

IMPORTANT INFORMATION FOR CUSTOMERS

PRIVATE CAR POLICY

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY

Zenith Insurance plc

CLAIMS ADDRESS

GHL Insurance Services UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex RH16 1LR

CLAIMS HELPLINE NUMBER

24 Hour Claims Helpline Number **0845 600 5330**

COMPLAINTS PROCESS

At Zenith we are dedicated to providing you with the high standards of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service, please follow the steps below to ensure your complaint is dealt with as quickly as possible.

Please write to:

General Manager Service Operations
GHL Insurance Services UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex RH16 1LR

Step 2:

If you remain unhappy with the decision, you may refer your complaint to:

The Chief Executive
Zenith Insurance plc
846-848 Europort
Gibraltar
Fax: 00 350 200 46388

Your policy is administered by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc, who is licensed in Gibraltar.

Step 3:

If the Chief Executive Officer of Zenith Insurance plc is unable to resolve the complaint to your satisfaction, you should then contact:

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

DURATION OF CONTRACT

12 months

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.

CANCELLATION

You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the following scale:

Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil

* Not exceeding

We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

PRIVATE CAR

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY CAR	If the vehicle is repairable a courtesy car will normally be provided by the approved repairer, subject to availability	Not available	Not applicable
FOREIGN USE	Included up to 45 days – see section 5 of the policy book for full details	Included up to 45 days – see section 5 of the policy book for full details	Included up to 45 days – see section 5 of the policy book for full details
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	Not applicable
WINDSCREEN REPAIR	Call the Zenith Glass line on 0800 917 0900 and your windscreen will be replaced subject to a £60 excess. There is no excess if the windscreen can be repaired rather than replaced. See section 8 of the policy book for full details	Not applicable	Not applicable
AUDIO	Car audio equipment is covered to a maximum of £300	Car audio equipment is covered to a maximum of £300	Not applicable
TELEPHONE EQUIPMENT	Not applicable	Not applicable	Not applicable
DRIVING OTHER CARS	This applies to policies where the insured is 21 or over and holds a full licence. It allows third party cover for the insured to drive a car that does not belong to him. This benefit is excluded for some occupations and the unemployed. Refer to the permitted drivers section of the certificate to see if this is included	This applies to policies where the insured is over 21 and holds a full licence. It allows third party cover for the insured to drive a car that does not belong to him. This benefit is excluded for some occupations and the unemployed. Refer to the permitted drivers section of the certificate to see if this is included	Not applicable
MEDICAL EXPENSES	The cost of medical treatment provided to you or a passenger in the car, necessary as a result of an accident involving the car is covered up to £200. See section 6 of the policy book for full details.	Not applicable	Not applicable
PERSONAL EFFECTS	These are covered if they are in the car and damaged as a result of accident, fire or theft up to a value of £100. See section 7 of the policy book for full details	Not applicable	Not applicable
NEW CAR REPLACEMENT	This applies to vehicles where you have been the sole owner and the vehicle is less than a year old. If the car is stolen or the cost of repair is 60% of an identical new car we will replace the car with one of the same make, model and specification	This applies to vehicles where you have been the sole owner and the vehicle is less than a year old. If the car is stolen we will replace the car with one of the same make, model and specification	Not applicable
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the car without your permission.</p> <p>Loss of or damage to the car if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.</p> <p>Loss of or damage to the vehicle if at any time it is left unattended and the ignition key is in or on the vehicle and/or all doors, windows and other openings have not been closed and locked.</p>		