read everything carefully to make sure you have bought the right car insurance for you.

## Private Car Summary: Premier Cover

### Who are the insurers?

Your Private Motor Insurance –

#### The Insurance Company

Drivers Legal Expenses – **Covea Insurance plc**

Excess Insurance – **Inter Partner Assistance SA**

And, if you chose to add this to your cover

Breakdown Cover – **Inter Partner Assistance SA**

### How long does my car insurance cover me for?

Your policy covers you for 12 months.

### What are the benefits and features of my car insurance?

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

What is Swinton Car Insurance?			
Swinton Car insurance protects you and your car. If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain, in addition to this you are also covered for loss or damage to your own car caused by fire, theft, accident or malicious damage.			
Benefit	Description	Cover	Policy Section
Courtesy Car	A small courtesy car, such as a Ford Ka, is provided while your car is being repaired by an approved repairer.	✓	1a
Hire Vehicle	A small hatchback car such as a Ford Ka is provided when your car is un-driveable and cannot be repaired following an insured incident. – for up to 14 days	✓	1b
Misfuel Cover	If you accidentally put the wrong fuel in your car, this will cover the draining & flushing of your fuel tank as well as the cost of repairs for any damage caused directly by the wrong fuel. – up to £2,500 or the market value whichever is the lesser – 1 claim per period of insurance only	✓	1a
New Car Replacement	Provides a new replacement car if the cost of repairing your car is more than 60% of the value, it is under 12 months old and you have owned your car from the date of first registration.	✓	1b

Benefit	Description	Cover	Policy Section
Audio Equipment	Cover is provided for audio, sat nav & in car equipment. – up to the market value for manufacturer permanently fitted equipment – up to the £500 for non-manufacturer permanently fitted equipment	✓	1a
Emergency Medical Treatment	Cover for emergency medical costs resulting from an accident involving your car.	✓	2
Legal Liability to others	Legal Liability for damage to other people's property. – up to £20 million; and – up to £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event	✓	2
Driving other Cars	This policy provides third party only cover, whilst you are driving another car not hired, owned, or lent to you. – your certificate will advise whether this is included	✓	3 & Certificate
Windscreen	Repairs or replaces the windscreen/windows if damaged.	✓	4
Personal Belongings	Cover for personal belongings damaged or stolen from your locked car. – up to £200	✓	5
Replacement locks	Covers the cost of replacement locks in the event of theft or loss of key. – up to £750 – small courtesy car, such as a Ford Ka, is provided while your car locks are being replaced under the terms shown in Section 1a – Courtesy Car.	✓	6
Uninsured Driver Cover	Refunds your excess and reinstates your no claim bonus in the event of an accident involving an uninsured driver where you were not responsible.	✓	7
Onward travel	Covers the cost of overnight accommodation or onward travel in the event of an incident which leaves your car undriveable. – up to £50 per person to a maximum of £300	✓	8
Child car seat	Replaces the child car seat in the event of an incident. – up to £100	✓	9

Benefit	Description	Cover	Policy Section
Foreign Travel	Cover is provided when driving your car within the countries listed in Section 10. – for up to 90 days in any 1 policy year – with a maximum trip length of 30 days at a time	✓	10
Personal Accident	Cover in the event of injury or death in connection with your car for insured or spouse. – up to £5,000 per person with maximum of £10,000	✓	11
Medical Expenses	Covers medical expenses in addition to emergency medical treatment in the event of injury as a result of an incident involving your car. – up to £250 per injured person	✓	12
Legal Expenses Cover	Covers legal expenses to pursue claims for losses not insured under sections 1-12 e.g. travel expenses and loss of earnings, where there is an identifiable third party responsible for the accident. – up to £100,000	✓	14
Guaranteed Excess Refund	Guarantees the refund of the excess amount that you have paid under your policy, if it has not been recovered from an identifiable third party deemed responsible within 90 days of you providing evidence that you have paid the amount of the excess.	✓	14
Excess Insurance	Cover for the amount equal to the amount of the excess under your policy. The benefit will be paid for a claim arising as a result of fire, theft or vandalism or as a result of an accident where the claim was partly or wholly your fault, or the fault of a named driver or where you are unable to recover your excess from a liable third party. – up to £500 in any one period of insurance	✓	15
Repairs Guarantee	All repairs will have a workmanship guarantee if you use the insurer's approved repairer. The guarantee stands for as long as you own your car up to a maximum period of 5 years from the date that the work was carried out.	✓	Making a claim

Benefit	Description	Cover	Policy Section
<b>Your schedule will show if the below section is covered</b>			
Breakdown Cover (optional)	<p><b>1. Roadside Breakdown</b></p> <p>If your vehicle breaks down more than a quarter of a mile from your home, our authorised operator will spend up to one hour's labour (where safe and legal to do so) attempting to get your vehicle working again.</p> <p>If your vehicle cannot be made safe to drive at the place where you have broken down, provides for your vehicle, the driver and the passengers to be taken to a repairer or a destination of your choice within 20 miles of:</p> <ul style="list-style-type: none"> <li>• your original destination;</li> <li>• your original departure point; or</li> <li>• a suitable local garage for it to be repaired.</li> </ul> <p>You must pay the cost of any repairs.</p>		13 (Optional)
Breakdown Cover (optional)	<p><b>2. UK Breakdown</b></p> <p>If your vehicle cannot be repaired at the roadside or at a local garage on the same day as the breakdown, covers the most appropriate solution from one of the following options:</p> <ul style="list-style-type: none"> <li>• the vehicle, driver and the passengers to be taken to your original destination or your address;</li> <li>• the vehicle to be taken to a suitable repairer for repair at your cost, as long as this can be done in one journey;</li> <li>• bed and breakfast accommodation for one night only; or <ul style="list-style-type: none"> <li>– up to £80 per person and £500 in total</li> </ul> </li> <li>• payment of a hire vehicle. <ul style="list-style-type: none"> <li>– cover up to 24 hours</li> </ul> </li> </ul>		13 (Optional)

Benefit	Description	Cover	Policy Section
<b>Your schedule will show if the below section is covered</b>			
Breakdown Cover (optional)	<p><b>3. UK &amp; Home Breakdown</b></p> <p>If your vehicle breaks down anywhere at or within a quarter of a mile from your home, our authorised operator will spend up to one hour's labour attempting to get the vehicle working again, where it is safe and legal to do so.</p> <p>If the vehicle cannot be safely repaired at the place where you have broken down, provides for the vehicle, the driver and the passengers to be taken to a suitable local garage for it to be repaired within 20 miles. You must pay the costs of any repairs.</p>		13 (Optional)
Breakdown Cover (optional)	<p><b>4. UK, Home &amp; European Breakdown</b></p> <p>If your vehicle cannot be driven because of a breakdown in Europe (including the UK part of your journey), provides for an authorised operator to spend up to one hour attempting to repair your vehicle where it is safe and legal to do so. If your vehicle cannot be repaired, provides for the vehicle to be taken to a garage to be repaired at your cost.</p> <p>Covers the delivery of replacement parts to the garage where your vehicle is being repaired if they are not available locally.</p> <p>You must pay for the costs of the replacement parts.</p> <p>If your vehicle breaks down and will take at least 8 hours to repair, or if it is stolen and has not been recovered within 8 hours, covers the most appropriate solution from one of the following options:</p> <ul style="list-style-type: none"> <li>• the cost of a hire vehicle while your vehicle is being repaired; or <ul style="list-style-type: none"> <li>– up to £70 a day and £750 in total</li> </ul> </li> <li>• the cost of emergency accommodation for the driver and passengers while your vehicle is being repaired. <ul style="list-style-type: none"> <li>– up to £40 per person a day and £250 in total</li> </ul> </li> </ul> <p>Covers the cost of an emergency driver for your vehicle if the only person able to drive your car becomes ill or injured.</p> <p>If your vehicle is not repaired before your planned return to the UK, covers reasonable transport costs to get you, your passengers and your vehicle home.</p> <ul style="list-style-type: none"> <li>– up to £150 towards travel costs in the UK</li> <li>– up to £100 for storage charges while the vehicle is waiting to be repaired</li> </ul>		13 (Optional)

## What are the significant or unusual exclusions or limitations of my Car insurance?

Your policy does not cover you in some situations. Please refer to each section in your policy booklet which contains exclusions applicable to those sections and also to the General Exclusions. If your schedule shows Section 13 is covered, please also refer to the exclusions in that section.

The most significant or unusual exclusions in the policy are outlined below.

Your policy excludes or limits the following:

### All sections

- The first part of any claim – this is known as the “excess” (see schedule for details)
- Any loss or damage while your car is being used for a purpose which is not allowed by the current certificate of insurance (see General Exclusions)

### Section 1-12

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1a & 1b)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1a & 1b)
- Loss of value following a repair (see Section 1a & 1b)
- Your car being seized or destroyed by, or on behalf of, any government or public authority (see Section 1a & 1b)
- Any amount over £20 million for damage to other people’s property (see Section 2)
- A hire vehicle if there is an identifiable third party responsible (see Section 1b)
- Driving other cars does not cover loss of or damage to the private motor car you are driving at that time (see Section 3)

- Driving other cars does not give cover for the release of any vehicle which has been seized by, or on behalf of, any government or public authority (see Section 3)
- Windscreen cover limit is reduced if you do not use the Swinton Accident and Claims Service (see section 4)
- Loss or damage to personal belongings or child car seat unless a claim is being made under Section 1 (see Sections 5 and 9)

### Section 13

- Cover for more than two claims arising from a similar fault during your period of cover
- Roadside Breakdown cover for a breakdown at or within a quarter of a mile of your home
- Roadside Breakdown cover for travel outside of the UK
- UK Breakdown cover for any breakdown occurring outside of the UK
- UK Breakdown cover for any breakdown occurring at or within a quarter of a mile of your home
- UK & Home Breakdown cover for travel outside of the UK
- Transport to a local garage under UK, Home & European Breakdown cover is limited to the vehicle, the driver and up to six passengers only
- Cover for delivery of replacement costs under UK, Home & European Breakdown cover does not cover the costs of the parts themselves
- Cover for repatriation of the driver, the passengers and your vehicle under UK, Home & European Breakdown cover is limited to the costs of reasonable transportation
- A medical certificate must be produced before an emergency driver is provided under UK, Home & European Breakdown cover
- The additional costs of repatriating your vehicle to the UK under UK, Home & European Breakdown cover if the costs of doing so would be greater than the market value of your vehicle in the UK after the breakdown

#### Section 14

- Any legal expenses if there is no reasonable chance of success of recovering uninsured losses in legal proceedings
- Any legal expenses if the legal proceedings have been commenced without the insurer's permission
- Any legal expenses or other costs incurred prior to the insurer accepting the claim
- If your vehicle is being used as a taxi, mini cab or for hire and reward or otherwise other than in accordance with your policy
- If the third party is not identifiable and traceable and the solicitor acting does not deem the third party responsible for the accident
- Guaranteed excess refund cover where the accident did not occur in Great Britain, Northern Ireland, Isle of Man and the Channel Islands
- Any accidents where you or an authorised driver are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs

#### Section 15

- Any excess in respect of a claim solely in respect of glass repair or replacement
- Any excess in respect of a claim arising as a result of war or terrorism
- Any excess in respect of a claim declined under your policy
- Where no claim is brought under your policy because the value of the claim would not exceed the excess payable under your policy
- Any excess for a claim under your policy involving commercial travel by sales representatives
- Any contribution to, or deduction from, the settlement of your claim other than the excess

- The amount of your excess which has been reimbursed by a third party
- Any liability accepted by agreement, unless you would have been liable anyway

### **How do I cancel my policy?**

If you wish to cancel your policy please give Swinton Insurance a call.

### **If you cancel the policy in the first 14 days (Reflection Period)**

If you want to cancel the policy within 14 days of buying it or receiving your documents (whichever happens later) let Swinton Insurance know, we will refund the premium for the exact number of days left on the policy unless you have made a claim in the current period of insurance which has left your car a total loss and we have been unable to recover our costs from an identifiable third party deemed to be responsible, in which case we will not refund any premium.

This 14 day period also applies if you add Section 14 – Breakdown Cover during the period of insurance.

We also will do this if you cancel your policy within 14 days of the renewal date.

### **If you cancel the policy at any other time**

You may cancel the policy at any other time by letting Swinton Insurance know. If no claim has been made or is anticipated in the current period of insurance, we will refund the premium for the exact number of days left on your policy. If you have made a claim in the current period of insurance and we have been unable to recover our costs from an identifiable third party deemed to be responsible, we will not refund any premium.

If we cancel your policy for any reason set out in "Cancelling Your Policy", we will refund the premium for the exact number of days left on the policy. If you have made a claim in the period of insurance and we have been unable to recover our costs from an identifiable third party deemed to be responsible, we will not refund any part of your premium.

We also may cancel your policy where you commit or attempt to commit fraud or have

committed fraud under another insurance policy. If we cancel your policy on the grounds of fraud, we may cancel immediately and we may keep any premium you have paid. Please see the Fraud condition on page 45 of the policy wording for details.

### **How to Report a Claim – Call 0800 040 7019**

If you need to report a claim under Sections 1 to 3, 5 to 12 and 14, please call the Swinton Accident and Claims Service helpline on 0800 040 7019.

If you need to make a windscreen claim (Section 4) please call us on 0800 040 7019.

If you need to report a breakdown (Section 13) please call 0800 015 5083 or 0044 1737 815 032 if you require European Breakdown Assistance.

If you need to make a claim under Section 15 please call us on 0330 123 3557.

These numbers are open 24 hours a day, 365 days a year.

## How to Complain – We want to put things right

What should I do if I am unhappy with the service I have received?

Swinton Insurance understand that occasionally things go wrong, and want to hear from you when they do.

If you are not satisfied with the service you have been provided, please tell Swinton Insurance so that they can do their best to resolve the problem. You can contact Swinton Insurance in the following ways:

- At your local branch
- by phone  
0161 233 3676
- Online  
[www.swinton.co.uk/contact-us](http://www.swinton.co.uk/contact-us)
- on social media
  - Facebook - Swinton Insurance
  - Twitter - @swintongroup
- or you can write to  
Customer Assistance,  
Embankment West Tower,  
101 Cathedral Approach,  
Salford,  
M3 7FB

Please provide or have these things ready:

- your personal details including your full name and address;
- your daytime and evening phone numbers ;
- your email address and;
- your claims number if applicable.

## What happens if my complaint is in relation to my insurers?

If your complaint is in relation to your insurers, Swinton Insurance will send this to them on your behalf, and confirm this to you in writing. Your insurers will contact you.

## What if I am unhappy with your or insurers' final decision?

If at the end of the process you remain dissatisfied, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). Details can be found in your policy wording.

Your legal rights are not affected if you take any of the steps shown above.

## Financial Services Compensation Scheme

The Insurers and Swinton Insurance are all covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if the Insurer cannot meet their obligations. Compulsory Motor Insurance is covered for 100% of the claim without any upper limit. You can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or you can phone the FSCS on **0800 678 1100** or **0207 741 4100**. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)