

VOLKSWAGEN INSURANCE SERVICE

GREAT BRITAIN LIMITED

Policy summary

keyfacts[®]

This is a summary of your policy only. It does not form part of the contract between you and us. For full details please refer to the policy booklet enclosed.

Who provides the cover?

Allianz Insurance plc.

Uninsured loss recovery and legal expenses cover is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

How long does the cover last?

The policy lasts for 12 months.

What is covered?

The cover provided by your policy is comprehensive. If you are involved in an accident you are covered for damage or injury you cause to anyone else as well as fire, theft or accidental damage to your own car.

Subject to acceptance criteria** you can take out a policy as long as:

- you are over 17
- you live permanently in the United Kingdom, Channel Islands or the Isle of Man; or
- your car is taxed and registered in the United Kingdom, Channel Islands or the Isle of Man.

** Certain occupations, use of your car, adverse driving records including certain convictions or accident history may not qualify in all circumstances.

*For your protection, calls may be recorded or monitored.

What happens if I want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period a temporary cover charge, minimum £15, will apply.

If you cancel the policy after 14 days but before its first renewal we will refund your unused premium less a charge of £50.

If cancellation occurs after the first renewal this charge is reduced to £15.

How do I notify a claim?

For accidents in the United Kingdom:

Call 0844 893 9546* – 8am – 6pm Monday to Friday and 9am – 1pm Saturday.

For claims under the Legal Protection section:

Call 0870 241 4140*.

How do I make a complaint?

If you have a complaint, please contact the Customer Satisfaction Manager at:

Volkswagen Insurance Service, 2530 The Quadrant, Aztec West, Bristol BS32 4AW.

You can also phone 0800 197 9945* or email customersatisfaction@insurewithvis.co.uk

If your complaint relates to the Legal Protection section of your policy contact the Customer Satisfaction Manager at Allianz Legal Protection, Redwood House, Brotherswood Court, Great Park Road, Bradley Stoke, Bristol BS32 4QW.

You can also phone 0845 0700 886*.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints wording can be found in the policy wording.

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

Would I receive compensation if Allianz is unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme - further details are in your policy document.

Continued overleaf...

Significant or unusual exclusions and limitations	Section of policy												
<p>You will have to pay the first £100.00 of any claim for fire or theft.</p> <p>The following excesses also apply on top of any other excess that may apply (which will be shown in your policy schedule).</p> <table border="0"> <thead> <tr> <th data-bbox="121 416 794 450">Category of driver</th> <th data-bbox="802 416 1090 450">Excess</th> </tr> </thead> <tbody> <tr> <td data-bbox="121 456 794 490">Inexperienced drivers</td> <td data-bbox="802 456 1090 490">£100.00</td> </tr> <tr> <td colspan="2" data-bbox="121 497 1090 530">Experienced drivers aged</td> </tr> <tr> <td data-bbox="121 537 794 571">17 to 20</td> <td data-bbox="802 537 1090 571">£250.00</td> </tr> <tr> <td data-bbox="121 577 794 611">21 to 24</td> <td data-bbox="802 577 1090 611">£200.00</td> </tr> <tr> <td data-bbox="121 618 794 685">Aged 25 or over and either holds a provisional licence or has held a full licence for less than one year:</td> <td data-bbox="802 651 1090 685">£100.00</td> </tr> </tbody> </table> <p>An inexperienced driver is someone who has not held a full licence issued in the United Kingdom, Channel Islands or the Isle of Man for at least one year.</p> <p>A full licence means a licence issued in the United Kingdom, Channel Islands or the Isle of Man.</p>	Category of driver	Excess	Inexperienced drivers	£100.00	Experienced drivers aged		17 to 20	£250.00	21 to 24	£200.00	Aged 25 or over and either holds a provisional licence or has held a full licence for less than one year:	£100.00	<p>Fire and theft cover</p> <p>Accidental damage cover</p>
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Inexperienced drivers	£100.00												
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Aged 25 or over and either holds a provisional licence or has held a full licence for less than one year:	£100.00												
<p>Glass damage excess</p> <p>You will have to pay the first £50.00 of any claim for replacement of your windscreen. If the windscreen is repaired no excess applies. The excess is increased to £80.00 if you do not use our approved supplier. If the windscreen is repaired no excess applies.</p> <p>Loss of or damage to your car following theft or attempted theft is excluded unless your car was locked and the ignition key or other removable ignition device removed.</p> <p>Audio, communication/navigational and in car entertainment equipment that is not manufacturer standard for your car is limited to £500.00.</p> <p>Personal belongings cover is limited to £250.00. Cover is also provided for up to £200.00 for wheelchairs, prams, pushchairs and carrycots.</p> <p>Cover does not include money, jewellery, mobile phones, goods samples or equipment carried in connection with a business.</p>	<p>Windscreen damage</p> <p>Fire and theft cover</p> <p>Accidental damage cover</p> <p>Personal belongings</p>												
<p>Foreign travel</p> <p>Provides the cover shown in your schedule in all EU member countries plus Croatia, Andorra, Iceland, Norway, Liechtenstein and Switzerland.</p>	<p>Foreign travel</p>												
<p>Free courtesy vehicle</p> <p>In the event of damage to your car you will be offered the use of a loan car while repairs are carried out. You must use one of our approved repairers and the loan car will be a Class A (small hatchback) vehicle. Subject to availability the loan car will be of a make and model from the Volkswagen Group range.</p>	<p>Courtesy car cover</p>												