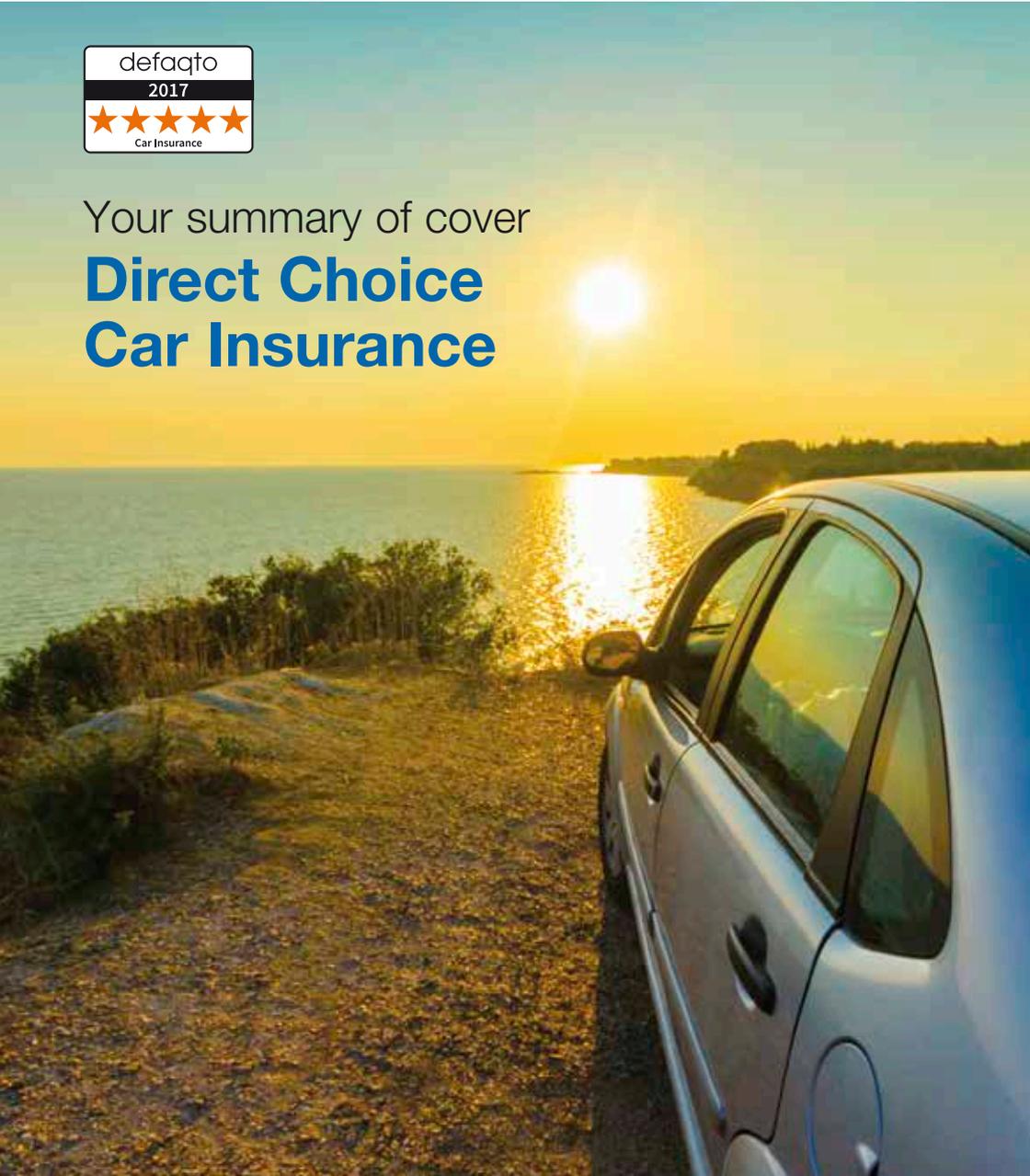




Your summary of cover

# Direct Choice Car Insurance



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# Your introduction to Direct Choice Car Insurance

Thank you for your interest in Direct Choice Car Insurance. This guide gives you a summary of our cover levels and the additional options available. When you take out a policy with us you will receive a clear and concise Policy Book that describes all the terms and conditions of your insurance cover in detail. It is important that you read and check your policy documentation carefully when you receive it. If you would like to see a copy of the Policy Book, please call 0800 088 888, or visit [directchoice.co.uk](http://directchoice.co.uk) where you can download a copy. For details of the insurer please see the 'Important information you need to know about your insurer' section in your policy documents.

## A brief description of our cover levels

**Comprehensive** covers your car for accidental or malicious damage, theft, damage caused by fire or attempted theft, and damage to its glass. It also covers claims made against you by other people for bodily injury or damage to their property.

**Third Party, Fire and Theft** covers your car for theft, and damage caused by fire or attempted theft. It also covers claims made against you by other people for bodily injury or damage to their property.

**Third Party Only** covers claims made against you by other people for bodily injury or damage to their property.

## A quick guide to the cover we include

Features and benefits	Comprehensive	Third Party, Fire and Theft	Third Party Only
<b>Protected No Claim Discount</b> – we'll protect your No Claim Discount against two claims in a three year period. This is included as standard if you've got four or more years' No Claim Discount entitlement, even if you've had a fault claim in the last three years.	✓	✓	✓
<b>Cover for trips abroad</b> – we automatically provide the same cover as you receive in the UK when you or your named spouse/partner drive in the European Union, for up to 90 days in a year. If your trip takes you outside the EU, we may be able to provide you with a Green Card (International Motor Insurance Certificate).	✓	✓	✓
<b>Unlimited audio/visual cover</b> – cover against fire and theft for permanently fitted equipment. Our Comprehensive policy also includes accidental damage cover.	✓	✓	✗
<b>Uninsured driver cover</b> – if an uninsured driver hits your car, through no fault of yours, as long as you supply their vehicle registration and the accident details we'll refund any excess paid and your No Claim Discount won't be reduced.	✓	✗	✗
<b>Guaranteed replacement car</b> – if you use our repairer network following an accident in the UK, we guarantee that you will be provided with a replacement car while yours is being repaired or until it is declared a total loss (whichever is sooner).	✓	✗	✗
<b>Glass repairs without losing your No Claim Discount</b> – if our approved repairers repair your windscreen or windows, you won't have to pay anything. If replacement is needed, you pay the standard £75 excess.	✓	✗	✗
<b>Standard personal accident cover</b> – if you are seriously injured as a result of an accident involving your car, regardless of whose fault it is, we include a benefit of up to £5,000 for certain injuries as standard.	✓	✗	✗
<b>Emergency accommodation/get you home cover</b> – we provide up to £500 per claim for emergency accommodation or travel expenses following an accident.	✓	✗	✗
<b>Up to £1,000 personal belongings cover</b> – including glasses, laptops, phones and clothing carried in your car if they are lost or damaged because of accident, fire, theft or attempted theft. As you are likely to have additional items in your car at Christmas, we increase this cover to £2,000 during December.	✓	✗	✗
<b>Two year 'new for old' cover</b> – if your car is written off, you've owned it from new and it's up to a year old, we'll replace it with a brand new one. Cars between one and two years old are covered up to 12,000 miles.	✓	✗	✗
<b>Vandalism cover</b> – your No Claim Discount will not be affected by a claim for damage caused by vandals.	✓	✗	✗
<b>Medical expenses cover</b> – we include up to £300 for medical expenses incurred following an accident involving your car.	✓	✗	✗
<b>Child car seat cover</b> – we'll replace a child seat with a new one after an accident involving your car.	✓	✗	✗

# A few key things we don't cover

There are some things we can't cover at all and some that have certain restrictions or conditions you need to be aware of. To ensure you know what these are, here's a quick guide.

Please refer to your Policy Book and Schedule for full details.

## For all cover levels

- Protected No Claim Discount – we'll protect your No Claim Discount against two claims in a three year period. This is included as standard if you've got four or more years' No Claim Discount entitlement, even if you've had a fault claim in the last three years.
- Cover for commuting is available for the policyholder and their spouse/domestic partner (where named on the policy), but any additional drivers are only covered for social, domestic and pleasure use.
- If your vehicle has been seized by, or on behalf of, any government or public authority, your Certificate of Insurance will not permit you to secure the release of any vehicle other than the one shown on your Certificate, identified by its registration mark.

- Any amounts you have to pay towards a claim will be shown as excesses in your Schedule.
- Some cover may be restricted by endorsements. If applicable, these will be shown on your policy Schedule.

## ...for both Comprehensive and Third Party, Fire and Theft cover

- If your vehicle is not fully locked and secured with the keys removed while it is unattended or unoccupied, you will not be covered for any theft or attempted theft claims.

## ...and for Comprehensive cover only

- To ensure a claim under Vandalism cover doesn't affect your No Claim Discount, you must provide us with the valid Police crime reference number and details of the Police station the crime was reported to.
- We do not cover the first £25 of each glass repair carried out by a glass repairer not previously approved by us.
- For an uninsured driver claim, you must provide us with the other vehicle's registration number, make and model as a minimum. Uninsured driver cover does not apply to uninsured drivers of your own vehicle.



# Additional cover options you can choose

To help you tailor your protection to suit your specific needs, we offer a choice of additional cover options. Your Schedule shows which ones you have chosen and if you want to add any further options, please let us know.

## Available with all cover levels

### Legal Protection

If you're involved in a motor accident in your vehicle in the UK that's not your fault, we will provide up to £100,000 towards costs for our trained claims handlers to recover uninsured losses from the insurer of the driver responsible – for example travelling expenses, loss of earnings and any excess you may be required to pay as part of a claim. We will cover any claims in the UK where we have at least a 51% chance of success.

Other benefits include:

- Cover to take legal action in a dispute with a motor trader involving the purchase, servicing or repair of your vehicle
- A two-hour driver confidence course if you're injured in an accident whilst driving your vehicle
- Access to motor-related legal documents, for example to challenge a parking ticket.\*

**\*Please note:** this is currently only available in England and Wales.

More information can be found in the Policy Booklet under 'Additional cover – Legal Protection'.

### Breakdown Assistance

See page 8 for details.

## ...and with Comprehensive cover only

### Increased Personal Accident

With our Comprehensive cover you already have £5,000 personal accident cover, but you can upgrade to our Increased Personal Accident cover, which includes benefits of up to £50,000 as well as cover for a wider range of injuries. It also covers you for emergency physiotherapy and dental treatment – up to £250.

More information can be found in the Policy Booklet under 'Additional cover – Increased Personal Accident (Comprehensive policies only)'.



# Assistance if you break down

## Direct Choice Breakdown Assistance

Available as an optional extra for Direct Choice Car Insurance policyholders with any cover level, Direct Choice Breakdown Assistance covers your car and anyone driving it. We have five cover levels – from standard roadside assistance to an EU-wide recovery service.

	Essential	Home Call	National Recovery	Comprehensive	Premier
<b>Roadside repair</b> - if you are at least 1/4 of a mile from your home, you only pay the cost of any parts fitted	✓	✓	✓	✓	✓
<b>Puncture repair</b> - for your car, or your caravan/trailer when you are towing	✓	✓	✓	✓	✓
<b>Recovery</b> - of your car, yourself and up to five passengers to any destination of your choice within ten miles of the breakdown	✓	✓	✓	✓	✓
<b>National recovery</b> - as above, but to anywhere in the UK	X	X	✓	✓	✓
<b>Home call</b> - assistance at your home, or within 1/4 of a mile of your home	X	✓	X	✓	✓
<b>Driver care</b> - we will give you a hire car or overnight accommodation if you cannot use your car	X	X	X	✓	✓
<b>European cover</b> - for cars under 17 years old	X	X	X	X	✓
<b>Holiday departure cover</b> - if you are going on holiday, cover to get you to your departure point and recover your car to anywhere in the UK, for cars under 17 years old	X	X	X	X	✓

# Our claims service

If you ever need to make a claim, Direct Choice aims to offer you a quick, straightforward and stress-free service. All our claims advisers are based in the UK and you can call them 24 hours a day. What's more, you won't normally have to fill in any forms or obtain written estimates.



If you wish to make a claim on your car insurance policy, please refer to the 'How to make a claim' section in your Schedule, which tells you who you need to contact.

Also, to let you know, as part of Direct Choice's Partnership Repairer Network following a claim, we will arrange to have your car repaired and valeted at one of our approved garages and all work is fully guaranteed for five years.



# Important information you need to know

There are a few more things we need to let you know before you take out your Direct Choice Car Insurance. These include more about Direct Choice, our complaints process and what happens after you take out your policy.

## More about Direct Choice

Direct Choice, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE, is a trading name of Saga Services Limited, part of the Saga group of companies.

We are authorised and regulated by the Financial Conduct Authority (FCA), Company Registration Number 732602. You can check this by visiting [register.fca.org.uk](http://register.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## The cover we offer you

Direct Choice Car Insurance is provided by a number of specially selected insurers, chosen because they deliver the high standards we expect. A list of these insurers is available on request.

## If things go wrong and you want to complain

We hope you're happy with the service you've received so far and that you continue to be so. However, if you have a complaint about your Direct Choice Car Insurance policy, please contact the Customer Relations Department, Direct Choice, Ross Enterprise Centre, Folkestone, Kent CT20 3UJ, call 01303 757939, fax on 01303 757907 or e-mail us at [customer.relations@directchoice.co.uk](mailto:customer.relations@directchoice.co.uk)

If you're dissatisfied with the service you have received regarding a claim or feel that a wrong decision has been made, please refer to the 'Claims complaints' section in your Schedule. This provides all the details you need to contact your insurer by phone, e-mail or post.

If you are not satisfied with the final response you receive, you can ask the Financial Ombudsman Service to review your case. The

Financial Ombudsman Service resolves disputes in an independent and fair way and can be contacted at The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR; telephone 0300 123 9123 or 0800 023 4567. The Financial Ombudsman Service will only consider your complaint if you have already given Direct Choice and or the insurer the opportunity to resolve the matter. However, if Direct Choice and or the insurer have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service. If you follow this complaint procedure, it does not affect your legal rights.

## For your reassurance

Direct Choice and the insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Direct Choice or the insurer cannot meet their obligations. This depends on the type of insurance and the circumstances of your claim. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

## After you've taken out your policy

As with most insurance policies, Direct Choice Car Insurance is a 12-month policy. When you receive your policy documentation you have 14 days to decide whether the policy is right for you. After that your insurer will assume you have accepted the terms and wish it to continue for 12 months. There are a few things we would like to advise you of:

### If you need to cancel your policy

If you feel the policy is not right for you, you may cancel it within 14 days of receiving your policy documents. If cover has not yet commenced (i.e. it is before the policy start date), you will receive a full refund of the premium and arrangement fee,

and no administration fee will be charged. If the insurance cover has commenced (i.e. it is after the policy start date), you will receive a pro-rata refund on your premium based on the cover you have had and Direct Choice will charge an administration fee.

After the first 14 days, if the policy no longer meets your needs, you can still cancel it at any time. As long as you have not made a claim or had a claim made against you, or if you have made a claim and your insurer has recovered all their costs (excluding any glass claim), you will receive a pro-rata refund on your premium based on the cover you have had. The arrangement fee will not be refunded and Direct Choice will charge an administration fee. If a claim has not been settled and full recovery of costs made, you will not receive a refund.

If you wish to cancel your policy, you will need to notify us of this intention. You can do this by telephone on 0800 088 888 or by writing to Direct Choice, Middelburg Square, Folkestone, Kent CT20 1AZ. 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.

### **If we need to cancel your policy**

Your insurer or Direct Choice, on their behalf, may cancel your policy by giving you seven days' notice by recorded delivery letter to your last known address.

There are a number of reasons why your policy may be cancelled, including non payment of premium, arrangement fee, any other fee or charges requested, failure to provide information or documentation that we have requested in writing, or a change to your insurance details that means we are no longer able to cover you.

Your insurer will remove your vehicle details from the Motor Insurers' Database and refund to you the unused part of your premium. The arrangement fee will not be refunded and Direct Choice will charge an administration fee.

### **Legal Protection**

Please note that if you or we cancel your Direct Choice Car Insurance policy and you have selected

Legal Protection as an additional cover, this will automatically be cancelled at the same time. The additional premium is not refundable if cover has commenced.

### **If you need to amend your policy**

There are times when you may need to amend your policy, for example if you want to add an additional driver or alter your cover. Direct Choice will charge an administration fee for any changes.

### **A note about fees and refunds**

An arrangement fee will be charged under a separate contract between you and Direct Choice for arranging your policy.

Direct Choice will charge a fee if you cancel your policy. Details of the exact fee can be found in your documents.

Direct Choice will also charge a fee for arranging your policy and for any changes you make to your policy. Details of the exact fee can be found in your documents.

Please note that if you amend or cancel your policy and have paid by credit card or cheque, we will be unable to refund any amounts of £5 or less. Similarly, we will only request any charges from you if the amount is over £5.

### **How we handle your money**

When collecting or refunding premiums, this is done through Saga Services Limited, who acts as the agent of the insurer. Direct Choice is a trading name of Saga Services Limited, part of the Saga group of companies. However, the insurer treats the payment as having been made directly to them, meaning that your money is protected.

### **Fraud prevention**

At Direct Choice we are working hard to detect insurance fraud and so help protect you from potentially paying more for your insurance in the future. In line with industry standards we may request proof of any details provided to us and we will check a variety of industry databases to combat fraud.



**For more information about Direct Choice Car Insurance and the additional cover options available, or to accept your quote, call us on the telephone number on your enclosed documents or visit**

 **[directchoice.co.uk](https://www.directchoice.co.uk)**

**If you have a hearing or speech impairment, you can also contact us by e-mailing [dda@directchoice.co.uk](mailto:dda@directchoice.co.uk)**

Direct Choice is a trading name of Saga Services Limited and is registered in England and Wales (Company No.732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Conduct Authority.