

marmalade

named young driver insurance

Policy Wording



welcome to marmalade

Marmalade administers **your** policy on behalf of a panel of insurers (the Insurer)

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Important information

This policy document is evidence of a legally binding contract of insurance between **you** (the Insured) and the Insurer.

This contract is entered into on the basis that:

- **you** have taken all reasonable care to answer all questions asked honestly, accurately and to the best of **your** knowledge; and
- any other information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance is also complete; and
- the information supplied has been given honestly and to the best of **your** knowledge and belief.

The information that **you** have given to **us** is shown on **your** signed proposal form, or statement of fact or statement of insurance but will also include further information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance.

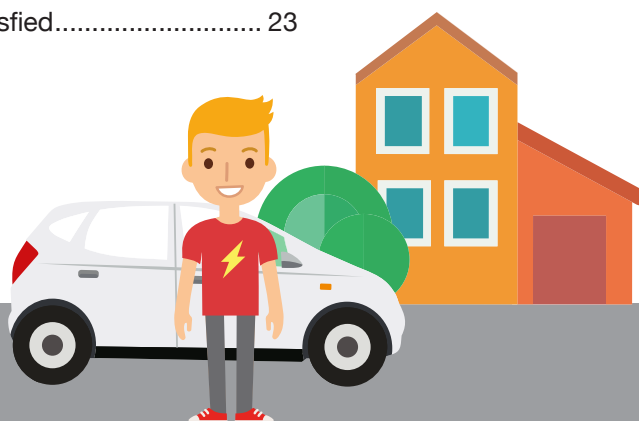
You must read this policy document, the Policy Schedule and the Certificate of Motor Insurance together. **The schedule** tells **you** which sections of the policy apply. Please check all three documents carefully to make certain they give **you** the cover **you** want.

We have agreed to insure **you** against liability loss or damage that may occur within the geographical limits of the policy during any period of insurance for which **you** have paid, or agreed to pay the premium. The cover **we** provide is subject to the terms, conditions and exceptions contained in this policy document or in any **endorsement** applying to this policy document.

Nobody other than **you** (the Insured) and the Insurer has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the policy.



definitions

Guidance notes

Motor insurance documents are quite complicated, so **we** have provided guidance notes to help **you** understand **your** cover. These notes are not part of the contract.

It is important that the information **you** give **us** is accurate, otherwise **your** insurance may not be valid.

You must read this insurance document together with **your** schedule and certificate of motor insurance.

The schedule should show details of **you** and **the insured car** and the cover **you** have asked for.

Amber journey

A **journey** classified as having a combination of both low and high risk factors, where a **driving behaviour score** of 55% to 75% has been achieved.

App

The app **we** provide **you** with which activates this insurance.

Caution Notice

A message sent to **you** and **the** vehicle owner following a **red journey** setting out the consequences of that **red journey** under the **caution and warning stage process**.

Certificate of motor insurance

The legal document which is evidence that **you** have the insurance needed by law. This document shows **the insured car**, who may drive it and the purposes for which it may be used.

Consent/Authorised/Permission

Agreement granted by an appropriate person for an event to take place, when such agreement is given before the event takes place.

Data

All records of how, where and when **the insured car** is driven as gathered by the **telematics device** during each **period of insurance**.

Driving behaviour score

A score assigned to each **journey**, representing the level of risk (categorised as **red journey**, **amber journey** or **green journey** in the way **the insured car** was driven).

Endorsement

A change in the terms of **your** insurance. An **endorsement** does not apply unless the number appears in **your** schedule.

Excess

The amount **you** have to pay towards any valid claim under this insurance.

Green journey

A **journey** classified as low risk, where a **driving behaviour score** of over 75% has been achieved.

In-car entertainment and navigation equipment

All radios, television sets, cassette players, compact disc players, and navigation equipment permanently fitted to **the insured car**. **We** do not cover citizens' band radios, telecommunications equipment and portable items such as cassette tapes, compact discs, minidiscs or any other music-storage device.

Insured car

The car shown in **the schedule**.

Internet portal

The secure website to which **you and the** vehicle owner have access and which provides detailed information relating to **the insured car's journeys**, including the **driving behaviour scores**.

Journey

A period of travel in **the insured car**, beginning the moment the ignition in **the insured car** is switched on, and ending the moment the ignition is switched off.

Market value

The cost of replacing **your** vehicle, if this is possible, with one of a similar make, model, year, mileage and condition.

Period of insurance

The length of time covered by this insurance as shown in **the schedule**.

Red journey

A **journey** classified as high risk where a **driving behaviour score** of less than 55% has been achieved.

Red Zone

A time period of 30 days that begins 24 hours after **you** and **your** named drivers have been issued with a **caution notice**, during which **you** are at risk of cancellation of **your** policy, if another **red journey** occurs within this specified time period.

Telematics device

The device (electronic equipment, including connections and related wiring fitted to **the insured car** which monitors, records and transmits data about how, where and when **the insured car** is driven).

Terrorism

Any action which contravenes the Terrorism Act 2006.

The schedule

Details of the sections of this insurance document which apply to **you**.

Unattended

When **you** or any passengers are not sitting in **the insured car**.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Voluntary work

Unpaid work for a registered charity or similar organisation.

We, us, our

The Insurer

You, your

The insured person named in the certificate of motor insurance and **the schedule**.

telematics

This policy differs from a standard motor car policy and requires the fitting of a **telematics device** to **the insured car** and use of the **data** the **telematics device** collects. The following section explains the differences.

Installation

It is a requirement of this policy that a **telematics device** is fitted to **the insured car**.

If **you** are a provisional licence holder **you** are free to drive from **your** policy start date. **You** must have the **telematics device** installed within 7 days of **your** policy start date. Failure to do so means that **you** will not be insured.

If **the insured car** is compatible with a plug in **telematics device**, one will be posted to you after **you** have paid **your** deposit. The **telematics device** will come with easy to follow instructions on how **you** can plug it in, which **we** require you to do before **the insured car** is used.

If **the insured car** is not suitable for a plug in **telematics device** **you** are required to book an installation appointment so that a **telematics device** can be installed.

If **you** cancel this policy before it starts, but have already received the **telematics device**, **you** must return this to **us**. **We** will not refund **your** deposit if the **telematics device** is not returned to **us**.

When can you start driving?

Full Licence - Wired-in Device	Provisional Licence - Wired-in Device
<p>You can drive after we have received the following documents:</p> <ul style="list-style-type: none"> • Policyholder Declaration • Driving licence (copy) • V5C logbook (copy) <p>You have called us on 0333 358 3441 The telematics box is installed</p>	<p>You can drive straight away subject to the following documents being received within 24 hours:</p> <ul style="list-style-type: none"> • Policyholder Declaration • Driving licence (copy) • V5C logbook (copy) <p>You have called us on 0333 358 3441 Installation of the box within 7 days</p>
Full Licence - Plug-in Device	Provisional Licence - Plug-in Device
<p>You can drive after we have received the following documents:</p> <ul style="list-style-type: none"> • Policyholder Declaration • Driving licence (copy) • V5C logbook (copy) <p>You have called us on 0333 358 3441 The plug in device is installed</p>	<p>You can drive straight away subject to the following documents being received within 24 hours:</p> <ul style="list-style-type: none"> • Policyholder Declaration • Driving licence (copy) • V5C logbook (copy) <p>You have called us on 0333 358 3441 The plug in device is fitted within 7 days</p>

The telematics device

The **telematics device** will record all **journeys** driven in **the insured car**, regardless of who is driving.

Unless the **telematics device** has been removed from **the insured car**, it is **your** responsibility to inform any person or organisation buying or taking ownership of **the insured car** that the **telematics device** is fitted to it. Details of how driving behaviour is assessed and scored are set out below, along with details of how the **caution** process works.

The **telematics device** links to a driver. The **App** for the driver using **the insured car** must be activated before **the insured car** is driven. Failure to activate the **App** will invalidate **your** policy.

It is a condition of this policy that **you** must not, nor permit any person or organisation to tamper, alter or dismantle the **telematics device** in any way or to interfere with the Global Positioning System (GPS) signal received or the Mobile Phone Network signal sent or received by the **telematics device**. In the event of this occurring **we** may cancel **your** policy in line with the provisions of General Condition O on page 20.

If **you** have a plug in **telematics device** fitted to **the insured car** this may be removed as part of a service, health check or any other maintenance carried out by a qualified mechanic. It is **your** responsibility to ensure the **telematics device** is reinstalled before **the insured car** is driven again. Should Marmalade identify that **your telematics device** is not installed Marmalade will contact **you** to request that it is reconnected. In the event that the **telematics device** is not reconnected and there is no valid reason why it should not be reconnected, **we** may cancel **your** policy in line with the provisions of General Condition O on page 20.

In the event the **telematics device** becomes defective Marmalade will advise **you** and **you** must allow the Marmalade approved installer prompt access to **the insured car** to repair or replace the **telematics device**. **You** must not drive the insured car until the device has been repaired or replaced.

If **you** have a plug in **telematics device** fitted to **your car** **you** may be sent a replacement device and required to post the defective device to Marmalade. **You** must not drive **the insured car** until the replacement device has been fitted.

If **you** remove **the insured car** from the policy or **your** policy is cancelled, **the telematics device** will not collect or transmit any further **data**, unless **you** have arranged for the **telematics device** to be fitted to a replacement car insured with **us**.

Use of data

The Insurer, Marmalade, appointed providers and/or service partners who will all keep and use the **data** securely.

It is important that **you** read this part of **your** policy so that **you** understand who can access and use the information **you** have provided, together with the **data** collected by the **telematics device** and the purposes for which **we** will use it. This should be read in conjunction with the information contained in the last page of **your Statement of Facts** document.

The **data** collected by the **telematics device** is transmitted via a Mobile Phone Network in a secure format. By taking out the Marmalade Family Driver policy **you** are consenting to **your data** being collected by the **telematics device** and to this **data** being used by **us** in the ways outlined below.

It is a condition of this policy that **you** inform anyone that is going to drive **the insured car** that it is fitted with a **telematics device** that will collect and transmit **data** about how **the insured car** is driven and used. **You** must advise every driver that each **journey** is monitored and will be visible to **you** via **your internet portal**, any person with access to **your internet portal** and to **us**.

telematics (continued)

From the date the **telematics device** is installed it will collect information including (but not limited to):

- the time of day and date of travel,
- **the insured car's** location,
- the distance travelled,
- speed throughout **the insured car's journey**,
- braking frequency and force,
- how smoothly **the insured car** accelerates and
- time spent stationary.

This information will be used to build up a profile of how, where and when **the insured car** is driven.

The **data** collected by the **telematics device** may be used by **us** for the following purposes:

- to review the information disclosed by **you** in relation to **your** policy or any claim, and to identify inconsistencies. Please note that knowingly providing inaccurate information could result in **your** claim being rejected and/or **your** policy being cancelled;
- operational requirements, including the activation, disconnection, updating and testing of **your telematics device** and any associated software (e.g. during installation or to perform maintenance checks);
- to provide **data** to **your internet portal**;
- processing **your** personal **data** for the purpose of providing **you** with **your** insurance policy and associated services;
- to contribute towards the calculation and charging of insurance premiums based upon driving behaviours and **the insured car** usage by compiling and generating **driving behaviour scores**;
- to assess **your** driving behaviours and **the insured car** usage together with **your** previous scores to help determine **your** future insurance premiums;
- to enable **us** to contact **you** regarding the administration of **your** insurance policy, provide **you** with reminders, other score related feedback and / or hints and tips. To do this **we** may contact **you** via e-mail, telephone, SMS text message, or post, however these communications will not take the form of marketing or promotional material;
- to help **us** handle any claim, and reduce fraud, by assisting with the identification, assessment or investigation of claims made and to provide clarification as to the circumstances of the claim;
- to provide **you** with any additional optional telematic services that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy;

- to carry out research and analysis to help **us** to understand driving behaviours which **we** will use to develop the underwriting of this product and to inform the development of similar products; or
- general research and analysis including mapping and refining techniques for analysing the **data**. In such circumstances the **data** will be anonymised and will not identify **you** or any car.

We will only disclose **data** collected by the **telematics device** to authorities such as the police or the courts where **we** have **your** permission to do so (or another driver's permission, where the **data** relates to them), except where **we** are required to do so by law, when subject to a court order or where **we** suspect fraud or attempted fraud.

You have the right to withdraw **your** consent to **our** use of the **data** collected by the **telematics device** at any time. Where **you** wish to do so, **you** are required to notify Marmalade at **your** earliest opportunity. In these circumstances however, **we** will have the right to cancel **your** policy from the date **we** receive notification of **your** withdrawal of consent, in accordance with General Conditions on pages 18-21.

Where **you** have withdrawn consent to **our** collection and/or use of the **data**, this does not remove **our** right to use the **data** collected up to the point of **your** notification to Marmalade.

You have the right to request a copy of the **data** that is being held about **you**. If **you** wish to be provided with this **data**, please send **your** request by email to: familycar@marmalade.co.uk.

Driving behaviour

The **telematics device** will measure and transmit various aspects of how **the insured car** is driven throughout each **journey**. From the date the **telematics device** is installed it will collect information including (but not limited to), the time of day and date of travel, **the insured car's** location, distance travelled, speed throughout **the insured car's journey**, braking frequency and force, how smoothly **the insured car** accelerates and time spent stationary.

The **data** will be used to build up a profile of how, where and when **the insured car** is driven, and to determine the **driving behaviour scores**. The **driving behaviour score** results for **journeys** will be available to view on the secure **internet portal**.

Full details of how **your data** will be used are contained in the telematics section on pages 4-6.

telematics (continued)

Your journeys

Journeys are categorised into three levels based on the **driving behaviour score**:

Green journeys will result in no premium increase or cancellation but **you** and the vehicle owner can review these **journeys** on the secure **internet portal**.

Amber journeys will result in no premium increase or cancellation but **you** and the vehicle owner can review these **journeys** on the secure **internet portal**.

Red journeys may result in cancellation of **your** policy. **You** and the vehicle owner can review these **journeys** on the **secure internet portal**.

A **driving risk score** of 100% represents a perfect **journey**, and a score of over 75% is classified as a **green journey**. Achieving a **driving risk score** of 55% to 75% is classified as an **amber journey**, a score of less than 55% represents a **red journey**.

Notification of any **red journey** will be sent to the policyholder and vehicle owner by e-mail and SMS text message and they will be requested to review **journeys** on the **internet portal**. The policyholder and the vehicle owner will also be advised of the next steps, which in the event of multiple **red journeys** may be notice that **we** will be cancelling **your** policy.

Driving caution process

You are permitted a total of one **red journey** before entering the **caution process**. After the first **red journey**, **you** and the vehicle owner will be sent an advisory **caution notice** by e-mail and SMS text message. This will inform **you** and the vehicle owner of the first **red journey**, the **caution process** and will advise the consequences of any further **red journey** within the applicable time period, as shown in the table below.

24-hour review

After any **red journey** **we** will give **you** and the vehicle owner 24 hours to review the details on the **internet portal**, during which time, **we** will not take any action if **you** incur another **red journey**.

Subsequent red journey

Once the 24-hour review period has ended, the next **red journey** will result in **you** entering the **caution process** at **Red Zone** stage 1 and additional **red journeys** could lead to policy cancellation as set out in the table below.

Red Zone	Time period	Consequence of a red journey during this stage
Stage 1	30 days	Move to stage 2
Stage 2	30 days	Move to stage 3
Stage 3	30 days	Policy cancellation

Stage 1

Having entered stage 1, if **you** do incur another **red journey** within the **Red Zone** of 30 days **you** will move to stage 2 and a **Red Zone** of 30 days will begin.

If **you** do not incur another **red journey** within the stage 1 **Red Zone** of 30 days, there will be no immediate action.

However, a subsequent **red journey** will result in a new **Red Zone** of 30 days (stage 1) beginning, and the process described above will apply.

Stage 2

Having entered stage 2, if **you** do incur another **red journey** within the **Red Zone** of 30 days **you** will move to stage 3 and a **Red Zone** of 30 days will begin.

If **you** do not incur another **red journey** within the stage 2 **Red Zone** of 30 days, there will be no immediate action.

However, a subsequent **red journey** will result in a new **Red Zone** of 30 days (stage 2) beginning, and the process described above will apply.

Stage 3

Having entered stage 3, if **you** do incur another **red journey** within the **Red Zone** of 30 days **your** policy will be cancelled.

If **you** do not incur another **red journey** within the stage 3 **Red Zone** of 30 days **your** policy will continue and **you** will no longer be at immediate risk of cancellation.

However, a subsequent **red journey** will result in a new **Red Zone** of 30 days (stage 3) beginning, and the process described above will apply.

Guidance notes

Your own schedule will show which parts of this insurance apply to **the insured car** as long as **you** have paid the premium.

Please check that this is the cover **you** asked for and tell **your** insurance intermediary if **you** have any questions.

It is important to read **your** certificate of motor insurance to see how **you** may use **the insured car**. **We** do not cover certain uses.

Cover

The cover that applies to this policy is comprehensive. All sections of this document apply.

The general conditions and exceptions apply to all sections of the insurance.

It is a condition of this insurance that **the insured car** is owned by **your** parents, and is not an additional vehicle purchased for **you** to drive.

Mileage is restricted to the mileage specified in your Policy Schedule per year for each **App** user. Marmalade reserve the right to cancel the policy should the mileage exceed 40% of the total mileage of **the insured car** in any given month, unless there is a valid reason why. Additional mileage can be purchased if needed, eligibility and the charge for this will depend on **your** driving score.

Use

The insured car will only be covered if **you** are using it in the way agreed on **your** certificate of motor insurance, or any **endorsements**. Use in connection with voluntary work by any authorised driver is permitted by this insurance.

The insured car will not be covered while it is being used for any competition, rally, trial, track day, performance test, race or speed trial (whether between motor vehicles or otherwise). This exclusion applies even if the event is not on a public road and regardless of whether it is authorised by the police or another relevant authority. Cover is also not provided for **your** vehicle being used on derestricted toll roads. Derestricted toll roads are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended (including the Nurburgring).

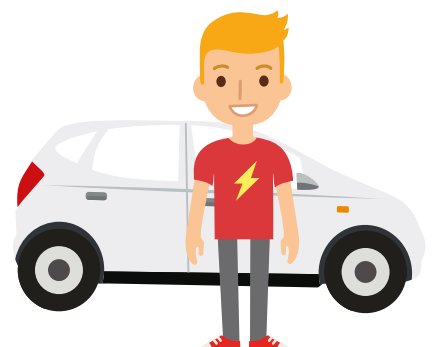
Changing the insured car on your policy

You can change **the insured car** on this policy at any time provided **we** are given notice.

If **you** have a plug in **telematics device**, **you** will need to remove this from the old vehicle and put this in to the new vehicle before **you** will be insured to drive. If you are not able to remove this device from the old vehicle, there will be a £100 charge for a new device. If **your telematics device** was fitted by one of **our** installers **we** will need to arrange for a box to be installed in the new car before **you** will be insured to drive the vehicle.

There will be a £50 charge to remove the box from the previous vehicle and fit this in to the new vehicle. In the event that **we** are not able to gain access to the old vehicle to remove the box and install in the new vehicle, then there will be a £100 charge for a new box. The charge will need to be paid before the installation is arranged.

A copy of the V5 for the new vehicle must be provided to **us** within 14 days of the date of the change of vehicle.



section 1 - liability to others

Guidance notes

This section explains the cover available if other people claim against **you**, for injury to them or damage to their property.

Always check that other drivers have valid licences.

We do not have to settle claims under this section if anybody claiming can claim for the same loss on another insurance.

what we cover

Using the insured car

We will cover any payments that legally have to be made for:

- death of or injury to another person; or
- damage to other people's property as a result of an accident arising from **the insured car** being used.

Other drivers using the insured car

We will cover **you** for the following.

- Another person using **the insured car** with **your** permission as long as this is agreed on **your** certificate of motor insurance. They will be covered for death or injury to other people, or damaging property. Any passenger in **the insured car** will also be given this cover.
- If **we** think it is necessary, **we** will arrange for a solicitor to represent anyone covered under this section.

Legal personal representatives

- If anyone covered by this insurance dies, **we** will deal with any claim made against their estate as long as the claim is covered by this insurance.

what we do not cover

- a) Anyone who is not driving, but who makes a claim, if they knew the driver did not hold a valid driving licence.
- b) Anyone who is covered by other insurance.
- c) The death of or injury to the driver.
- d) Damage, loss of use or any other loss to:
 - any motor vehicle which is covered under this insurance;
 - any property **you** or anyone else driving the vehicle owns or is looking after; and
 - any trailer, caravan or vehicle towed by or attached to **the insured car**.
- e) Death of or injury to any person during the course of their employment, except for the cover **we** must provide under the Road Traffic Acts or any other laws which apply to motor insurance.
- f) Payment of more than £20 million (including legal costs) for damage to other people's property arising from any one claim or series of claims arising from one cause.
- g) **We** shall not pay any claims in relation to business use (mentioned above):
 - If **we** do not have full control over the conduct of any claim that occurs;
 - For death or injury to any employee (or equivalent within the voluntary working sector) of the principal during the course of their employment except for the cover **we** must provide under the Road Traffic Acts or any other legislation applicable to motor insurance;
 - For any liability which attaches to the principal by virtue of an agreement which would not have attached in the absence of such agreement;
 - For any liability resulting from the negligence of any person other than **you**, **your** business partner, director or employee (or equivalent of these within the voluntary working sector); or
 - Where the principal is entitled to indemnity under any other insurance.

section 2 - damage to the insured car

Guidance notes

Section 2 only applies to comprehensive insurance, and covers damage to **the insured car**.

what we cover

This section only applies to **the insured car**.

We will cover **you** under this section for damage to **the insured car** (less any excess which applies).

We will also provide cover for damage to **the insured car's** spare parts and fitted accessories supplied by the manufacturer.

You must keep the spare parts and accessories with **the insured car** and their value must be within the maximum amount **we** pay.

We will not pay under this section for damage more specifically covered under sections 3 or 4 of this insurance.

We will (at **our** option) either:

- repair or replace **the insured car**; or
- pay **you** an amount of cash.

the most we will pay

If **the insured car** was first registered from new in the United Kingdom, the most **we** will pay will be its market value immediately before the accident or loss (including its spare parts and accessories).

If **the insured car** was first registered from new in a country other than the United Kingdom, and **we** know about this and have agreed cover, the most **we** will pay will be:

- the amount shown on **your** purchase receipt for **the insured car** (including spare parts and accessories); or
- the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories); whichever is lower.

If **your** vehicle is under a lease agreement the most **we** will pay is the written down value or the market value whichever is the lesser.

The amount **we** pay may be different if **your** vehicle was not registered in the UK from new.

If **your** vehicle has been imported **you** must tell **us** when **you** arrange cover.

Please see page 12 for exceptions to section 2.

section 3 - loss or damage to the insured car by fire or theft

Guidance notes

Under this section **we** will provide cover when **the insured car** is stolen, damaged by thieves or damaged by fire. **You** will need to pay the excess shown on **your** schedule.

If **the insured car** is stolen, **we** will assume that it was in average condition for its age unless **you** give **us** other evidence.

The amount **we** pay may be different if **your** vehicle was not registered in the UK from new.

If **your** vehicle has been imported **you** must tell **us** at the time **you** arrange cover.

You should make every effort to protect **the insured car** from theft. Please make sure **you** keep **your** keys safe when **you** are not using **the insured car**.

Please see page 12 for exceptions to section 3.

what we cover

This section only applies to **the insured car**.

We will cover **you** under this section if the loss or damage to **the insured car** is caused by fire, theft or attempted theft (less any excess which applies).

We will also provide the same cover for loss or damage to **the insured car's** spare parts and fitted accessories supplied by the manufacturer. **You** must keep the spare parts and accessories with **the insured car** and their value must be within the maximum amount **we** pay.

We will not pay under this section for loss or damage more specifically covered under section 4 of this insurance.

We will (at **our** option) either:

- repair or replace **the insured car**; or
- pay **you** an amount of cash.

the most we will pay

If **the insured car** was first registered from new in the United Kingdom, the most **we** will pay will be its market value immediately before the loss or damage (including its spare parts and accessories).

If **the insured car** was first registered from new in a country other than the United Kingdom, and **we** know about this and have agreed cover, the most **we** will pay will be:

- the amount shown on **your** purchase receipt for **the insured car** (including spare parts and accessories); or
- the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories); whichever is lower.

If **your** vehicle is under a lease agreement the most **we** will pay is the written down value or the market value whichever is the lesser.

theft of keys

If the keys or key fob for **the insured car** are stolen, **we** will pay the cost of replacing:

- the keys or key fob;
- the door locks or boot lock (or both); or
- the ignition and steering lock.

We will also pay the cost of re-coding or, if necessary, replacing any alarm system **the insured car** has.

The most **we** will pay as a result of theft of keys or key fob is £500 for any one incident. This amount is subject to any excess which may apply.

section 4 - loss of or damage to in-car entertainment and navigation equipment

Guidance notes

We will only pay up to £500 for non-standard in-car entertainment and navigation equipment less any excess **you** have to pay.

Please see page 12 for exceptions to section 4.

what we cover

We will cover **you** under this section for loss of or damage to in-car entertainment and navigation equipment permanently fitted to **the insured car**.

- If such equipment is fitted as standard by the manufacturer then **you** will have unlimited cover but will have to pay any excess which applies.
- If such equipment is not fitted as standard by the manufacturer (i.e. it was fitted after the original registration) the most **we** will pay to replace or repair the equipment is the market value of the equipment at the time of the loss or damage up to a maximum of £500. This amount is subject to any excess which may apply.



exceptions to sections 2, 3 and 4

Guidance notes

Under all contracts some situations are not covered. Please read this section carefully to make sure **you** understand what cover is not included in **your** own insurance.

You are not covered for hiring a replacement car.

You must follow the manufacturer's instructions to avoid liquid freezing in the cooling system of **the insured car**.

We will not pay for any repairs or replacements which leave **the insured car** in a better condition than it was before the incident. If this happens, **you** will have to pay something towards the cost.

If **you** leave **the insured car**, it will not be covered if **you** have not removed the ignition key, closed the windows and sunroof, and locked all the doors. This even applies for short periods, such as in a petrol station.

what sections 2, 3 and 4 do not cover

- a. Damage to or theft of phones or two-way radios.
- b. An amount of money to compensate **you** for not being able to use **the insured car** and any other expenses **you** have to pay because of this.
- c. Loss of value, wear and tear.
- d. Any reduction in the value of **the insured car**, including loss of value following damage whether the car was repaired or not.
- e. Damage to tyres caused by braking, punctures, cuts or bursts.
- f. Damage caused by frost unless **you** took reasonable precautions.
- g. The cost of repairing or replacing parts of the car which improve **the insured car** beyond its condition before the loss or damage happened.
- h. The cost of repairing or renewing areas which were not damaged in the incident for which **you** are claiming.
- i. The loss of, or damage to, **the insured car** resulting from fraud, deception or attempted fraud or deception or by the using of a counterfeit or other form of payment which a bank or building society will not authorise.
- j. The amount of any excess shown in **your** schedule.
- k. Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- l. Loss or damage when **the insured car** is left unattended if the last person in charge of **the insured car** before the loss or damage happened is not shown on **your** certificate of motor insurance as allowed to drive.
- m. Damage to or loss of **your** vehicle or its accessories if the vehicle is left unattended unless all ignition keys are removed from **your** vehicle and all doors, windows and other openings are closed and locked so that **your** vehicle is fully secured. This applies even for short periods such as in a petrol station.
- n. Loss or damage resulting from **the insured car** being repossessed by or returned to its rightful owner.
- o. Loss or damage caused by an inappropriate type or grade of fuel being used.
- p. Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew, fungus or any gradually operating cause.
- q. The loss of, or damage to **your** vehicle caused by theft or attempted theft if **your** vehicle is fitted with an alarm and/or immobilisation device which is not activated and working efficiently at the time of loss.

section 5 - personal accident benefits

Guidance notes

This is the cover available for death and injury to **you, your** husband, **your** wife or **your** civil partner after an accident.

what we cover

If **you, your** husband, **your** wife or **your** civil partner (as defined in the Civil Partnership Act 2004) are injured or die within three months of an accident in **the insured car** and as long as the accident is the only cause of the injury or death, **we** will pay the following amounts.

a For death	-	£2,500
b For loss of any limb	-	£2,000
c For permanent blindness in one or both eyes	-	£2,000

This cover also applies when **you, your** husband, **your** wife or **your** civil partner are travelling in, or getting in or out of, any other private motor car.

The most **we** will pay for anyone following one accident is £2,500. **We** will make this payment to **you** or **your** legal representative.

If **you, your** husband, **your** wife or **your** civil partner have any other insurance contract with **us**, **we** will only pay out under one contract.

Please read the circumstances where this benefit will not apply.

what we do not cover

- A. Death or bodily injury caused by suicide or attempted suicide.
- B. Incidents unless the insurance is in one person's name.
- C. Anyone who was under the influence of alcohol or any drug at the time of the accident.
- D. Death or injury if **you** make a claim under section 1.

section 6 - personal belongings

Guidance notes

Most of **your** personal belongings worth up to £100 are covered, but make a note of the items **we** do not cover under this insurance.

We expect **you** to take reasonable care of **your** belongings by always locking the car and keeping **your** personal items in the boot.

what we cover

We will pay up to £100 for personal belongings in **the insured car** if they are stolen or damaged.

what we do not cover

- a. Trade goods or samples or any equipment to do with **your** work.
- b. Money, stamps or documents.
- c. Any audio equipment, cassettes, records or compact discs.
- d. Phones or two-way radios.
- e. Theft of items carried in an open or convertible car, unless **you** keep them securely locked in the boot.
- f. Property insured under any other insurance contract, or property **you** have not reasonably protected.

The personal belongings section only applies once for each event.

section 7 - medical expenses

In some circumstances **you** may have to pay for medical treatment after an accident.

You are covered up to £250 for each person for each accident.

what we cover

If there is an accident involving **the insured car**, **we** will pay up to £250 to cover the medical expenses of each person who is injured whilst they are in **the insured car**.

section 8 - legal costs

Guidance notes

Under this section **we** will provide a solicitor to represent **you** if a 'manslaughter' (including corporate manslaughter) or 'causing death by dangerous or careless/inconsiderate driving' charge is brought against **you** after an accident.

There are limits to the cover **we** provide.

what we cover

We may provide a legal representative to advise and represent anyone covered under section 1, if proceedings are taken out against that person for manslaughter (including any costs arising from **you** being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 (except in relation to any voluntary work mentioned in section 1) or causing death by dangerous or careless/inconsiderate driving.

what we do not cover

- a. Costs covered by another insurance policy.
- b. Proceedings where the driver is under 21 at the time of the accident.
- c. Proceedings where the driver is under the influence of alcohol or any drug at the time of the accident.
- d. Any costs arising from **you** being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 in relation to any voluntary work mentioned in section 1.
- e. Any fines or penalties imposed as a consequence of a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 or any prosecution costs.

Our cover under this section is limited to £5,000 in any one year of insurance (except for costs arising from **you** being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 which are limited to £5 million in any one year of insurance unless stated otherwise).

We can settle claims (except those arising from **you** being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 where the limit is £5 million unless stated otherwise) by paying **you** £5,000 less the costs that have already been paid.

section 9 - no claims bonus

If nobody makes a claim or notifies **us** of an incident that may lead to a claim under **your** insurance during the insurance period, **we** will give **you** a discount when **you** renew **your** insurance. The discount **you** will receive will depend on the no-claim bonus scale **we** are using when **you** renew **your** insurance. If **you** make a claim or notify **us** of an incident that may lead to a claim in any insurance period, **we** will reduce the discount **you** receive.

If three or more claims are made in any one period of insurance **you** will lose all **your** no-claim bonus.

You cannot transfer **your** no-claim bonus to someone else.

general exceptions

Guidance notes

These general exceptions apply to all sections of **your** insurance and explain when **your** insurance will not cover **you**.

1. The driver of the insured car must be covered on **your** certificate.
2. The driver must not be disqualified from driving.
3. Whoever is driving must keep to the conditions of their driving licence.
4. This insurance is only for the United Kingdom.
5. There is no cover under this insurance within restricted areas of airports.
6. **The insured car** must be safe to drive.
7. **The insured car** must not be overloaded.
8. If **you** are carrying a load it must be safe.
9. There is no cover under this insurance for towing a trailer.
10. **You** can only use **the insured car** for the purposes shown on the certificate. **You** can accept contributions towards petrol as long as **you** keep to the conditions **we** set.

these exceptions apply to the whole insurance

Your insurance does not cover the following

- A. Any liability to others, or loss of or damage to any car covered by this insurance when the car is:
1. driven by or in the charge of anyone who is driving without **your** permission or is not included as a driver in the certificate of motor insurance or who is excluded by an **endorsement**;
 2. in the charge of anyone who is disqualified from driving, or who has not held, or who by law is prevented from holding or getting a driving licence;
 3. being driven by any person who holds a driving licence but is not complying with any terms or conditions that may apply to that licence;
 4. outside the United Kingdom.
 5. being used in restricted areas of airports or airfields (**we** will not pay any claim involving aircraft within the boundary of the airport or airfield);
 6. being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed;
 7. being driven with a load or a number of passengers which is unsafe or greater than the manufacturer's specifications;
 8. carrying an insecure load;
 9. towing a trailer; or
 10. used for a purpose which it is not insured for (as long as **you** do not make a profit, **your** employer can pay an allowance for the number of miles **you** drive, or a passenger can contribute towards the cost of fuel).
 11. being driven outside the limitations of the driver's licence including where **you** are or any appropriate driver is negligently in breach of the Road Safety Act 2006, except where **we** are required to provide this cover under the Road Traffic Acts or any other legislation applicable to motor insurance.
- B. Any result of war, revolution or similar event. Any loss or damage caused by any government, public or local authority legally taking or damaging **your** property.
- C. Any loss or damage caused by:
- earthquake; or
 - riot or civil commotion happening in Northern Ireland or outside the United Kingdom.
- D. Any liability **you** have accepted by agreement or contract unless that liability would have existed without the agreement.
- E. Any loss or damage caused directly or indirectly by:
- ionising radiation, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
- F. Loss or damage caused by pressure waves from aircraft or flying objects.

general exceptions (continued)

Guidance notes

These general exceptions apply to all sections of **your** insurance and explain when **your** insurance will not cover **you**.

1. The driver of the insured car must be covered on **your** certificate.
2. The driver must not be disqualified from driving.
3. Whoever is driving must keep to the conditions of their driving licence.
4. This insurance is only for the United Kingdom.
5. There is no cover under this insurance within restricted areas of airports.
6. **The insured car** must be safe to drive.
7. **The insured car** must not be overloaded.
8. If **you** are carrying a load it must be safe.
9. There is no cover under this insurance for towing a trailer.
10. **You** can only use **the insured car** for the purposes shown on the certificate. **You** can accept contributions towards petrol as long as **you** keep to the conditions **we** set.

G. Loss or damage by pollution or contamination, however caused, other than cover needed by the Road Traffic Acts or any other laws which apply to motor insurance.

H. Any loss, damage, injury or legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply to the cover **we** must provide under the Road Traffic Acts or any other laws which apply to motor insurance. This exception does not apply to sections 2, 3 and 4 of this insurance.

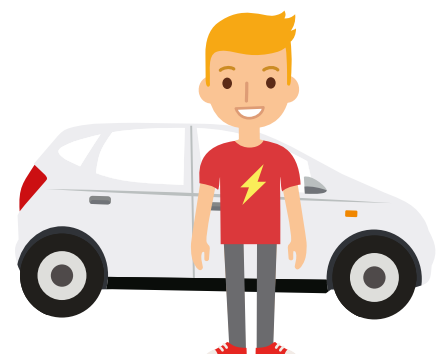
I. **We** will not provide cover while **your** vehicle is being driven by, or is in the charge of, the provisional licence holder declared under this policy unless that person is accompanied at all times. The accompanying person must be aged 25 years or over and must hold a current full UK driving licence which has been issued for at least three years. These restrictions do not apply if the accompanying person is a Department of Transport approved driving instructor or examiner. Any loss, damage or liability incurred while **your** vehicle is being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not **your** vehicle is on private property, a public road, a private racetrack or a derestricted toll road or roads that have been closed by central/local Government for motorsport purposes (Derestricted toll road are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended including the Nurburgring).

J. Loss or damage caused intentionally or maliciously by **you** or any person employed by **you** or any person covered under this policy or any member of **your** family, or loss or damage someone else causes with **your** permission or encouragement.

K. **We** will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst **you** or any other insured person whilst driving;

- a) is found to be over the lawful limit for driving with alcohol
- b) is driving whilst unfit through drink or drugs, whether prescribed or otherwise
- c) fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason.

In addition **we** will recover from **you** or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident including damage to **your** car and any third party claim.



general conditions

Guidance notes

You must keep to these conditions or **your** insurance will not be valid. **Your** insurance only covers people who meet these conditions and all the information **you** give to **us** in the proposal form or statement of insurance must be completely true and accurate.

We will not pay any claim which is false or fraudulent.

If **your** vehicle is broken into, stolen or vandalised **you** must tell the police.

This is the procedure for reporting accidents and thefts to **us**. Do not admit an accident or loss was **your** fault or negotiate a claim without **our** permission.

We will only provide the cover described in this insurance under the following circumstances.

1. Anyone claiming cover under this contract has kept to all the conditions in this document and any **endorsements**.
2. The information **you** gave on the proposal form or statement of insurance and any declaration is true and complete. If **you** do not give **us** accurate information, this could lead to **your** claim not being paid and/or **your** insurance not being valid.
3. '**The insured car**' means any car **you** have told **us** about and that **we** have agreed to cover. If **you** change the car covered by this insurance or get an extra car which **you** need cover for, **you** must tell **us** beforehand.
4. The vehicle covered by this insurance must (at all times) remain the subject of another motor insurance contract which satisfies the vehicle's owner and/or registered keeper's obligations under the Road Traffic Act 1988.

We will only provide cover if **you** have paid the premium.

- B. If a claim is made which **you** or anyone acting for **you** knows is false, or if **you** give **us** incorrect information or fraudulent documents, **we** will not pay the claim, cover under this insurance will not be valid, and **you** will lose any premium **you** have paid. **We** may also contact the police and/or relevant authority(s) in relation to possible criminal proceedings.
- C. After any event which could lead to a claim, tell **us** immediately by phoning the number stated on **your** schedule. If any incident involves theft, attempted theft or vandalism **you** must also report this to the police as soon as the incident is discovered.
- D. **You** must send **us** any letters, writ or summons as soon as **you** receive them, together with a filled-in report form. Do not answer any letters, send them straight to **us**. **You** must also tell **us** if **you** know about any prosecutions involving anyone covered by this insurance. If **you** have an accident or loss, **you** must not admit to anyone else that it was **your** fault or negotiate or refuse any claim unless **you** have **our** permission.
- E. **We** are entitled to take full control of any claim and **we** must be given whatever information and help **we** need. **You** must not do anything that will affect **our** interest in this insurance. **We** can prosecute or defend any claim in **your** name.
- F. If the law in any country to which this insurance applies obliges **us** to make a payment which **we** would not otherwise have paid, **we** reserve the right to recover the amount paid from **you** or the person, company, partnership or firm that incurred the liability which made the payment necessary.
- G. If **the insured car** is damaged and a part or accessory cannot be repaired or replaced, **we** will only pay **you** the amount shown in the manufacturer's last United Kingdom list price. If **we** know that **the insured car** is an imported vehicle which **we** have agreed to cover, and the damaged part or accessory has never been available in the United Kingdom, **we** will only pay the manufacturer's last list price in the country **the insured car** came from. **We** will not pay for the cost of importing any part or accessory needed to repair **the insured car**.
- H. If **the insured car** is under a hire purchase or leasing agreement and it is damaged and cannot be repaired or replaced, **we** will pay the claim to the owner shown in that agreement.

general conditions (continued)

You must keep the insured car in a safe and roadworthy condition and make every attempt to protect it from damage or theft.

If **you** leave **the insured car**, it will not be covered if **you** have not locked and secured it. This applies even for short periods, such as in a petrol station.

- I. If there is other insurance in force which covers the same loss, damage or liability as **our** insurance, **we** will only pay any amount above that provided by the other insurance. This condition does not make **us** responsible for any amount **we** would not otherwise have paid under any section of this insurance.
- J. **You** must take all reasonable steps to keep **the insured car** in a roadworthy condition at all times, and protect it from loss or damage. **You** must lock and secure **the insured car** when **you** leave it. **We** can examine **the insured car** at any reasonable time.
- K. If **you** have an accident, **you** must take all possible steps to protect **the insured car** and its accessories and contents. If the damage to **the insured car** is covered by this insurance, **you** must contact **us** immediately. **We** will not pay for any further damage **you** cause if **you** try to drive **the insured car**. One of **our** approved automotive assessors must inspect **the insured car** before repairs are started. **We** will not be responsible for the cost of any new parts or accessories ordered, or repairs carried out, without **our** agreement. If **we** think the repair estimate is unreasonable, **we** may negotiate a lower estimate or pay for any work that may have been done and move **the insured car** to another repairer. **We** have the right to move **the insured car** to a safe storage place without asking **you**.
- L. If **we** choose, **we** may arrange for the repairer to use suitable (possibly recycled) parts and accessories that are made by a company other than the manufacturer of **the insured car**.
- M. **You** cannot transfer this insurance to anyone else.
- N. **You** have a right to cancel this insurance. To do this, **you** must tell **us** or **your** insurance intermediary within 14 days of the start date (or renewal date) of **your** policy or (if later) the day **you** receive the policy documents and supporting information.

We will refund **your** premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. If the policy is cancelled during the cooling off period, and the black box is returned in good working order, **you** will receive a refund of £36 for the black box.

Cancellation will take effect from the date **we** receive **your** notice to cancel but cannot be backdated.

If **you** choose to cancel the insurance policy after this initial period of cover, **you** will have to pay 'pro-rata' rates for the period of time **you** have had insurance cover. There will also be a cancellation fee of £150 payable to **your** insurance intermediary, sufficient to cover both theirs and the Insurers costs. Provided **you** have returned the black box in good working order, **you** will also receive a refund of £36.

general conditions (continued)

Guidance notes

We may cancel the insurance by sending **you** seven days' notice. **You** may be entitled to a refund of part of **your** premium. **You** may also cancel this insurance by notifying **us**.

O. This insurance may also be cancelled in the following circumstances.

- **We** or **your** insurance adviser may cancel this policy by sending 7 days' notice to **your** last known address where there is an exceptional or valid reason for doing so. **We** will refund the part of **your** premium which applies to the period of the insurance **you** have left. If **we** or **your** insurance adviser cancel this insurance because **you** have not paid the full premium no refund will be given. **We** will not give a refund if anyone has claimed in the current insurance period. It is a serious offence under Section 143 of the Road Traffic Act 1988 to use, or allow any person to use a motor vehicle on a road without a valid insurance policy in force.

Exceptional or valid reasons may include but are not limited to:

- failure to meet the terms and conditions of this policy;
 - Marmalade have reason to believe that the named driver(s) on the policy are the main driver of **the insured car**.
 - Mileage for **you** exceeds 40% of the total mileage in one month
 - **you** do not pay the premium or an instalment when **you** have been notified that an outstanding amount is required by a specific date;
 - **you** or anyone else covered by this insurance has not met the terms and conditions in this document of motor insurance including those shown on **your** schedule;
 - **you** have not provided the requested documentation e.g. proof of no claims bonus, a copy of **your** driving licence or evidence of **your** current address;
 - a change in **your** circumstances means that **we** can no longer provide cover;
 - where **we** identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which **you** are not entitled;
 - use of threatening or abusive behaviour or language or intimidation or bullying of **our** staff or suppliers;
 - Where the circumstances of a new claim, or an incident **we** have become aware of mean that **we** no longer wish to provide cover;
 - If as a result of a claim under this insurance **you** have not co-operated with **our** reasonable request for any documents and/or information, **we** may no longer wish to provide cover.
- **You** can cancel this insurance after the initial period of cover set out in N above. Cancellation will take effect from the date **we** receive **your** notice to cancel, or a date in the future **you** have specified, but cannot be backdated.
- P. If **you** pay **your** premium by instalments and have paid a deposit premium, if **we** then do not receive an instalment when it is due, **we** will send **you** seven days' notice of cancellation. **You** must pay the full amount **you** owe before the seven days are up. If **you** do not pay the full amount, **we** will cancel the insurance immediately. It is a serious offence under Section 143 of the Road Traffic Act 1988 to use, or allow any person to use a motor vehicle on a road without a valid motor insurance policy in force. If **your** vehicle is lost or damaged and cannot be repaired or replaced and the loss or damage is covered by this insurance, **you** must pay all the premium **you** owe. **We** will have the right to take any premium **you** owe from the amount of the claim.

general conditions (continued)

Guidance notes

You must tell **your** insurance intermediary immediately if there are any changes to the information **you** have given **us**. If **you** do not do this, **your** insurance cover may not be valid.

Q. **You** must tell **us** as soon as possible about any changes which could affect **your** insurance and which have happened since the cover first started or since **you** last renewed it. If **you** do not tell **us** about these changes, **your** insurance may not cover **you** fully or at all. If **you** are not sure whether any facts are important, please ask **your** insurance intermediary. Here are some examples of changes **you** should tell **us** about.

- Passing **your** driving test.
- A change of car - including getting an extra car. **We** will need full details of **your** new car, which must include information about the country in which it was first registered if this was different to the United Kingdom.
- A change in the way **you** use **the insured car**.
- A change of address.
- A change of occupation, including any part-time work.
- Convictions and prosecutions.
- A change in the main driver of the car.
- Details of drivers **you** have not told **us** about before.
- Details if **you** or anyone who will drive develop any medical conditions.
- All changes **you** make to **the insured car**, if these make **the insured car** different from the manufacturer's standard specification.

Without affecting the condition relating to cancellation **we** shall be entitled to increase or reduce the premium and/or vary the terms, conditions and exceptions of this policy in respect of the unexpired term of this insurance to adequately reflect the alteration in the risk.

R. This insurance does not give rights to any person other than **you** (the insured person) unless **we** say differently elsewhere in this document.

S. Unless **we** have agreed otherwise with **you**, this insurance is governed by the law applying in the particular country in the United Kingdom **you** live in. If there is any dispute over which law is to apply to this insurance it will be English law. **We** will not cover any payments that are awarded by a court in a country outside of the United Kingdom.

T. If **your** vehicle is lost or damaged and cannot be repaired or replaced, and the loss or damage is covered by this insurance, when **we** settle **your** claim **your** vehicle will become **our** property. **We** will not refund any premium for the period of insurance **you** have left but **we** may decide to let the cover continue for a replacement vehicle.

U. It is a condition of this policy that **you** must not, nor permit any person or organisation to tamper, alter or dismantle the **telematics device** in any way or to interfere with the Global Positioning System (GPS) signal received or the Mobile Phone Network signal sent or received by the **telematics device**.

If **your** vehicle is a 'write-off' and **we** offer to settle **your** claim, this insurance will end for **your** vehicle when **you** accept the payment. The insurance can only be transferred to a replacement vehicle if **we** give **our** permission.

very important if you have an accident

Guidance notes

Please follow these instructions if **you** need to make a claim.

what to do if I have to make a claim

1. Do not drive away. **You** must stop if any person or animal has been hurt, or if any vehicle or property has been damaged.
2. Ask for the names and addresses of any other drivers or pedestrians. If there is another driver involved, ask for the name of his or her insurer and for their insurance policy or certificate number.
3. If the accident damaged another vehicle, property or animal, **you** must give **your** name, address, vehicle registration number and show **your** insurance certificate to anyone who needs it. If anyone other than **you** is injured, **you** must show **your** insurance certificate to the police.
4. Write down the names and addresses of any witnesses.
5. Draw a diagram of the scene or if possible take photographs. Show as much detail as possible - include:
 - the position of all the cars before and after the accident;
 - the speeds and distances;
 - road names and layout;
 - where witnesses were standing;
 - any obstructions to **you** or other road users' view; and
 - anything that could be relevant to the accident.
6. Do not admit **you** were at fault in any way or offer to make a payment. If any other person does this remember to report it to **us**.
7. **You** must report all accidents, particularly those involving personal injury, to **us** immediately. **You** can phone if necessary. **You** may also be asked to complete an Accident Report Form. **You** will need to answer all the questions on the form and sign and date it.
8. If **you** receive any writ, summons or correspondence from anyone else or their representative, send it to **us** immediately. **You** must tell **us** if there is going to be any police action.

You must report all accidents to **us** immediately.

how to make a claim

If **you** need to tell **us** about an incident involving damage to or loss of **the insured car**, please phone The Insurer immediately.

You should phone **us** even if **your** policy does not cover the damage.

If **we** are asked to repair **the insured car**, **we** will do this if the damage is covered by the policy and one of **our** approved assessors has inspected the damage.

We promise to:

- do **our** best to sort out **your** claim with as little paperwork as possible; and
- start the repair process immediately.

To help **us** process **your** claim, please make sure **you** have **your** policy details to hand when **you** contact **us**. **We** will also need **you** to tell **us** the precise details of the incident.

customer care

Guidance notes

We aim to provide **you** with a high standard of service but, if **you** are dissatisfied in any way, this information explains exactly how to proceed.

our service commitment

We are dedicated to delivering a first class level of service to all of **our** policyholders. However, **we** accept that things can occasionally go wrong and would rather be told about any concerns **you** have so that **we** can take steps to make sure the service **you** receive meets **your** expectations in the future.

what to do if you have a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not resolved the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

If **you** wish to make a complaint, please contact:

Operations Manager
Named Young Driver Insurance
Marmalade House, Alpha Business Centre
Mallard Road, Bretton
Peterborough PE3 8AF

Telephone: 0333 358 3441
Email: familycar@marmalade.co.uk

