

# MOTOR INSURANCE

## POLICY KEY FACTS

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Wording.

### WHO IS THE INSURER?

Haven Insurance Company Limited ('Haven Insurance') registered in Gibraltar under company number 85914, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Haven Insurance is authorised and regulated by the Financial Services Commission and Financial Conduct Authority by means of cross border services.

### WHO IS INSURED?

You and any driver named on the Policy Schedule.

### WHAT IS THIS POLICY FOR?

Haven Insurance provides the following types of policies:

- Private Hire
- Commercial Vehicle
- Public Hire
- Executive Hire
- Private Car
- Courier

**The Certificate of Motor Insurance and Policy Schedule issued to you will show the use specifically agreed for your policy.**

The cover offered is comprehensive, third party fire & theft and third party only, as stated in your Policy Schedule. Full details of the cover, the conditions that apply, the claims process and the circumstances when claims will not be met are contained in the Policy Wording.

### WHAT ARE THE SIGNIFICANT FEATURES AND BENEFITS?

Standard Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to other people, including passengers	✓	✓	✓
Legal liability for damage to other people's property (up to £20,000,000)	✓	✓	✓
Damage to your vehicle: 1) Accidental damage, vandalism and malicious damage 2) Fire, lightning, self-ignition and explosion 3) Theft or attempted theft or taking the vehicle away without permission	✓ ✓ ✓	✗ ✓ ✓	✗ ✗ ✗
Windscreen repair/replacement	✓ refer to the policy schedule for limits	✓ refer to the policy schedule for limits	✗
Foreign use	✓ refer to the foreign use section of your policy	✓ refer to the foreign use section of your policy	✓ refer to the foreign use section of your policy
Driving other vehicles	✗ unless specified on the Certificate of Insurance	✗ unless specified on the Certificate of Insurance	✗ unless specified on the Certificate of Insurance

## WHAT AM I NOT COVERED FOR IN MY POLICY?

Your policy does not cover any liability, loss or damage while any vehicle covered by this insurance is being:

- 1 Driven by any other person other than as described under the effective Certificate of Motor Insurance or used for a purpose not permitted by the Certificate,
- 2 Driven by anyone (including you) who to your knowledge does not have a licence issued by the DVLA to drive your vehicle or has never held a licence or is disqualified from driving,
- 3 Loss or damage to you vehicle arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle or where the car has not been properly locked/secured,
- 4 Wear and tear, mechanical or electrical breakdown and failures or breakages,
- 5 Damages to your tyres, unless caused by an accident, fire claims or malicious damage,
- 6 Loss or damage to your vehicle by someone who obtained it by fraud or deception.

Please note you must pay an amount called the policy 'excess' towards any claim you make. If the excess is shown against a named driver in the Policy Schedule this will be the total excess that applies to each and every incident of loss or damage while the vehicle is being driven by or in possession of that person. Please refer to your policy for full details.

## WHAT HAPPENS IF I TAKE OUT COVER AND THEN CHANGE MY MIND?

If you are a Private Car policyholder you have the right to cancel your insurance policy **within 14 days** of inception/renewal date or the date of receiving the policy (whichever is later).

You do not need to give a reason for cancellation unless you have made a claim or there is a claim outstanding under your policy. We will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled, subject to a minimum charge of £25.00 plus Insurance Premium Tax (IPT). If you cancel your policy within 14 days and your vehicle has been deemed a total loss following a claim or you have had a fault claim during that time then no premium will be refunded.

To exercise your right to cancel, you must return your Certificate of Motor Insurance/cover note to your agent within the time stipulated above, along with written advices that you wish to exercise your right to cancel. Please note that this only applies to Private Car annual policies. All other policies are exempt from the above cancellation rights.

## HOW DO I CANCEL MY ANNUAL POLICY?

You may cancel your annual policy at any time by returning your Certificate of Motor Insurance to your agent and we will calculate the refund which you are entitled to with the scale below subject to no claim having occurred in the current period of insurance.

### FOR 12 MONTH POLICIES ONLY

Length of time you had the insurance (not exceeding)	1mth	2mth	3mth	4mth	6mth	8mth	8mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil

For other policy periods of less than a year there is no refund of premium if a policy is cancelled.

## HOW DO I MAKE A CLAIM?

It is a condition of your policy that after any loss, damage or accident full details of the incident are reported **within 24 hours** to our claims team by calling them on 0845 0920700. Once a claim has been reported by telephone further correspondence can be sent to Haven Claims, Suite 2a Second Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT. It is a condition of your policy that any increased costs resulting from your delay in reporting any incident to us will be your responsibility. If you fail to report a claim within 24 hours you will be charged a late reporting excess.

If you are covered for windscreen/glass claims (including chip repairs) the coverage limit will be shown on your Policy Schedule, subject to an excess for a replacement. The authorised repairer is PMSL (National Windscreens Account) who can be contacted on 0800 998 1305. If an alternative company is used Haven will only pay £50 towards the claim, subject to your excess being paid.

## HOW DO I MAKE A COMPLAINT?

Haven Insurance aims to provide a high level of customer service and to pay claims fairly and promptly. If you have an enquiry or complaint regarding this insurance, you should first contact your agent who administers the insurance on your behalf.

If you remain dissatisfied, you should contact Haven Insurance Company Limited in writing at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar or by email at [complaints@haven.gi](mailto:complaints@haven.gi). Please quote the policy or claim number in all correspondence.

In the unlikely event that the matter is still not resolved to your satisfaction, the complaint can be referred to the Financial Ombudsman Services ('FOS') at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or on phone number 0800 0234567. Please note that you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

## WOULD I RECEIVE COMPENSATION IF HAVEN INSURANCE COMPANY LIMITED WERE UNABLE TO MEET ITS LIABILITIES?

We are covered by the Financial Services Compensation Scheme ('the Scheme'). You may be entitled to compensation from the Scheme if we cannot meet our obligations. Further information about the Scheme and the compensation arrangements can be obtained by contacting the Scheme in writing at 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN, or by phone on 0207 741 4100 or on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## OTHER IMPORTANT INFORMATION ABOUT HAVEN INSURANCE COMPANY LIMITED:

Haven Insurance Company Limited is licensed and regulated by the Commission of Insurance under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Haven Insurance is also a member of the Motor Insurers Bureau and Association of British Insurers.

**For further information on Haven Insurance please call 0845 0920704 or email [info@haven.gi](mailto:info@haven.gi).**