

Insurance 2 Go Product Insurance Confirmation of Your Insurance Cover

keyfacts®

**LOYAL INSURANCE trading as "INSURANCE 2 GO"
PRODUCT INSURANCE POLICY SUMMARY
THIS IS IMPORTANT INFORMATION YOU SHOULD READ**

This Policy Summary does not contain the full Terms and Conditions of the Insurance, these can be found in the Policy Document (entitled "Certificate of Product Insurance"), which is printed overleaf.

Your Insurer

This Product Insurance Cover is underwritten 100% by Lloyd's Syndicate 5820. Registered in England number 04434499. Registered Office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696.

Types of Insurance & Cover

Your product is covered up to a retail value of £500 including VAT, against Theft, Accidental Damage (including liquid damage) and Breakdown Cover. The product must be less than 9 months old at the time of purchase of the insurance as evidenced by the relevant proof of purchase.

Significant Features & Benefits

The insurance covers your product against the above risks whilst being used in the United Kingdom (UK) and Worldwide for a maximum of 30 days in any one year, by you or your spouse or partner, children, brothers, sisters (all over the age of 18) and parents permanently residing with you.

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include: inappropriate use, any claim arising from abuse or wear and tear or gradual deterioration or breakdown of the product, cosmetic damage to the product, loss of the product, any costs that are caused by the incident, claims not accompanied by a Crime Reference Number, any claim made in excess of 48 hours of discovering the incident or from the return to the UK where the incident occurred outside of the UK, any claim form not returned to the Administrator within 30 days of notifying the claim, and any claim where the user is under the age of 18. There is an excess on each and every claim as detailed in the Policy Document. The product must be less than 9 months old at the time of purchase of the insurance as evidenced by the relevant proof of purchase. The maximum liability for any claim cannot exceed replacement value of your product up to a maximum of £750.00 including VAT. Theft claims will not be paid unless reported to the appropriate local Police authorities within 24 hours of discovering the incident and if the theft is from an unattended vehicle unless the vehicle is locked and the product is completely hidden from view in a glove compartment or boot, from unoccupied premises unless there is evidence of forced entry, from the person unless force, pickpocketing or threat of violence is used or if the theft is in a public place if you leave the product unattended. You are required to take all reasonable precautions to protect the product against theft or damage and to comply with the Security Requirements.

If you require more information about these, or other exclusions and limitations you should read the Policy Document which is printed overleaf, particularly the sections headed Exclusions & General Exclusions. Please ensure you read these carefully and familiarise yourself with them.

Duration of Insurance & Right to Cancel

The insurance you have purchased shall be on either an annual or monthly basis as specified below and as confirmed in your Certificate schedule.

ANNUAL: The annual premium, including any Insurance Premium Tax (IPT) will be collected by Credit/Debit Card at the time of purchase for a period of twelve months and is equivalent of 11 monthly payments:

Group 1 – up to £150.00 - £32.89	Group 3 - £251 to £350 - £65.89
Group 2 - £151 to £250 - £43.89	Group 4 - £351 to £500 - £87.89

MONTHLY: Premiums will be collected monthly by Direct Debit including any IPT and will continue by periods of one month upon receipt of your monthly premiums. After the successful collection of eleven consecutive monthly premiums in the first year, month twelve will be provided free of charge (applicable to first year of cover only):

Group 1 – up to £150.00 - £2.99	Group 3 - £251 to £350 - £5.99
Group 2 - £151 to £250 - £3.99	Group 4 - £351 to £500 - £7.99

You may cancel your insurance at any time and cover will terminate at the end of the period for which you have paid your premium (please refer to the Cancellation details under Section 5 General Conditions of your Policy Document for full details). The Insurer may cancel the insurance by giving you 30 days written notice. If you have purchased an annual policy the proportionate premium for the period that you have been insured will be calculated and the balance will be refunded provided you have not made a claim.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: on 0844 576 2277. Please refer to the Claims Handling Information, which you will find below.

Complaints

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: 0844 576 2277. If this does not resolve your problem you can take it to the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime street, London EC3M 7HA to review your case. If you are still not happy you can contact the Financial Ombudsman Service by writing to South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR or telephoning 0845 080 1800. This procedure is in addition to any other legal rights you may have to take legal proceedings.

Compensation

It is the duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders (normally at least 90% of your insurance benefit) is paid if their insurance company is in liquidation and unable to pay. Such payments are subject to restrictions and not all policyholders may benefit. Further details are available on request from the Insurer.

All dealings with you in relation to the Product Insurance are subject to English Law and will be expressed in English. Details of the law relating to the contract of insurance itself can be found in the Policy Document, which is printed overleaf.

What to do if your product is stolen or damaged

In the event of theft, report the theft to the appropriate local police authority within 24 hours of discovering the incident and obtain a crime reference number and make a note of the police station details.

All Claims:

Telephone Citymain Administrators Limited on 0844 576 2277 within 48 hours of discovering the incident or from returning to the UK where the incident occurred outside of the UK.