

VOLKSWAGEN INSURANCE SERVICE

GREAT BRITAIN LIMITED

Annual Car Insurance Policy



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The Meaning of Words

If We explain what a word means, that word has the same meaning wherever it appears in Your Policy or Schedule. These words are shown by a capital first letter throughout the policy.

Certificate of Motor Insurance - A certificate We issue that proves You have the motor insurance You need by law. It shows who is entitled to drive Your Car and the purposes for which Your Car can be used.

Endorsement - Changes to the terms of Your Policy which will be shown in Your Schedule or continuation Schedule.

Excess - The amount You will have to pay if Your Car is lost, stolen or damaged. The main Excesses are displayed on Your Schedule. Any Excesses displayed in this booklet or on an Endorsement Schedule are additional to those displayed on Your Schedule.

Civil Partner/Spouse - The person You are legally married to or have entered into a Civil Partnership with. Spouse also means the partner You live with as if You are married (including partners of the same sex).

Market Value - The cost of replacing Your Car at the time loss or damage taking into account its make, model, age, mileage and circumstances of purchase by You. This shall not exceed the estimate of value that You last gave to Us.

Period of Insurance - The period You are covered for as shown on Your Certificate of Motor Insurance and Schedule.

Personal Details Form - The form included in Your Policy pack which details the information You provided to Us when You took out Your Policy and on which Your Policy is based.

Policy - The contract of insurance between You and Us.

Schedule - A document which includes Your details and specifies the cover provided by Your Policy and any Endorsements applying to Your Policy.

Territorial Limits - United Kingdom, the Channel Islands, the Isle of Man, all member countries of the European Union, Andorra, Croatia, Iceland, Liechtenstein, Norway and Switzerland. It also includes travelling, including loading and unloading, between these countries by air, rail or sea.

Terrorism - Any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. Any act deemed by the government to be an act of Terrorism.

We, Us, Our - Allianz Insurance plc, other than for part B (Uninsured Loss Recovery and Legal Expenses) where the cover is provided, and the claims are handled, by Allianz Legal Protection, part of Allianz Insurance plc.

You, Your - The Insured named on the Schedule other than for part B (Uninsured Loss Recovery and Legal Expenses) where the definition is extended to include any person entitled to drive or be a passenger in Your Car.

Your Car - Any car and accessories in, on or attached to it, as described in paragraph one of Your current Certificate of Motor Insurance and Your Policy Schedule.

Annual Car Insurance Policy

Relevant to entire Policy

This Policy document, Your Schedule and Your Certificate of Motor Insurance describe Your legal contract and it is important that You examine them carefully to make sure that they meet all Your needs. If You have any questions, please let Us know right away.

Please check Your Schedule and Your Personal Details Form carefully to make sure that as far as You know the information You have supplied is correct. Remember, You must tell Us if this information changes or is not correct. If You don't, You may find that You are not covered.

In return for paying or agreeing to pay the premium, We will insure You under the conditions of Your Policy for any insured event which takes place during the Period of Insurance within the Territorial Limits.

You must tell Us immediately about any changes that may affect Your Policy cover. You should contact Us if You are unsure whether a change of circumstances may affect Your Policy. When You tell Us of a change of details We will reassess the premium and terms of Your Policy. You will be informed of any revised premium or terms and asked to agree before any change is made.

Unless We agree otherwise:

- the language of this Policy and all communications relating to it will be in English; and
- English law will apply to this contract of insurance.

Reflection period

You may cancel this Policy within 14 days of the date You receive it. You can do this by returning the Certificate of Motor Insurance to Us. If You choose to do this You are entitled to a refund of the premium You have paid for this insurance.

We will charge a pro rata premium subject to a minimum premium of £15 (plus Insurance Premium Tax) except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to Us.

Future changes of insurer

This cover is provided by Us to You pursuant to arrangements that We have made with Volkswagen Insurance Service (Great Britain) Limited. In the event that for any reason those arrangements end Volkswagen Insurance Service (Great Britain) Limited may decide to arrange for Your insurance to be provided by a new insurer. Volkswagen Insurance Service (Great Britain) Limited will give You reasonable written notice of any such proposed change prior to the renewal of Your Policy and supply You with details of the terms of any proposed new Policy. You will not be obliged to take any new cover and any cover will contain cancellation rights in line with those set out in General Condition 6.

Settling claims

For fire, theft and accidental damage claims under Sections 4 (Fire and Theft Cover) and 5 (Accidental Damage Cover) of the Policy, We will at Our option either repair Your Car or make a cash settlement, which will not be more than Your Car's Market Value at the time of the loss or damage.

Vehicle repairs will be guaranteed in line with the standard Volkswagen guarantee period or for a period of three years from the date of repair whichever is the greater.

Part A – Private Car Insurance

Section 1 – Your Liability to Others

What is covered

Cover We provide for You

We will pay all the amounts You legally have to pay as a result of using Your Car and any trailer, caravan or vehicle being towed by it if You:

- cause the accidental death of, or bodily injury to any person
- cause accidental damage to anyone's property.

In respect of accidental damage to property We will not pay any more than £20,000,000 for damage to property and £5,000,000 for legal costs and expenses (or any higher limit provided for by local legislation in territories outside the United Kingdom but within the Territorial Limits) for any one occurrence or series of occurrences arising from one cause.

Cover We provide for other people

We will provide the same insurance as We provide in this section to the following people:

- anyone You allow to drive Your Car as long as they are entitled to drive Your Car by Your current Certificate of Motor Insurance
- anyone travelling in, getting into or out of Your Car
- the employer or business partner of anyone You allow to drive Your Car as long as they are entitled to drive by Your current Certificate of Motor Insurance.

Your legally appointed representatives

After the death of anyone who is insured under this Policy, We will protect that person's estate against any liability they had if We insure that liability under this Policy.

Legal fees and expenses

If there is an accident insured under the conditions of this Policy We will arrange and pay for:

- a solicitor or barrister to represent anyone insured under this Policy at a coroner's inquest or court of summary jurisdiction or similar court
- defending anyone insured under this Policy if they are charged with manslaughter or causing death by careless, reckless or dangerous driving.

What is not covered

We will not cover:

- liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this Policy unless this is necessary under compulsory motor insurance legislation in force within the Territorial Limits of this Policy
- liability for loss of or damage to property which belongs to or is held in trust by You or is in Your Care, custody or control
- liability for loss of or damage to property which belongs to, is held in trust by or is in the care, custody or control of anyone You allow to drive Your Car and who is entitled to drive by Your current Certificate of Motor Insurance
- liability for loss of or damage to a car driven by You under Section 2 (Driving Other Cars)
- liability incurred by anyone who is covered under any other insurance
- liability for loss, damage, injury, death or any other cost directly or indirectly caused by, resulting from or in connection with any act of Terrorism or any action taken to control or prevent any act of Terrorism, except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the Territorial Limits of this Policy.

Section 2 – Driving Other Cars

What is covered

If Your current Certificate of Motor Insurance includes driving other cars, this Policy provides the same cover as Section one when You are driving any other car.

This cover only applies if:

- You do not own or have not hired the car under a lease hire or hire purchase agreement
- there is separate current valid insurance in force for the car which meets the minimum road traffic legislation requirements
- You have the owner's permission to drive the car
- the car is being driven in the United Kingdom, Channel islands, Isle of Man or Republic of Ireland.

Section 3 – Emergency Treatment Fees

What is covered

If there is an accident insured by this Policy We will pay for Emergency medical treatment which must be provided under compulsory motor insurance legislation in force within the Territorial Limits of this Policy.

Section 4 – Fire and Theft Cover

What is covered

We will pay for loss or damage by fire, theft or attempted theft to Your Car up to the Market Value of Your Car, including its spare parts or accessories (products designed to be fitted or used only in or on a car).

We will pay for:

- the cost of protecting and removing Your Car to the nearest repairer
- if it is repaired the reasonable cost of delivering Your Car back to You at Your home as long as it is in the United Kingdom, the Channel Islands or the Isle of Man.

Cover for:

- entertainment, communication, navigation and other electronic equipment permanently fitted to Your Car; or
- if not permanently fitted and can only function when connected to a car's electrical system, cover is limited to £500 for any one claim unless the equipment is fitted as part of the manufacturer's original specification for Your Car.

If Your Car is on lease hire or hire purchase We may be required to make Our payment to the lease hire or hire purchase company. In that event Our payment will be in full and final settlement of Our liability under this section of the Policy.

Section 5 – Accidental Damage Cover

What is not covered

We will not cover:

- the first £100 of each claim but this does not apply if Your Car is in Your private garage while the loss or damage occurs
- loss of or damage to spare parts or accessories not permanently fitted to Your Car unless kept in Your home, private garage, glovebox or luggage compartment of Your Car when not being used
- theft of entertainment, communication, navigation and other electronic equipment that:
 - is not permanently fitted to Your Car unless it is kept in Your home, private garage or glovebox or luggage compartment of Your Car when not being used
 - can be used independently of Your Car
- loss or damage by theft or attempted theft while the ignition keys are in or on Your Car
- loss of use of Your Car
- loss or damage resulting from deception
- wear and tear, mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakage
- a reduction in the Market Value of Your Car following repair
- more than the manufacturer's last list price in the United Kingdom of any spare part.

What is covered

We will pay for:

- loss or damage to Your Car up to the Market Value of Your Car, including its spare parts or accessories (products designed to be fitted or used only in or on a car)
- the cost of replacing a child's car seat fitted in Your Car with a new one of the same or similar model and standard if the existing seat is being occupied and damaged as a result of a road traffic accident
- the cost of protecting and removing Your Car to the nearest repairer
- if it is repaired the reasonable cost of delivering Your Car back to You at Your home as long as it is in the United Kingdom, Channel Islands or the Isle of Man
- up to £500 to replace car locks if You lose the keys to Your Car or its lock transmitter, or Your keys are stolen.

Cover for:

- entertainment, communication, navigation and other electronic equipment permanently fitted to Your Car; or
- if not permanently fitted and can only function when connected to a car's electrical system, cover is limited to £500 for any one claim unless the equipment is fitted as part of the manufacturer's original specification for Your Car.

If Your Car is on lease hire or hire purchase We may be required to make Our payment to the lease hire or hire purchase company. In that event Our payment will be in full and final settlement of Our liability under this section of the Policy.

Section 6 – New Car Replacement

What is not covered

We will not cover:

- the first amount (Excess) of each claim as shown in Your Schedule. Also, a further amount (shown below) of each claim under this section when Your Car is being driven by a person;
 - Aged 17 to 20: £250
 - Aged 21 to 24: £200
 - Aged 25 or over and either holds a provisional licence or has held a full licence* for less than one year: £100.
- * A full licence means a licence issued in the United Kingdom, Channel Islands or the Isle of Man.
- loss of or damage to spare parts or accessories not permanently fitted to Your Car unless kept in Your home, private garage, glovebox or luggage compartment of Your Car when not being used
- entertainment, communication, navigation and other electronic equipment that can be used independently of Your Car
- loss of use of Your Car
- loss or damage resulting from deception
- wear and tear, mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakage
- a reduction in the Market Value of Your Car following repair
- more than the manufacturer's last list price in the United Kingdom of any spare part
- damage to tyres caused by braking, punctures, cuts or bursts

Note: We will not apply the Excess shown in Your Schedule or under this Section:

- while Your Car is being driven by a member of the motor trade while it is being serviced or repaired or by hotel or restaurant staff for the purposes of parking
- if Your claim is for the cost of replacement locks only.

What is covered

We will at Your request, and subject to a valid claim under Sections 4 (Fire and Theft Cover) and 5 (Accidental Damage Cover) of this Policy, replace Your Car with a new one of the same make, model and specification.

We will only do this if:

- Your Car is damaged to the extent that the cost of repair is more than 60% of the United Kingdom list price (including VAT) of an identical new car at the time of loss or damage
- You or Your Spouse or Civil Partner have owned Your Car since it was first registered as new
- Your Car is a United Kingdom specification model bought from one of the manufacturer's authorised United Kingdom retailers
- the loss or damage happens before Your Car is one year old and the model is still available from the manufacturer's authorised United Kingdom retailers
- We have Your permission to replace Your Car.

Settlement of claims under this Section will be subject to the deduction of the Excesses listed within Sections 4 (Fire and Theft Cover) and 5 (Accidental Damage Cover) of Your Policy in addition to any other Excess that may apply. Please refer to Your Schedule.

Section 7 – Personal Belongings

What is covered

We will pay up to £250 for personal belongings while in Your Car if they are lost or damaged by an accident, fire, theft or attempted theft.

We will also pay up to £200 for wheelchairs, prams, child's push chairs, buggies and carrycots while in Your Car if they are lost or damaged by an accident fire, theft or attempted theft.

What is not covered

We will not cover:

- money including credit, cash, debit and cheque cards
- tickets, vouchers, documents and securities (financial certificates such as shares and bonds)
- any items stolen (other than children's car seats and booster seats), unless they are hidden in a glovebox or luggage compartment and Your Car is locked when it is unattended.

Section 8 – Personal Accident

What is covered

If You or a member of Your family permanently living with You is accidentally injured while travelling in Your Car and this injury alone results in:

- death; or
- permanent total loss of sight in one or both eyes; or
- permanent total loss of use of an arm or a leg.

We will pay the injured person or their legal representatives £10,000.

We will only pay for one benefit for death or injury to any person for any one injury in any one Period of Insurance.

Section 9 – Medical Expenses

What is covered

Following an accident involving Your Car We will pay:

- medical, surgical and dental fees up to £200 for each person
- veterinary fees up to £200 for each domestic pet (for a maximum of two pets)

if they are injured while travelling in Your Car.

We will also pay You £30 a day for up to 30 days if You have to stay in hospital.

Section 10 – Luggage Trailer

What is covered

We will pay up to £250 under Sections 4 (Fire and Theft Cover) and 5 (Accidental Damage Cover) of this Policy for loss or damage to a luggage trailer, whether or not it is attached to Your Car at the time of the accident or loss.

Section 11 – Windscreen Cover

What is covered

If the glass in the windscreen, windows or sunroof of Your Car is damaged We will pay for its replacement or repair including the repair of any resulting scratching of the surrounding bodywork.

As long as there is no claim under any other Section of this Policy any payment for glass replacement or repair will not affect Your No Claims Discount.

What is not covered

An Excess of £80 applies to each claim. This Excess will be reduced to £50 if You use Our approved glass replacement service.

You will not have to pay this Excess if the glass is repaired and not replaced.

Section 12 – Foreign Travel

What is covered

This Policy gives You and anyone entitled to drive Your Car under Your current Certificate of Motor Insurance the full cover shown in the Schedule in any country in the Territorial Limits.

Your current Certificate of Motor Insurance is evidence that You have the cover needed by law in the Territorial Limits. You do not need a green card or a bail bond if You want to travel within the Territorial Limits.

If You want cover outside the Territorial Limits, You must tell Us. We may provide cover and You may need to pay an extra premium.

We will pay any customs duty if Your Car is damaged and We cannot return it to the United Kingdom, the Channel Islands or the Isle of Man after a claim covered by this Policy.

What is not covered

If after 60 days Your Car does not return to United Kingdom, the Channel Islands or the Isle of Man (unless We have agreed to extend cover), cover will be limited to the minimum legal requirements to use Your Car in that country. The minimum requirements of United Kingdom law will apply if these are higher than those of the country where You are using Your Car.

Section 13 – Loss of Vehicle Licence

What is covered

Following the total loss of Your Car due to an event covered by this Policy We will pay You the unused portion of the road fund licence if You are unable to make a recovery from the licensing authorities.

Section 14 – Car Sharing

If You are paid as part of a car sharing arrangement for social or other purposes, We will not consider this as hiring or carrying passengers for hire or reward as long as:

- Your Car is not built or adapted to carry more than eight passengers; and
- You do not profit from the contributions You receive for the journey.

If You are not sure whether or not any car sharing You have arranged is covered by this Policy, please contact Us immediately.

Section 15 – Courtesy Car Cover

A ‘Class A’ courtesy car (e.g. small hatchback) will be provided to You in the United Kingdom, Channel Islands and the Isle of Man while Your Car is being repaired by a Volkswagen Group approved repairer following an accident or theft.

Subject to availability the car will be of a make and model from within the Volkswagen Group range. Where a Volkswagen Group car is not available, a car of an alternative make will be provided.

If Your Car is assessed as being beyond economical repair (total loss), You may retain the courtesy car for the following periods from the date that Your Car is declared a total loss:

- 14 days if Your Car is less than one year old from the date of its first registration as new; or
- four days if Your Car is more than one year old from the date of its first registration as new.

A courtesy car will not be provided where:

- You choose not to use a Volkswagen Group approved repairer
- Your Car is stolen and not recovered.

The supply of a courtesy car may be subject to terms and conditions.

In addition, We will provide Policy cover in the United Kingdom, the Channel Islands and the Isle of Man for:

- any courtesy car We give You as provided for by this Policy
- a car Your motor trader gives You, up to 1700cc, while Your Car is in a garage for service or repair.

Section 16 – Out of Use

If Your Car is in a private garage and not being used and if You ask and We agree to Your request We will suspend the Policy except for Section 4 (Fire and Theft Cover) from the date We receive the current Certificate of Motor Insurance.

Section 17 – Emergency Accommodation and Travel Expenses

We will pay You and any person travelling in Your Car up to £40 for any necessary overnight accommodation or to travel home if Your Car is stolen or damaged as a result of an accident covered by this Policy.

Section 18 – No Claims Discount

If You do not claim under this Policy during the Period of Insurance, We will give You a No Claims Discount on Your premium when You renew Your Policy until You reach the maximum amount.

If You make a claim under this Policy, Your No Claims Discount may be affected as shown in the table unless You have paid an additional premium to protect or guarantee the discount and the relevant Endorsement is shown on Your Policy Schedule.

Claim-free years	1 st Claim	2 nd Claim	3 rd or more
1	NIL	NIL	NIL
2	NIL	NIL	NIL
3	1 YEAR	NIL	NIL
4	2 YEARS	NIL	NIL
5 or more years	3 YEARS	1 YEAR	NIL

Section 19 – Uninsured Drivers

What is covered

If You make a claim following an accident and the driver of the other vehicle is not insured You will not lose Your No Claims Discount or have to pay any Excess as a result of that accident provided:

- We establish that the accident is not Your fault; and
- You are able to provide details of the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle.

You may have to pay Your Excess when You first claim and You may also temporarily lose Your No Claims Discount. If subsequently We are satisfied that the accident was not Your fault We will repay Your Excess, reinstate Your No Claims Discount and refund any premium which may be due to You.

Part B – Uninsured Loss Recovery And Legal Expenses

Definitions

In addition to the words defined within 'The Meaning of Words' the following definitions also apply to this section.

Costs in part B means:

- the professional fees and expenses reasonably and properly charged by the Legal Representative on a Standard Basis, up to the standard rates set by the courts, which You cannot recover from Your opponent
- Your opponent's Costs in civil cases which You are ordered to pay by a court or which You pay to Your opponent with Our written agreement.

We will only pay Costs which We consider are necessary and in proportion to the value of Your claim.

We will only start to cover Costs from the time We have accepted Your claim in writing and appointed the Legal Representative.

The most We will pay for all claims arising out of any one event is £100,000.

Legal Representative

The solicitor or other person appointed with Our agreement under part B of this Policy to represent You. At any time before We agree that legal proceedings need to be issued, We will choose the Legal Representative.

Standard Basis

The assessment of Costs which are proportionate to Your claim.

What is covered

We will pay the Costs of You taking legal action as a result of any road accident which causes the following:

- Your death or bodily injury while You are in, on or getting into or out of Your Car
- damage to Your Car
- damage to property which You own or are legally responsible for and which is in or on Your Car.

We will provide this cover as long as:

- the claim is not covered under any other insurance
- the road accident happened within the Territorial Limits and within the Period of Insurance
- the claim will be decided by a court within the Territorial Limits

- there is a reasonable chance of recovering damages from Your opponent at all times.

What is not covered

We will not cover:

- any claim arising out of a contract You have with another person or organisation
- any claim for an event which is not covered by this Policy
- any claim which You report to Us more than six months after the road accident
- disputes between You and Us
- Costs We have not agreed to in writing
- Costs incurred before We have accepted Your claim in writing
- Costs You have paid directly to the Legal Representative or any other person without Our permission
- any VAT You can recover from elsewhere
- any application for a judicial review
- any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change
- any Costs covered by another section of this Policy or by any other insurance
- any claim or dispute that happens because You have deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim.

Conditions applicable to part B

If You do not keep to the conditions, We may cancel this section of the Policy and refuse any claim and withdraw from any current claim.

You must:

- give Us written details of Your claim along with any other supporting information We ask for
- make Your claim within six months of the date of the event which led to the dispute
- not appoint a Legal Representative
- follow the Legal Representative's advice and provide any information he or she asks for
- take every reasonable step to recover Costs and pay them to Us
- get Our written permission before making an appeal
- make sure that the Legal Representative keeps to the following conditions.

continued overleaf

The Legal Representative must:

- get Our written permission before instructing a barrister or expert witness
- tell Us if, at any stage, there is no longer a reasonable chance of recovering damages or getting any other remedy
- tell Us immediately if the other party makes a payment into court or any offer to settle the matter
- report the result of the claim to Us when it is finished.

We will have the right to do the following:

- take over and conduct, in Your name, any claim or proceedings
- settle a claim by paying the amount in dispute
- appoint the Legal Representative in Your name and on Your behalf
- have any legal bill audited or assessed
- contact the Legal Representative at any time, and have access to all statements opinions and reports
- end Your claim if during the course of the claim We think there is no longer a reasonable chance of success. If You continue the claim and get a better settlement than We expected, We will pay Your reasonable Costs which You cannot recover from anywhere else
- settle the Costs covered by any part of this Policy at the end of the claim
- end Your claim and recover the Costs from You which We have already paid or agreed to pay if:
 - the Legal Representative reasonably refuses to continue acting for You because of any unreasonable act or failure to act by You; or
 - You unreasonably withdraw Your claim from the Legal Representative without Our agreement; and
 - We do not agree to appoint another Legal Representative to continue Your claim.

Your agreements with others

We will not be bound by any agreement between You and the Legal Representative or You and any other person or organisation.

Choosing the Legal Representative

At any time before We agree that legal proceedings need to be issued We will choose the Legal Representative.

You can only choose the Legal Representative if We agree that legal proceedings need to be issued or if a conflict of interest arises which means that the Legal Representative cannot act for You. You must send his or her name and address to Us. If We agree to appoint a Legal Representative that You

choose, he or she will be appointed on the same terms as We would have appointed Our chosen Legal Representative. We may decide not to accept Your choice of Legal Representative. If We do not agree with Your choice, the matter will be settled using the procedure noted under 'Disputes'.

When choosing the Legal Representative You must remember Your duty to keep the Cost of any legal proceedings as low as possible.

Disputes

If there is a dispute between You and Us the matter may be referred to an arbitrator who We and You agree to. If We and You cannot agree on an arbitrator the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either You or Us, the arbitrator will decide how You and We will share the costs.

Lawphone

Your Uninsured Loss Recovery And Legal Expenses section includes access to Lawphone to give advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice You get from Lawphone will always be according to the laws of the United Kingdom.

Lawphone: 0870 241 4140 (in Scotland call 0141 221 8878). When You call Lawphone please quote reference 36553. You will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return Your call. We may record the calls to protect You.

How to make a claim

You must first make a valid claim on Your Car insurance cover. Just call car claims on 0844 893 9546

When You call You will be asked for full details of the road accident. Please quote reference 36553.

Your Uninsured Loss Recovery and Legal Expenses Policy Section includes access to one of Our approved specialist solicitors if Your claim is covered. You must not appoint a solicitor yourself.

If You have already seen a solicitor before We have accepted Your claim, We will not pay any fees or other expenses that You have incurred. If Your claim is covered, We will appoint the Legal Representative that We have agreed to in Your name and on Your behalf and will only start to cover the Costs from the time We have accepted Your claim and appointed the Legal Representative.

Section 20 - General Conditions

Applying to all Sections of the Policy

1. Reasonable precautions

You must take all reasonable precautions to protect Your Car from loss and damage and to keep it in a good roadworthy condition. You must let one of Our authorised representatives inspect Your Car at any reasonable time.

2. Keeping to the terms of the Policy

We will only give You the cover described in this Policy if:

- any person claiming has met all the conditions as far as they apply
- declarations made and information given to Us orally, electronically, in writing and in the Personal Details form, forming the basis of this Policy, are complete and correct as far as You know
- You pay the premium or any agreed premium instalment when We ask.

3. Compulsory insurance

If the law of any country in which this Policy covers You says We must pay a claim which We would not otherwise have paid, We are entitled to recover such payments from You or the person who is liable.

4. Claims

You must tell Us as soon as reasonably possible about any accident or claim and give Us any information We may need without delay.

If Your Car is on lease hire or hire purchase We may be required to make Our payment to the lease hire or hire purchase company. In that event Our payment will be in full and final settlement of Our liability under Section 4 (Fire and Theft Cover) or 5 (Accidental Damage Cover) of this Policy.

You must not pay or offer or agree to pay any money or admit liability or settle any claim without Our permission.

We can, in Your name:

- take over and defend or settle a claim
- take proceedings at Our own expense and benefit to get back any payment We have made under this Policy.

You must co-operate with Us at all times.

5. Reflection period

You may cancel this Policy within 14 days of the date You receive it (or for renewals You may cancel this Policy within 14 days of the Policy renewal date). You can do this by returning the Certificate of Motor Insurance to Us. If You choose to do this You are entitled to a refund of the premium You have paid for this insurance.

We will charge a pro rata premium subject to a minimum premium of £15 (plus Insurance Premium Tax) except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to Us.

6. Cancelling Your Policy

We may cancel this Policy by sending seven days notice in writing to You at Your last known address and in the case of Northern Ireland to the Department of the Environment for Northern Ireland. If this happens You must by law return Your Certificate of Motor Insurance to Us.

We will return the premium for the part of the Policy that You have not yet used unless You have made a claim during the Period of Insurance.

You may cancel this Policy by returning the current Certificate of Motor Insurance to Us.

Return premium

We will not refund Your premium if You have made a claim during the Period of Insurance or You have taken out a Policy to provide less than one year's cover.

Any refund will be based on the date You return the current Certificate of Motor Insurance to Us.

If You cancel the Policy before the first renewal date, We will refund the part of the premium You have not yet used less a charge of £50.

continued overleaf

If You cancel the Policy after the first renewal date, We will refund the part of the premium You have not yet used less a charge of £15.

7. Fraud

If You make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, You will lose all benefit and premiums You have paid for this Policy. In addition We may recover any sums paid under this Policy.

If You fraudulently provided Us with false information, statements or documents We may record this on anti-fraud databases, We may also notify other organisations. The Data Protection Act notification details issued with Your Schedule provides additional information.

8. Theft and malicious damage notification

You must report any theft, attempted theft or malicious damage to the police as soon as reasonably possible.

9. Automatic renewal

If You pay Your premium by Our instalment plan, when Your Policy is due for renewal We will renew it for You automatically. This saves You the worry of remembering to contact Us prior to the renewal date. We will write to You before the Policy expires with full details of Your next year's premium and Policy conditions.

We will also issue You with a new Certificate of Motor Insurance.

If You do not want to renew this Policy, all You need to do is return the Certificate of Motor Insurance issued with Your renewal documents to Us marked lapsed. If the Certificate of Motor Insurance is received after the renewal date We will follow the procedures laid out in General Condition 6, Cancelling Your Policy.

Should We decide that We will not renew Your Policy We will notify You in writing prior to the renewal date.

The automatic renewal process only applies if the premium is paid by Our instalment plan.

10. Choice of law

Unless We agree otherwise:

- the language of this Policy and all communications relating to it will be in English; and
- English law will apply to the contract of insurance.

11. Changing Your details

You must tell Us immediately about any changes that may affect Your Policy cover. Here are some of the changes You must tell Us about:

- You changing Your Car
- changes You make to Your Car that make it different from the manufacturer's standard United Kingdom specification
- You want to use Your Car for a purpose not permitted in Your Certificate of Motor Insurance
- You become aware of a medical or physical condition of any driver which may affect their ability to drive
- You or any other driver covered by Your Policy are convicted of a criminal or motoring offence including fixed penalty offences
- You change Your address or where You normally keep Your Car
- You or any driver covered under this Policy change occupation, including any part-time work
- You want someone to drive Your Car who is not insured under this Policy
- You purchase an additional vehicle.

This is not a complete list and You should contact Us if You are unsure whether a change of circumstances may affect Your Policy.

When You tell Us of a change of details We will reassess the premium and terms of Your Policy. You will be informed of any revised premium or terms and asked to agree before any change is made.

To reduce Costs We will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of Your Policy. In some circumstances We may not be able to continue Your Policy following the changes. Where this happens You will be advised and this Policy will be cancelled in line with the provisions of General Condition 6.

12. Payment of premium

If You fail to pay Your premium or any premium instalment We may cancel Your Policy and refuse Your claim or take the balance of any outstanding premium due to Us from any claim payment We make to You. This may mean that We fulfil Our obligations to any claim against Your Policy by a third party but seek full recovery of any sum paid under Your Policy from You. This may include the instruction of solicitors or other recovery agents.

13. Other policies

We will not make any payment if there is cover under any other insurance.

14. Rights of parties

A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third parties) Act 1999 to enforce any term of this Policy.

This does not affect any right or remedy of a third party which exists or is available apart from that Act.

Section 21 - General Exclusions

Applying to all Parts of the Policy

This Policy does not cover the following unless We have to provide cover to meet the requirements of any compulsory motor insurance legislation in force within the Territorial Limits of this Policy.

1. Who uses the car

We will not cover any claim or damage arising while Your Car is being:

- driven by anyone who is not mentioned in the 'Persons or classes of persons entitled to drive' section noted in the current Certificate of Motor Insurance
- used for a purpose which is not shown or is excluded on the current Certificate of Motor Insurance
- driven by someone who does not have a valid driving licence or is breaking the conditions of their driving licence.

However, this exclusion does not apply:

- to the cover given to You (and to no other person) under Section one (Your Liability to Others) while Your car is being used without Your authority or by a Motor Trader for service or repair
- to claims under Section 4 (Fire and Theft Cover) arising through theft or attempted theft, provided You are prepared to help the police with any prosecution
- to claims under Section 5 (Accidental Damage Cover) while Your Car is being used without Your authority or by a Motor Trader for service or repair.

2. War and other hostilities

We will not cover loss, damage, injury or liability as a result of:

- war, invasion, act of foreign enemy, hostilities (whether war be declared or not)
- military force or coup, civil war, rebellion or revolution
- use of Your Car in a country where the Foreign and Commonwealth Office or its successor has advised against 'all travel'.

3. Riot

We will not cover any loss, damage or liability other than cover for Your liability to others caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands.

4. Radioactivity

We will not cover loss or damage or legal liability directly or indirectly caused by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

5. Airside / Airfield

We will not cover liability caused by using any vehicle on any part of an aerodrome, airport, airfield or military base where aircraft can go.

6. Contracts

We will not cover any loss, damage or liability as a result of an agreement or contract unless We would have been responsible anyway.

7. Pollution

We will not cover any loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the Period of Insurance.

Complaints Procedure

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 sorted out the situation within eight weeks We will provide You with information about the Financial Ombudsman Service.

Please contact Us at:
Customer Satisfaction Manager
Volkswagen Insurance Service,
2530 The Quadrant,
Aztec West,
Almondsbury,
Bristol BS32 4AW

Telephone 0800 197 9945
E-mail: customersatisfaction@insurewithvis.co.uk

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300

Assistance Card and Helpline Telephone Numbers

To report a claim, we suggest that you keep this card with you or in your car. You may find it useful to add the helpline numbers into your mobile phone and keep the Policy in your car's glovebox.

VOLKSWAGEN INSURANCE SERVICE	
GREAT BRITAIN LIMITED	
Customer helpline	0844 391 8021
Claims helpline	0844 893 9546
Accident recovery	0800 777 154
Legal helpline	0870 241 4140
European helpline	+44 20 8603 9454
Write your policy number here:	

Customer service opening hours:
Monday – Friday 8am – 9pm, Saturday 9am – 5pm

Claims helpline opening hours:
Monday – Friday 8am – 6pm, Saturday 9am -1pm

Calls may be recorded and monitored.

Calls provided by BT will be charged at up to 4p per minute at all times. A call set-up fee of 3p per call applies to calls from residential lines. Mobiles and other providers charges may vary. Costs can be checked with Your network provider. Prices correct at time of printing.

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