

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Norwich Union Insurance Limited.

What is Norwich Union Collector's Car insurance?

The Norwich Union Collector's Car policy protects you and your car, comprising *Road Risks* or *Off The Road* cover, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

What are the benefits and features of Norwich Union Collector's Car insurance?

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

Cover	Road risks	Off the road
Legal liability for death or injury to any other person, including passengers	✓	✗
Legal liability for damage to other people's property	✓	✗
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✗
Own damage including windscreen/window breakage and fire & theft claims	✓	✓
Personal injury: benefits for you and/your spouse/domestic partner for death	£2,500 each	✗
Medical expenses for anyone injured in your car	Up to £100	✗
Personal effects cover for personal belongings which are in or on your car	Up to £100 each	✗
Breakdown Roadside Assistance provided by the RAC or loss of limbs/sight up to age 74	✓	✗
Accident recovery	✓	✗

The following **optional** cover is also available:

- Club Assist Legal Services

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklets.

What are the significant or unusual exclusions or limitations of Norwich Union Collector's Car insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections I – IX for full details but the most significant or unusual exclusions are outlined below.

Your policy excludes or limits the following:

- The first part of any claim – this is known as the "excess" (see Section I). These are detailed below:

Standard excess	Will be shown on your schedule
Accidental Damage, Fire & Theft claims:	
• Cars valued up to £15,000	£150
• Cars valued between £15,001 & £50,000	£200
• Cars valued between £50,001 & £100,000	£250
• Cars valued over £100,000	£500
Windscreen excess	£50

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- Loss or damage arising from theft while the ignition keys of your car has been left in or on your car (see Section I)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section I)
- Loss of value following a repair (see Section I)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section I)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section II)
- When your car is being driven under its own power (Off the Road risks only – see Section I)
- If your car exceeds the annual mileage limitation shown in the policy schedule
- Off the road cover only applies when the vehicle is in a locked garage or is in transit to or from an exhibition i.e. not driven (see Section I)
- Theft cover between the hours of 22.00 & 6.00 hours will only operate whilst the vehicle is kept in a locked garage at the normal garaging address (Road risks only – see Section I).

Exclusions

Inappropriate use (see page 15 of the policy document "General Exceptions")

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the "Description of use" section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

How long does my Norwich Union Collector's Car insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How to claim

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

0800 678999.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or usual Norwich Union point of contact.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.