



Additional Product Policy Booklet



To make a claim

To report a new claim, please log in to your Slick account and select 'Claims', then select 'Make a new claim'. From here the specific add-on links for online claim notifications and contact information are available.

Breakdown

Breakdown cover is provided by Britannia Rescue, who are on hand to help 24/7. You can report your claim via phone using the number below.

Have the following information ready:

- Your policy number and the phone number you're calling from
- Exact details of where you are (use the what3words app if you can)

Report via phone:

UK: 0330 678 6461

Europe: +44 (0) 1484 435 806

Guaranteed hire car

Telephone: 0344 856 2359

Website: <https://vehiclehireclaims.davies-group.com>

Enhanced personal accident

Telephone: 0345 030 8115

Email: specialistclaims@davies-group.com

Excess protection

Telephone: 0344 856 2359

Website: <https://excessprotectionclaims.davies-group.com>

Pothole insurance

Telephone: 0191 259 6378

Website: mbginsurance.co.uk/claims/

Motor legal expenses

Road traffic accident related claims: 0333 207 0756

Legal helpline 0370241 4140

Online legal service: lawclubonline.co.uk



Introduction to this policy booklet

This additional products booklet contains the policy wordings for all the additional products Slick car insurance offers. Please refer to your schedule to confirm which additional products you have chosen to add to your motor insurance policy.

In this booklet, you'll find everything you need to know about your additional products – including what is covered and what isn't – so please keep it safe with your schedule.

We haven't given you any advice or recommendations as to whether these products meet your specific insurance requirements.

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Cancellation

Slick Cover Limited is authorised by the insurer(s) of these additional products to exercise the rights of cancellation set out in each policy recorded in this booklet, and to communicate to you, your insurer(s)' exercise of those rights. If your vehicle insurance policy is cancelled by you or Slick insurance or the insurer, at any time, all of the additional products you bought will also be cancelled on the same date as your vehicle insurance policy is cancelled. Please see the car insurance policy booklet for full terms and conditions.

Breakdown Cover

Thank you for choosing to purchase breakdown cover provided by Britannia Rescue. Your personal details will confirm the level of breakdown cover you have selected. You must read your personal details, certificate of motor insurance, document of insurance and this document as one contract with us. Your policy is underwritten by Liverpool Victoria Insurance Company Limited ("LVIC").

What to do if you need our assistance

If you break down:

Call us on 0330 678 6461 while in the UK or +44 (0) 1484 435 806 when abroad when it's safe to do so. Keep your mobile phone switched on and free for calls.

Have the following information ready:

1. Your policy number and the phone number you're calling from;
2. Exact details of where you are.

Safety first

If you suffer a breakdown on a motorway/dual carriageway in the UK:

- If possible, try to pull over to the hard shoulder, as far left or as far away from the carriageway as possible;
- Switch on your hazard warning lights;
- If you can't get to the hard shoulder only leave your vehicle if you can safely get clear of the carriageway;
- Don't attempt to place any warning device on the carriageway;
- Leave all belongings, luggage and pets in the vehicle;
- Stand behind a barrier or up an embankment if there is one, to the rear of the vehicle;
- Once clear of the vehicle, keep well clear of the carriageway at all times and do not attempt to go back to your vehicle.

If you suffer a breakdown on a road other than on a motorway/dual carriageway in the UK:

- If possible, try to pull over as far left or as far away from the carriageway as possible;
- Switch on your hazard warning lights;
- If you can't get your vehicle clear of the carriageway only leave your vehicle if you can do so safely. If you cannot safely exit the vehicle and decide to stay in the vehicle keep your seatbelt on at all times;
- If your vehicle does make it off the carriageway you should exit the vehicle as safely as possible by exiting on the left-hand side. Always stand to the rear of the vehicle.

When our breakdown professional arrives:

- They will do everything they can to get you on your way but please remember they are only authorised to provide the service you have paid for and agreed with us;
- They will ask you to pay for any parts and we are not responsible for costs you arrange without our authorisation;



- When they have dealt with your breakdown, they may ask you to sign an advice note. They'll return this to us so we can monitor our service standards.

Definitions

Here's a breakdown of some of the common terms you'll see in this document of breakdown cover – wherever they appear, they have the same meaning:

| Term | Definition |
|---------------------------------------|---|
| Breakdown professional | A trained, professional motor mechanic/recovery driver or specialist service provider. |
| Breakdown | The vehicle is incapable of operation as a whole because of mechanical or electrical failure, theft or attempted theft, vandalism, accidental damage, a flat tyre, a lack of fuel or incorrect fuelling during the period of cover. Failure of any parts of the vehicle to function e.g. an indicator, headlight, windscreen wiper or convertible roof does not constitute a breakdown unless the failure causes the vehicle to be incapable of operating as a whole or is likely to result in the driver being prosecuted for using a defective vehicle. The cover cannot be used as an alternative to regular servicing or maintenance or as a way to avoid paying for repairs. |
| Home address | Your permanent residence we have on record at the time of a breakdown as supplied by you. |
| Motorail | A specific European Rail Service for transporting vehicles across Europe. Motorail services do not include Channel Tunnel rail services. |
| Passengers | Occupants of the vehicle (excluding hitch hikers). |
| Personal details | Forms part of your contract with us and includes the period of cover, name of the policyholder and your level of breakdown cover. |
| Spouse/partner | Spouse, partner or civil partner residing at the same residential address. |
| Trip | A pre-booked continuous journey to the countries as specified within the geographical limits of Section E (UK & European Assist) which begins and ends in the UK within the policy period. The maximum amount of time you can spend abroad in total is 180 days during the policy period |
| UK market value | The value for the relevant make and model as specified in Glass's Guide or a recognised equivalent. |
| Vehicle | Any mechanically propelled vehicle, registered in the UK, that requires insurance for use on the public highway as specified under the Road Traffic Act 1988 and does not exceed any of the following dimensions when fully loaded: <ul style="list-style-type: none"> • Caravans and trailers – 8 metres in length (including A-frame). • Motorhomes – 8 metres in length or 7.5 tonnes in weight. • All other vehicles – 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight. All vehicles must also meet the criteria specified in Section B – Vehicles. |
| We, us and our | Slick cover, and where the context dictates, Liverpool Victoria Insurance Company Limited trading as Britannia Rescue. |
| You, your and the policyholder | The policyholder and where the context dictates any person who is travelling in and who requests assistance for the vehicle that is registered with us. |
| Your representative | Anyone acting with or on your authority. |

Section A | Introduction to your Breakdown Cover

This policy is for residents of Great Britain and entitles you to our vehicle breakdown and recovery assistance within the UK, the Channel Islands, the Isle of Man and the Republic of Ireland. For European breakdown and recovery assistance see Section E (UK & European Assist). We have set out the levels of cover which we provide in Sections C to E.

Important information about your cover

- We will protect you against the cost of vehicle breakdown and recovery assistance within the policy period, shown on your personal details, for which you pay a premium.
- Unless you give us a future start date your cover begins the day after you purchased the cover.
- Where it is not safe to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe location to carry out repairs.
- All costs relating to parts and labour remain your responsibility unless covered or agreed by us.
- We cannot guarantee that a replacement vehicle will be available.
- We will not pay for any extra charges relating to specific needs of a replacement vehicle such as tow bars or roof racks; these requirements are subject to availability.
- You must meet the terms and conditions of the hire car company which include having a valid driving licence, meeting the minimum age set by the hire car company and being in possession of a valid credit card.
- Hire cars may not be taken out of the country without the permission of the hire car company.
- Our breakdown and recovery assistance does not extend to hire cars provided under this policy.
- If you have purchased the appropriate level of cover, we will only provide help at your home address if your vehicle is incapable of operation due to a breakdown. For help provided at your home address, our breakdown professional will try to repair the fault.
- If they can't do this, we will take the vehicle immediately to a local place of repair, but you will have to pay for any repairs. If you do not accept immediate recovery, you will have to pay for any further help for the same fault.
- Recovery cannot be used as a way of avoiding repair costs.
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when cover was taken out.
- The policy covers one permanently named vehicle.
- Moving to a lower level of cover is not permitted during the policy period except within 14 days of receiving your documents. After this period reducing your level of cover can only be applied at renewal. However, you can amend the vehicle at any time or increase your level of cover, except when the increase of cover is at the point of a potential claim or if you've already travelled to Europe and wish to add UK & European Assist.

Duplicate Cover

If you have an existing breakdown policy that gives the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

Cancellation Rights

For your and our cancellation rights please refer to your car insurance policy booklet.

How we use your Personal Information

For information on how we use your information please refer to your Document of Car Insurance.



How to make a complaint

If you have a complaint about your policy or the service you have received, please contact us by phone on 0330 678 5300. For Text Phone please dial 18001 first. (Opening hours: Mon – Fri 9am – 5pm). If you prefer to write, please address your letter to: Customer Relations Manager, Britannia Rescue, County Gates, Bournemouth, BH1 2AT. Email: quality@britanniarescue.com.

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123 (from mobile or non BT lines). Email: complaint.info@financial-ombudsman.org.uk. For more information, please visit financialombudsman.org.uk. Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS).

There are different levels of compensation, depending on what kind of insurance you have: compulsory insurance, such as third-party motor insurance, 100% of the claim is covered non-compulsory insurance, such as home insurance, 90% of the claim is covered. You can get further information from: fscs.org.uk, phone 0800 678 1100 or 0207 741 4100, email enquiries@fscs.org.uk.

Section B | Vehicles

Vehicles must be in a roadworthy condition and should be serviced and maintained in line with manufacturer guidelines and meet all legal regulations including, if appropriate, having an MOT certificate and any applicable vehicle tax. It is your responsibility to ensure that all vehicles are kept in this condition throughout the period of cover, and we may ask for proof in the event of a dispute. The service does not cover vehicles which, in the opinion of the breakdown professional attending the vehicle, were not roadworthy or were broken down before your policy began.

We will not provide services for vehicles that are not registered with us. You must tell us immediately if you change your vehicle. Vehicle changes must be permanent and are not reversible.

Vehicles and any caravan or trailer that is attached to your vehicle must be registered at the home address, owned by you, or a member of your household and be kept at your home address or the normal place of garaging as shown on our records.

Caravans and trailers – your cover includes any caravan or trailer that is attached to the vehicle at the time of the vehicle breakdown, unless the breakdown occurs at your home address or within 1/4 of a mile of that address or the location at which your caravan or trailer is normally stored. Caravans and trailers must be fitted with a standard 50-millimetre ball coupling. All caravans and trailers must meet the requirements of the Road Vehicles (Construction and Use) Regulations 1986.

Section C | Roadside Assist (Local)

If your vehicle cannot be driven because of a breakdown which occurred more than a 1/4 of a mile from your home address, we will:

- Try to repair the fault at the roadside for up to one hour so that you can continue your journey safely and legally;
- If we cannot repair your vehicle at the roadside, we will transport your vehicle, you and up to 7 passengers that are in the vehicle at the time of the breakdown to a local place of repair or to a destination of your choice within 10 miles of the breakdown; or
- If you have lost or broken your vehicle keys, and a spare set is known to be at a nearby location, we may choose at our discretion to arrange transportation for you to collect the spare set instead of allocating a breakdown professional to attend the vehicle. At all times, we will choose how best to help you.
- Relay telephone messages to advise of unforeseen travel delays.

Exceptions to Section C

- Breakdowns occurring within a 1/4 of a mile of your home address.
- All labour charges other than one hour's labour at the roadside, and the cost of replacement parts and/or other materials are your responsibility.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
- The cost of, if needed, a specialist locksmith, body glass or tyre specialist.
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section G).

Section D | UK Recovery & Home Assist (National)

If your vehicle cannot be driven because of a breakdown, you may:

- Use the cover as specified under Section C (Roadside Cover) at your home address or within a 1/4 of a mile of your home address. If you have broken down at your home address or within a 1/4 of a mile of your home address, recovery will be to a local place of repair only;
- Request the transport your vehicle, you and up to 7 passengers that are in the vehicle at the time of the breakdown to a local place of repair or to a destination of your choice if the fault or damage cannot be repaired at the scene of the breakdown or locally by the end of the working day (we will not pay for any other recoveries); or pay a contribution towards labour costs following agreement between you and us if a fault can be repaired locally;
- Request a Relief Driver if the only able and legal driver of the vehicle cannot continue a journey because of illness or injury. Documentary proof of the illness or injury must be supplied to us if you are not to be charged for this service;
- Choose one of the following benefits if repairs to the vehicle cannot be completed by the end of the working day on which the breakdown occurred;
 - The hire of a replacement car (up to 1600cc) for up to 48 hours. We will pay the cost of the hire car, but you are responsible for all other costs or benefits imposed or offered to you by the hire car company. You must take up the option of a hire car within 48 hours of the breakdown; or

- The cost for you and any passengers to either continue the journey or return to your home address by our choice of alternative transport, up to a maximum of £100 in total; or
- Pay up to £60 per person for overnight accommodation up to a maximum of £500 at accommodation near the garage that is repairing your vehicle, and up to £40 for reasonable public transport costs to get the driver to the garage the following day. You must send us your claim within 28 days for us to pay you these costs, along with the relevant receipts.
- Claim for the cost for one single standard class rail ticket for you or any authorised driver to collect the vehicle following repair.

Exceptions to Section D

All exceptions specified in Section C (Roadside Assist) other than if the breakdown happens within a 1/4 of a mile of your home address or the normal place of garaging.

- If you do not accept immediate recovery following a call out to your home address or the normal place of garaging, you will have to pay for any further help for the same fault.
- Costs exceeding the monetary limits specified within Section D (UK Recovery and Home Assist).
- A hire car not authorised by us.
- Car hire in the event of the vehicle requiring routine servicing or other repair work to correct non immobilising faults or undergoing repair of cosmetic damage.
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section G).

Section E | UK & European Assist (European)

In addition to all the services, benefits, terms and conditions given under Sections C and D of this policy, those detailed in Sections E1 – E7 will also apply when the vehicle is in the geographical limits listed below.

You may have to pay for some services such as unplanned accommodation and claim it back from us when you return to the UK. The exchange rate will be based on the exchange rate at the time the claim is processed.

We will aim to provide the most suitable and cost effective solution to your problem and our decision will be final. As well as the general terms and conditions of this policy, we will provide the following services if you travel to a country listed under the geographical limits below:

Geographical limits

Albania, Andorra, Austria, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Republic of North Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe, Ukraine.

Section E1 – Cover before you travel

If your vehicle cannot be driven because of a breakdown during the 7 days immediately preceding a pre-booked trip departure date and repairs cannot be completed before you leave, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire car company; or
- Subject to all legal and statutory regulations allow a temporary change of the vehicle that is on cover to allow you to continue your journey; or
- If your vehicle cannot be repaired within 24 hours of your original planned departure, we will cover the cost of rebooking your sea crossing or journey via the Channel Tunnel which was missed as a result of the incident giving rise to a claim under this section.

Exceptions to Section E1

- Any claims resulting from a breakdown if you have purchased this cover less than 7 days before your planned departure date or an existing policy which expires before the end of your trip.
- You must meet the terms and conditions of the hire car company which include having a valid driving licence, meeting the minimum age set by the hire car company and being in possession of a valid credit card.

Section E2 – Missed Motorail connection

If you fail to connect with a pre-booked Motorail service on the outward journey because of a breakdown, we will:

- Pay up to £200 to store the insured vehicle at a location near the Motorail depot for your trip; and
- Pay the extra transport costs of you, your passengers and luggage to or from the Motorail depot and the location of your vehicle; and
- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire car company.

Exceptions to Section E2

- You must meet the terms and conditions of the hire car company which include having a valid driving licence, meeting the minimum age set by the hire car company and being in possession of a valid credit card.
- Connections to Channel Tunnel trains are not covered under Section E2 (Missed Motorail connections).

Section E3 – Roadside assistance and local recovery

If your vehicle cannot be driven because of a breakdown during your trip, we will:

- Try to repair the fault at the roadside so that you can continue your journey safely and legally; or

- If the fault cannot be fixed at the roadside, or in circumstances where it is not possible or safe to try to repair a fault at the roadside (for example, on a motorway), we will transport the vehicle, driver and up to 7 passengers to a local place of repair.

If we cannot repair your vehicle by the end of the working day on which the breakdown occurred, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire car company; or
- Pay up to a maximum of £500 to transport you, up to 7 passengers and your luggage to your onward destination; or
- Pay for overnight accommodation for you and up to 7 passengers, up to £60 per person per night to a maximum of £500, to cover any additional costs you may incur in excess of your planned accommodation costs. You will have to claim these costs from us on your return. We will not pay your planned accommodation costs.

Exceptions to Section E3

You must meet the terms and conditions of the hire car company which include having a valid driving licence, meeting the minimum age set by the hire car company and being in possession of a valid credit card.

Important information about Roadside assistance and local recovery in Europe

In some countries if you break down on a motorway or other major route, your call may be answered by the police, and they may arrange for a recovery without our authorisation. If this is the case, you may be asked to pay for the service, and you should keep the receipt and claim it back from us when you get back to the UK.

Section E4 – Providing spare parts

If replacement parts are not available locally to carry out a permanent repair, we will try and get them elsewhere. You will have to pay by credit card or debit card for the cost of the replacement parts before we order them. We will pay all freight charges, subject to a maximum of £500 associated with getting the parts to the local repairer.

Section E5 – Relief Driver

If the only available driver cannot continue a journey because of illness or injury, we will:

- Provide a qualified driver to drive your vehicle and up to 7 passengers back to your home address in the UK; or
- Pay any extra costs to transport your vehicle, up to 7 passengers and luggage back to the UK as long as these costs are not higher than the market value of your vehicle.

Important information about Relief Driver

Documentary evidence of the illness or injury must be supplied to us if you are not to be charged for this service.

Section E6 – Repatriating your vehicle

If your vehicle cannot be driven because of a breakdown during your trip and your vehicle cannot be repaired in time for your return journey to the UK, we will:

- Pay any extra costs of transporting you, up to 7 passengers and luggage back to the UK; and



- Pay the cost of transporting your vehicle to your home address in the UK as long as these costs are not higher than the market value of the insured vehicle; or
- Pay up to £500 for someone you choose to travel to the place of repair to drive your vehicle back to your home address in the UK.

Section E7 – Temporary replacement vehicle in the UK

If you have to return to the UK before your vehicle, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire car company; or
- Subject to all legal and statutory regulations agree a temporary vehicle swap until your vehicle is returned to the UK.

Exceptions to Section E7

- You must meet the terms and conditions of the hire car company which include having a valid driving licence, meeting the minimum age set by the hire car company and being in possession of a valid credit card.

Exceptions to all of Section E

- UK & European Assist is only effective the day after you purchased the cover.
- Anything specified within the Service Limitations and Exclusions section of this policy (see Section G).

We will not pay for any of the following:

- Any bail or customs duty you must pay;
- Any costs which you would have had to pay anyway if the breakdown had not happened;
- Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;
- The cost of replacement parts, labour or other materials;
- Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;
- Services covered by any other insurance policy or costs which you can claim against another person;
- The costs of any services you have to pay outside the geographical limits;
- The costs of any services we have not authorised;
- Loss or damage to any unaccompanied baggage or personal belongings we are transporting;
- Any fines awarded against you; and
- Your vehicle's repatriation if the costs will exceed its UK market value.

Section F | General conditions of service

1. You must make all requests for our breakdown and recovery assistance immediately. We will not accept responsibility for any service or help that we have not arranged.
2. You or your representative must stay with the vehicle to make sure that the breakdown professional has access to the vehicle. Your representative must have your permission to authorise any necessary repair or other work, which will be at your expense and if appropriate, have your permission to drive the vehicle.

3. We will try to repair your vehicle, or take it to your chosen destination, linked to your cover entitlement. We do not cover normal vehicle maintenance (including the replacement of tyres which have been allowed to run flat or are below the legal tread limit) and will charge you for any services that are not covered by the policy.
4. We reserve the right to recover your vehicle in accordance with regulations as they relate to our breakdown professional's working hours. This may result in the breakdown professional taking regular breaks or the need to operate a staged recovery where further breakdown professionals are used to share the recovery.
5. In the event of a recovery our breakdown professional will unload the vehicle in a safe and appropriate place close to your chosen destination. For example, our breakdown professional will not unload a vehicle on a private driveway if there is insufficient space, a risk of ground compression or obstacles which could make this difficult.
6. In the event of a road traffic accident, you must contact your motor insurance company in the first instance to arrange recovery to ensure you receive your full entitlements. If assistance is not available for whatever reason, we will provide the services as shown under your cover entitlement.
7. You must tell us if you are covered for services by any other insurance policy or can claim against another person. If you are covered by another insurance policy, we will ask you to include our invoice in your claim against the other person or against your other policy to recover or reduce our costs.
8. It is your responsibility to make sure that any temporary repair that our breakdown professionals carry out is followed immediately by any necessary permanent repair. We will ask for proof of repair in the event of a dispute.
9. In the event that your payment defaults, we will terminate your cover immediately and seek to recover all costs incurred in providing services to you. We reserve the right to refuse service in the event of payment default.
10. We will not provide assistance and reserve the right to cancel your policy or decline cover at renewal, if you:
 - a. Fail to repair the vehicle following a call out for the same problem;
 - b. Knowingly use the vehicle when a fault has been identified;
 - c. Fail to service and maintain the vehicle in line with manufacturer guidelines;
 - d. Fail to obtain a valid MOT certificate if required by law;
 - e. Fail to tax the vehicle if required by law;
 - f. Fail to keep the vehicle in a roadworthy condition.
11. We will ask you to provide documentary evidence such as an MOT, Repair or Service invoice in the event that you fail to comply with the above conditions. Failure to supply documentary evidence will result in your policy being cancelled.
12. In the event that we have provided services which are not covered by this policy, for example we have attended a vehicle at your home address and the level of cover you chose did not include assistance at home, or we have provided spare parts for a repair and settlement has not been made to the breakdown professional or supplier as specified in Section G (Service Limitations and Exclusions), clause 3, we will charge you at the time of your call or we will send you an invoice for the amount due which should be paid within 30 days.

13. If you have given us false information on your application for cover, or given us incorrect information when you asked for help, for example the vehicle does not meet all legal requirements or was broken down before cover started; you will have to pay all costs which we have had to pay as a result of your false or incorrect information. In such circumstances we reserve the right to terminate your cover immediately with no refund.
14. Sanctions – Slick cover and Britannia Rescue can't provide you with cover and won't be liable to pay any claim if doing so exposes Slick cover and Britannia Rescue to any sanction, prohibition or restriction under United Nations resolutions. This also includes the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America. If you are found to be subject to, or associated with, such sanctions we may cancel or void your policy (treat it as if it never existed), including all other policies which you may have with us.
15. We may only recover a vehicle from the scene of an accident if we have permission from the emergency services involved.
16. If there are any differences between the terms in this Policy Document and any terms our breakdown professionals agreed over the phone or in person, these written terms will apply.
17. We will not provide assistance if you or any passenger behaves in a threatening or abusive manner to us or our breakdown professionals.
18. Any diagnosis by our breakdown professional is only provisional; you may require a follow up diagnosis by your own repairer, at your own cost, to determine the exact nature of the breakdown and what work or parts are required for repairs to be completed.
19. We will decide on the best way to recover you and your vehicle, which suits your needs wherever possible, based on the availability of resources in the area at the time of breakdown.

Section G | Service Limitations and Exclusions

We will not be responsible for providing the following:

1. The cost of any service outside the period of cover, or where we have not received the correct premium;
2. Breakdown and recovery assistance on the road within a 1/4 of a mile of your home address that we have on record, unless you have paid for UK Recovery & Home Assist or UK & European Assist cover;
3. The cost of all parts or supplies used or provided to you or for your vehicle. These will include:
 1. The cost of supplying and fitting windscreens;
 2. Labour costs in removing and disposal of contaminated or incorrectly mixed fuel; and
 3. Storage charges unless we have specifically covered them under your chosen level of cover.

You must pay all these costs to the breakdown professional or supplier.

1. Any charges incurred because your vehicle is not carrying a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit and equipment and keys for any tyre security devices (this does not apply to motorcycles).
2. Any fines, penalties, tolls or unclamping charges you have to pay. We will pay any tolls if your vehicle is being recovered at the time by one of our breakdown professionals.
3. Accommodation or other expenses (for example, rail or taxi charges) that you or your passengers have to pay, unless we have specifically covered them under your chosen level of cover.
4. Any costs where specialist equipment is needed to move your vehicle into a position where we can try to repair or transport it. For example, all charges for retrieving your vehicle from a ditch or field are your responsibility. Any vehicle or equipment other than a standard recovery vehicle would be considered specialist.
5. The full costs of our breakdown professional's time if, having called us, you employ another breakdown professional before our breakdown professional arrives to repair or recover your vehicle. However, if you phone us for help but you manage to get your vehicle going again, we may agree not to charge you for our breakdown professional's time if you contact us immediately.
6. Breakdown and recovery assistance for vehicles involved in sporting events, including racing, pace making, speed testing, rallies, trials and all other track-based activities or practising for any such events, and those involved in leisure off road events.
7. Breakdown and recovery assistance for vehicles involved in hire and/or reward uses (such as a taxi).
8. Any loss of business, loss of profit, loss of revenue, loss of contract, loss of goods or any direct or indirect losses incurred as a result of the services provided to you under this policy or the delay or alleged delay in providing such services.
9. Major repairs, servicing, stripping down vehicles or reassembly (including repairing faulty brakes, steering, suspension or DIY work)
10. Recovering a caravan or trailer if it is occupied by people or livestock, and transporting animals and pets in recovery vehicle (with the exception of Assistance Dogs). In these cases, the breakdown professional's decision is final.
11. Any costs you have to pay if, following an accident, the police have temporarily removed the vehicle to a safe location or local place of repair. After you have paid any costs and filled in the necessary paperwork, we will recover your vehicle subject to the conditions under Section F (General Conditions of Service), clause 6.
12. Recovery if it would be dangerous or illegal for our breakdown professional to load or transport your vehicle. In these cases, our breakdown professional's decision is final.

13. Help on garage premises which are not our breakdown professional's premises.
14. We won't provide service or pay in the event of:
 - conflict, war (whether or not war is declared), civil war, terrorism (by cyber and/or nuclear and/or chemical and/ or biological and/ or radiological means), politically motivated unrest, rebellion or revolution;
 - riot or civil unrest that happens outside of the UK;
 - a national emergency;
 - anything which the Government or Highway Authority does or fails to do;
 - legal restrictions;
 - industrial disputes;
 - fire;
 - lightning;
 - explosion;
 - flood (except where the breakdown has occurred due to water damage while the vehicle was in motion/use);
 - subsidence;
 - severe weather conditions; or
 - events beyond our control.
15. Any claims arising from speeding, alcohol or drug related incidents.
16. More than one recovery per breakdown unless we agree otherwise.
17. Transportation of any excise goods which come under the jurisdiction of HM Revenue & Customs such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the cost of that shipping.
18. Where you agree for repairs to be conducted by our breakdown professional at their premises, we are not responsible for the quality of repairs they undertake. The agreement to conduct repairs is solely between you and the breakdown professional.
19. Any losses, costs or damages which you suffer as a result of our failure to provide the services listed in Sections C to E.
20. Any costs other than a tow to the nearest garage or service station if the breakdown is as a result of running out of fuel.
21. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel or approved emergency tyre inflation kit and equipment (if supplied by the manufacturer) for your vehicle, caravan or trailer unless it has not been built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size or space saver alternatives.
22. Breakdown and recovery assistance for vehicles using trade plates.
23. Any assistance or call out costs where you or your spouse/partner are not with the vehicle when the breakdown professional arrives at the vehicle, unless the vehicle is registered with us and being driven by your representative with your permission. In cases of the latter, your representative must be with the vehicle when our breakdown professional arrives.



24. Breakdown and recovery assistance for vehicles not registered in the UK.

25. Any cover or benefits if we have not attended the vehicle at the time of the breakdown except where you have lost or broken your vehicle keys, and a spare set is known to be at a nearby location.

26. Once we've delivered your vehicle to your required location our responsibility will end. Any charges in relation to storage of your vehicle will be your responsibility unless it's been agreed as part of the Missed Motorail Connection cover.

Despite these limitations and exclusions, we do not intend anything in these policy conditions to limit any legal rights you may have as a consumer against us or our employees or breakdown professionals as a consequence of death or personal injury resulting from our negligence or that of our employees or breakdown professionals.

Guaranteed Vehicle Hire Car

Thank you for choosing Guaranteed Vehicle Hire Insurance!

It's important that you read this wording and your policy schedule to make sure that everything you've told us is correct. Please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your policy schedule in a safe place in case you need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of your premium, we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of insurance.

Consumer insurance act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions we or the Slick cover may ask as part of your application for cover under the policy.
- b) To make sure that all information supplied as part of your application for cover is true and correct.
- c) Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Jurisdiction and law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Definitions

Here's a breakdown of some of the common terms you'll see in this document of breakdown cover – wherever they appear, they have the same meaning:

| Term | Definition |
|----------------------------|--|
| Hire Company(s) | The company that we instruct to give you the hire vehicle. |
| Hire Period | The number of days, as shown in your policy schedule, that we will pay for the hire vehicle. |
| Hire Vehicle(s) | The category of vehicle shown in your policy schedule. |
| Insured Vehicle | The motor vehicle detailed in your policy schedule. |
| Limit of Cover | A maximum of two claims for a hire vehicle for the hire period detailed in your policy schedule. For example, if your hire period is 14 days, you are allowed two claims up to a total of 14 days combined during the period of insurance. |
| Period of Insurance | The period stated in your policy schedule that this policy is in force for. |
| Policy Schedule | The separate document we send you that includes details about you and what you are covered for. |
| Territorial Limits | England, Scotland, Wales and Northern Ireland. |
| Third Party | The other person(s) and/or party(s) responsible for the incident giving rise to a claim on this policy. |
| Undriveable | The insured vehicle is declared a total loss by your motor insurer or is not roadworthy (excluding glass damage) and is off the road being repaired as a result of a road traffic collision, fire, malicious damage or theft/attempted theft of the vehicle. |
| We/Us/Our/Insurer | Collinson Insurance. |
| You/Your | The person named in your policy schedule. |
| Your Claim | A claim by you against your existing motor insurance policy. |

What is covered

1. If the insured vehicle is declared a total loss or gets badly damaged and becomes undriveable because of an accident, fire, someone intentionally damaging it, theft, or an attempted theft (but not if it's just the glass that's damaged), and this happens within the territorial limits, we will arrange a hire vehicle for you to use while your insured vehicle is being fixed. You can use the hire vehicle until either your insured vehicle is fixed or until three days after you have received payment for your claim up to the limit of cover, whichever happens first. This hire vehicle can only be used within the territorial limits.
2. The hire vehicles we provide are in good condition, less than three years old, and they will be at least equal to the category of hire vehicle specified in your policy schedule.
3. If, for reasons that we can't control, we can't find a hire vehicle for you, we may choose to pay you back for the cost of transportation up to £30.00 per day, for the number of days your vehicle is not available, up to the hire period as stated in your policy schedule.
4. If your insured vehicle has been specially modified to accommodate a driver or passenger with disabilities and we can't find another suitable vehicle for you, we will reimburse you up to £30.00 per day for transportation costs during the period when your insured vehicle is not available, up to the hire period as stated in your policy schedule.

What is not covered (exclusions)

1. Drivers 21 years of age or under.
2. Any insured vehicle used for hire or reward, including courier work. A vehicle used for driving instruction/tuition is acceptable where the appropriate premium has been paid.
3. Any vehicle used for driver instruction where the tutor is not a fully qualified Instructor and/or not on 'The Register of Approved Driving Instructors' or 'Department of the Environment Approved Driving Instructor' in Northern Ireland.
4. Any vehicle used for driver instruction without dual controls.
5. Any charges imposed by the hire company for additional drivers.
6. Use of the hire vehicle outside the territorial limits.
7. Excess charges imposed by the hire company after an accident, fire, or theft involving the hire vehicle.
8. Any costs related to fuel, fares, fines, and administration fees imposed by the hire company while you have the hire vehicle.
9. Any claim which has not been reported to us within 14 days of the incident.
10. Any claim if a hire vehicle is already available under another insurance or other means.
11. Any hire vehicle charges incurred after the hire period.
12. Hire vehicle charges more than three days after you have received payment for your claim under your motor insurance policy.
13. Claims for an incident, accident or theft when the event happened before the start of the period of insurance or after the period of insurance has ended.
14. Any claim where the damage to the insured vehicle was caused during the theft or attempted theft of its contents.
15. Claims related to mechanical or electrical breakdown/failure or misfuelling.
16. Fires caused by modifications not approved by the insured vehicle manufacturer, or not fitted by an appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer.
17. Claims relating to an insured vehicle being undriveable due to damage relating to more than one single incident.

Conditions applicable

1. Make sure your insured vehicle is serviced according to the manufacturer's instructions and have valid motor insurance from an authorised insurer regulated by the Financial Conduct Authority or the Prudential Regulation Authority.
2. Report any incidents that may result in a claim on this policy to your motor insurers and actively work on getting your claim settled or insured vehicle repaired.
3. Submit a claim form to us within 14 days after the event that caused the claim.
4. Provide any requested information to us in a reasonable timeframe.
5. Follow the terms and conditions of the hire company.
6. Any damage caused to the hire vehicle and associated costs will be your responsibility.
7. Make sure you have adequate motor insurance in place for your use of the hire vehicle. This may be provided by the hire company if your driving history is acceptable to them.
8. Take reasonable steps to reduce the cost(s) of the claim.
9. Take necessary action to recover any costs, charges, or fees that we have paid or are liable to pay and return those amounts to us.
10. Pay us any costs, charges, or fees that are directly recovered from the third party, up to the costs incurred during the hire period.
11. After the hire vehicle is returned, we can take over and, if necessary, handle legal proceedings in your name to recover the hire costs from the third party.
12. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United



Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

How to claim

Your Guaranteed Vehicle Hire claim will be handled on the insurer's behalf by Davies Group Limited. When you become aware of a possible claim under this policy, you need to report it to us right away. You must report it within 14 days of the incident.

To make a Guaranteed Vehicle Hire claim, go to:

<https://vehiclehireclaims.davies-group.com>

It's the fastest and easiest way to submit your claim. If you don't have internet access, call us on 0344 856 2359 to inform us about your claim.

- The hire company will then contact you directly to help you get a hire vehicle as soon as possible.
- You will receive a copy of the terms and conditions from the hire company. It's important that you follow their terms and conditions completely, as it's a requirement of this policy.
- If the hire company offers any additional options like Excess Protection or Collision Damage Waiver, you will be responsible for paying for those upgrades and any administration fees.

Cancellation rights

You may add or remove this product within 14 days of inception. We will refund any money you have paid if removing. At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.

Cancellation by us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- A. Where we reasonably suspect fraud.
- B. Non-payment of premium.
- C. Threatening and abusive behaviour.
- D. Non-compliance with policy terms and conditions.
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy.
- Fails to reveal or hides a fact likely to influence the cover we provide.
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false.
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you, and we may cancel your car insurance policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

Complaints procedure

We always strive to provide excellent service. However, if you have a complaint, please follow these steps.

1. If your complaint is about the sale of your policy, contact Slick cover who sold you the policy. Information can be found on Slick website www.slickcover.com or within the policy booklet.
2. If your complaint is about a claim you made, contact Davies Group:
 - Email: customer.care@davies-group.com
 - Tel: 0344 856 2015

We will respond to your complaint within four weeks of receiving it. Our response will be our final decision based on the information provided. If there's a delay in our investigations, we'll explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, you have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS).

You can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop you from taking legal action.

Compensation scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.



Data protection

How we use information about you

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- Issue you this insurance policy.
- Deal with any claims or requests for assistance that you may have.
- Service your policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that you have with us.
- Is in the public or your vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.



How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints Manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

Personal Accident Insurance

Thank you for choosing Personal Accident Insurance!

It's important that you read this wording and your policy schedule to make sure that everything you've told us is correct. Please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your policy schedule in a safe place in case you need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of your premium, we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of insurance.

Consumer insurance act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions we or Slick cover may ask as part of your application for cover under the policy.
- b) To make sure that all information supplied as part of your application for cover is true and correct.
- c) Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Jurisdiction and law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Important

This insurance runs along with the motor insurance policy that covers your motor vehicle and if your motor insurance policy is cancelled or expires, all cover under this insurance will end.



Definitions

Here's a breakdown of some of the common terms you'll see in this document of breakdown cover – wherever they appear, they have the same meaning:

| Terms | Definitions |
|------------------------------------|---|
| Accident | An unexpected event that happens when an insured person is a driver or a passenger in or is entering or exiting your motor vehicle or doing any emergency roadside repairs to your motor vehicle. |
| Bodily Injury | A physical injury to the body caused directly and solely by an accident, excluding intentional self-inflicted injuries and injuries resulting from sickness or disease. |
| Consultant | A person other than you, a member of your immediate family or an employee of yours, who is qualified as a consultant in the branch of medicine to which the bodily injury relates. |
| Fractured Bones | A break in the continuity of the bone identified by an x-ray (or in the case of a fracture which cannot be x-rayed, by confirmation from a consultant) |
| Insured Person | You or a named driver as detailed in your policy schedule and any passengers in the vehicle (up to a maximum of five people including the driver). |
| Loss of Limb(s) | Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot that in the opinion of a consultant will not be recovered. |
| Loss of Hearing or Speech | The total and irrecoverable loss of hearing or speech that in the opinion of a consultant will not be recovered. |
| Loss of Sight | The permanent and total loss of sight which is consider as having happened: In both eyes, if an insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or in one eye if, after correction, the degree of sight an insured person has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet). |
| Motor Insurance Policy | The insurance policy that covers your motor vehicles(s). |
| Motor Vehicle(s) | The car(s), van(s) or taxi(s) listed in your policy schedule that you own or are allowed to drive. |
| Named Driver(s) | The people allowed to drive your motor vehicle(s) named in your motor insurance policy schedule. |
| Period of Insurance | The period stated in your policy schedule that this policy is in force for. |
| Permanent Total Disablement | Disablement which entirely prevents the insured person from working in any business or occupation of any and every kind and which after a period of 12 months from the date of disablement, in the opinion of a consultant, shows no sign of ever improving. |
| Policy Schedule | The separate document we send you that includes details about you and what you are covered for. |

| | |
|---------------------------|---|
| Territorial Limits | England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC). |
| Third Degree Burns | Third degree burns to 15% or more of the body surface or 50% of either hand surface. |
| We/Us/Our/Insurer | Collinson Insurance. |
| You/Your | The person named in the policy schedule. |

What is covered

If an insured person is injured in an accident within the territorial limits, we will provide payment for the following:

1. An accident causing the insured person to die, suffer loss of sight, loss of hearing or speech or loss of limbs.
2. Permanent total disablement (excluding loss of sight or limbs).
3. Fractured bones and third degree burns.
4. The insured person having to stay overnight in a hospital during the period of insurance. This means staying in a hospital bed from midnight to 7am.
5. Emergency dental expenses for treatment that is solely aimed at relieving immediate pain.
6. Damage to personal effects.
7. Stress counselling providing the specified criteria in the table below has been met.

The most we will pay for any of these benefits is listed in the table below.

For any one accident the most we will pay per insured person is £50,000, up to a maximum of 5 insured persons.

We will make the payment to you or your legal representative.

| Section | Claim Limit |
|-----------------------------------|--|
| Death | £50,000 (if any passenger is under 16 years of age, the death benefit is limited to £5,000.) |
| Total loss of sight | £50,000 |
| Loss of sight in one eye | £15,000 |
| Loss of speech | £50,000 |
| Total loss of hearing | £50,000 |
| Loss of hearing in one ear | £15,000 |
| Loss of two or more limbs | £50,000 |

| | |
|------------------------------------|---|
| Loss of one limb | £15,000 |
| Permanent total disablement | £50,000 |
| Hospital benefit | £30 per day up to a maximum of 30 days |
| Fractured bones | £500 |
| Third degree burns | £2,000 |
| Personal effects | Up to £150 for damage to the insured person's clothing and / or personal effects. An excess of £25 will be deducted for each and every claim. |
| Emergency dental expenses | Up to £250 for emergency dental treatment for the insured person's natural teeth within seven days of the accident. An excess of £25 will be deducted for each and every claim. |
| Stress counselling | Where you are diagnosed, by a consultant as suffering from Post-Traumatic Stress Disorder relating to the accident, we will pay for up to five one-hour sessions with a trauma counsellor registered with the British Association for Counselling and Psychotherapy. The maximum amount payable for any one insured person is £500. Diagnosis must be given within 90 days of the accident. |

What is not covered (exclusions)

1. Any claim where someone wasn't wearing a seatbelt, except an insured person getting in or out of the motor vehicle.
2. Any claim where the motor vehicle is carrying more passengers than allowed by law when the accident happened.
3. Any claim where the driver had more alcohol or drugs in their system than allowed by law when the accident happened.
4. Any claim for death or injury resulting from suicide or attempted suicide.
5. Any claim where the accident happened before the period of insurance.
6. Any claim where the accident happened outside the territorial limits.
7. Any claim where the insured person was driving without a valid licence for that motor vehicle.
8. Any claim where the motor vehicle is being used:
 - a) In any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
 - b) For any purpose in connection with the motor trade other than repairs or servicing.
 - c) For delivery, courier or messenger services.
9. Any claim resulting from war and/or terrorism.
10. Any claim resulting from:
11. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel.
12. Radioactive, toxic, explosive, or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable

1. Your motor insurance policy must be maintained, current and valid.
2. The period of insurance must start and end at the same time as your motor insurance policy.
3. Right of Recovery – we can take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under this policy.
4. You and any named drivers must take reasonable steps to safeguard against loss or additional exposure to loss.
5. We will only give you the cover that is described in this policy if you have complied with the terms and conditions under your motor insurance policy and all the terms and conditions of this insurance policy, as far as they apply.
6. This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
7. We have the right to approach any third party in relation to your claim.
8. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

How to make a claim

Your Personal Accident claim will be handled on the insurer's behalf by Davies Group Limited.

If you sustain an injury, we recommend that you check your policy documents before contacting us to ensure the injury is covered.

To make a Personal Accident claim, please email us at specialistclaims@davies-group.com.

If you don't have internet access, call us on 0345 030 8115 to inform us about your claim.

Cancellation rights

You may add or remove this product within 14 days of inception. We will refund any money you have paid if removing. At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.

Cancellation by us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- A. Where we reasonably suspect fraud.
- B. Non-payment of premium.
- C. Threatening and abusive behaviour.
- D. Non-compliance with policy terms and conditions.
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.



Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy.
- Fails to reveal or hides a fact likely to influence the cover we provide.
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false.
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you, and we may cancel your car insurance policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

Complaints procedure

We always strive to provide excellent service. However, if you have a complaint, please follow these steps.

1. If your complaint is about the sale of your policy, contact Slick cover who sold you the policy. Information can be found on Slick website www.slickcover.com or within the policy booklet.
2. If your complaint is about a claim you made, contact Davies Group:
 - Email: specialistclaims@davies-group.com
 - Tel: 0345 030 8115
 - Post: Niche Claims, PO Box 1392, Preston, PR2 0XE

We will respond to your complaint within four weeks of receiving it. Our response will be our final decision based on the information provided. If there's a delay in our investigations, we'll explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, you have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS). You can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop you from taking legal action.



Compensation scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Data protection

How We Use the Information About You

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- Issue you this insurance policy.
- Deal with any claims or requests for assistance that you may have.
- Service your policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that you have with us.
- Is in the public or your vital interest: or.
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information



All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

Motor Excess Protection Insurance

Thank you for choosing Motor Excess Protection Insurance!

It's important that you read this wording and your policy schedule to make sure that everything you've told us is correct. Please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your policy schedule in a safe place in case you need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of your premium, we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of insurance.

Consumer insurance act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions we or Slick cover may ask as part of your application for cover under the policy.
- b) To make sure that all information supplied as part of your application for cover is true and correct.
- c) Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Jurisdiction and law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Definitions

Here's a breakdown of some of the common terms you'll see in this document of breakdown cover – wherever they appear, they have the same meaning:

| Term | Definition |
|--------------------------------|---|
| Annual Claim Limit | The most we will pay in the period of insurance as shown in your policy schedule. |
| Business Use Class 3 | You and any named driver(s) using the motor vehicle for business or to deliver pre-purchased goods. This also includes anyone who uses the motor vehicle to travel from customer to customer on commercial business. |
| Commercial Use | You and any named driver(s) using the motor vehicle as a taxi, minicab, limousine or driving school or being used for commercial use by sales representatives who have use and responsibility for their own company vehicle. |
| Excess | The amount you must pay under the terms of your motor insurance policy. |
| Imminent Claim | An incident that could give rise to a claim under this policy that you are or were aware of before the start date of this policy that was to be or had just been reported under your motor insurance policy. |
| Incident | A claim under your motor insurance policy during the period of insurance. |
| Motor Insurance Policy | The insurance policy issued by a motor insurer that covers your motor vehicle for social, domestic, pleasure, commuting, commercial use, or business use up to business use class 3. |
| Motor Insurer | An authorised UK motor insurer. |
| Motor Vehicle | <p>Means one of the following as detailed on your policy schedule:</p> <p>Private car (not being an invalid carriage) constructed for the carriage of passengers and their effects and is adapted to carry no more than seven passengers.</p> <p>Business car (not being an invalid carriage) constructed for the carriage of passengers and their effects and is adapted to carry no more than seven passengers that is used for personal and/or commercial business.</p> <p>Motorcycle which is constructed with two wheels and powered by an engine.</p> <p>Commercial vehicle not exceeding 44 metric tonnes being used for transporting goods and/or people.</p> <p>of which you are the owner or which you are authorised to drive.</p> |
| Named Driver(s) | The people allowed to drive your motor vehicle under the terms of your motor insurance policy. |
| Period of Insurance | The period stated in your policy schedule that this policy is in force for. |
| Policy Schedule | The separate document we send you that includes details about you and what you are covered for. |
| Waived or Reimbursed | Where a third party has already paid the excess shown in your motor insurance policy. |
| We/Us/Our/Insurer | Collinson Insurance. |
| You/Your/Insured Person | The person named in the policy schedule and the motor insurance policy. |



What is covered

This policy covers the excess amount that you have to pay for any successful claims made for damage, destruction, or loss of your motor vehicle under your motor insurance policy. The claims can be for accidents, fire, theft, or vandalism. If the accident was your fault, the claim will be settled when the claim handler receives the settlement letter from your motor insurer, proof of your excess payment and a copy of your motor insurance policy schedule. If you are partially or not at fault and your excess amount is not recovered from the other party within six months of the incident date, we will reimburse the excess payment you made, up to the annual claim limit stated in your policy schedule.

This policy only comes into effect when the excess amount of your motor insurance policy has been exceeded and a successful claim payment has been made.

The most we will pay under this policy is the annual claim limit stated in your policy schedule. Once this limit is reached, the policy is automatically cancelled, and you will be responsible for paying all future excess amounts as shown in your motor insurance policy.

What is not covered (exclusions)

1. Any claim that the motor insurance policy does not accept or where the excess is not exceeded.
2. Any claim that is refused under your motor insurance policy.
3. Any claim unless relating to your motor vehicle as detailed in your policy schedule.
4. Any claim where the motor vehicle is being used:
 - For commercial use, business use class 3 or hire and reward unless your motor vehicle has been declared as a Business Car, Commercial Vehicle or Taxi.
 - In any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
 - For any purpose in connection with the motor trade.
5. Any claim under your motor insurance policy which happened before the period of insurance that you were aware was an imminent claim.
6. Any claim notified to us more than 31 days following the successful settlement of your claim under the motor insurance policy.
7. Any contribution or deduction from the settlement of your claim against the motor insurance policy other than the stated policy excess for which you have been made liable.
8. Any claim that has been waived or reimbursed.
9. Any liability that you accept by agreement or contract unless you would have been liable anyway.
10. Any claim arising from glass repair or replacement.
11. Any claim arising from breakdown or mis-fuel.
12. Any claim resulting from war and/or terrorism.
13. Any claim resulting from:
 - Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel.
 - Radioactive, toxic, explosive, or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable

1. Your Motor Excess Protection insurance policy will remain in effect for the period of insurance or until the annual claim limit is exhausted; whichever comes first.
2. Your motor insurance policy must be maintained, current and valid.
3. The insured person stated on the policy schedule must match the insured person on the motor insurance policy.
4. Right of Recovery – we can take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under this policy.
5. Other Insurance – If you were covered by any other insurance for the excess payable following the Incident, which resulted in a valid claim under this policy, we will only pay our proportionate share of the claim.
6. You and any named drivers must take reasonable steps to safeguard against loss or additional exposure to loss.
7. We will only give you the cover that is described in this policy if you have complied with the terms and conditions under your motor insurance policy and all the terms and conditions of this insurance policy, as far as they apply.
8. All named drivers must have a current and valid UK driving license or hold a full internationally recognised license.
9. This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
10. We have the right to approach any third party in relation to your claim.
11. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

How to make a claim

Your Motor Excess Protection claim will be handled on the insurer's behalf by Davies Group Limited. Please report your Motor Excess Protection claim within 31 days of the successful settlement of your motor insurance claim.

To make a Motor Excess Protection claim, go to:

<https://excessprotectionclaims.davies-group.com>

It's the fastest and easiest way to submit your claim. If you don't have internet access, call us on 0344 856 2359 to inform us about your claim.

Cancellation rights

You may add or remove this product within 14 days of inception. We will refund any money you have paid if removing. At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.

Cancellation by us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:



- A. Where we reasonably suspect fraud.
- B. Non-payment of premium.
- C. Threatening and abusive behaviour.
- D. Non-compliance with policy terms and conditions.
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy.
- Fails to reveal or hides a fact likely to influence the cover we provide.
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false.
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you, and we may cancel your car insurance policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

Complaints procedure

We always strive to provide excellent service. However, if you have a complaint, please follow these steps.

1. If your complaint is about the sale of your policy, contact Slick cover who sold you the policy. Information can be found on Slick website www.slickcover.com or within the policy booklet.
2. If your complaint is about a claim you made, contact Davies Group:
 - Email: customer.care@davies-group.com
 - Tel: 0344 856 2015

We will respond to your complaint within four weeks of receiving it. Our response will be our final decision based on the information provided. If there's a delay in our investigations, we'll explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, you have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS). You can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR



Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop you from taking legal action.

Compensation scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Data protection

How We Use the Information About You

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- Issue you this insurance policy.
- Deal with any claims or requests for assistance that you may have.
- Service your policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that you have with us.
- Is in the public or your vital interest: or.



- For our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

Pothole insurance

Thank you for choosing Pothole Insurance!

It's important that you read this wording and your policy schedule to make sure that everything you've told us is correct. Please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording. Please make sure that you keep this policy wording and your policy schedule in a safe place in case you need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of your premium, we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of insurance.

Consumer insurance act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions we or Slick cover may ask as part of your application for cover under the policy.
- b) To make sure that all information supplied as part of your application for cover is true and correct.
- c) Tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Cancellation

You may add or remove this product within 14 days of inception. We will refund any money you have paid if removing. At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.

Jurisdiction and law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Important

You must take all reasonable steps to prevent any accidents and to protect your motor vehicle against damage. You must keep your tyres, wheels and suspension in good condition and repair. You must let us examine your tyres, wheels and suspension at any reasonable time following a claim.

Definitions

Here's a breakdown of some of the common terms you'll see in this document of breakdown cover – wherever they appear, they have the same meaning:

| Term | Definitions |
|--------------------------------|--|
| Damage | Damage caused to your tyres, wheels, wheel alignment/balancing, suspension, bodywork/paintwork or headlights as a result of hitting a pothole. |
| Evidence of the Pothole | Details of the location of the pothole that caused damage to your vehicle, including the date and time of the incident and evidence that you have reported the pothole to the relevant local authority, for example, a photograph which shows the size and depth (including details of the location, date and time of the incident) and local authority case reference number. |
| Excess | The amount you must pay as the first part of each and every claim as shown in your policy schedule. |
| Hire or Reward | Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried. |
| Imminent Claim | Damage that could give rise to a claim under this policy that you are or were aware of before the start date of this policy. |
| Incident | Damage as a result of hitting a pothole during the period of insurance. |
| Local Authority | The council responsible for maintaining and repairing highways. |
| Motor Vehicle | Means one of the following as detailed in your policy schedule: a) PRIVATE CAR (not being an invalid carriage) constructed for the carriage of passengers and their effects, is adapted to carry no more than seven passengers and not licensed for use as a taxi or private hire vehicle. b) MOTORCYCLE which is constructed with two wheels and powered by an engine. c) COMMERCIAL VEHICLE not exceeding 3.5 metric tonnes. d) MOTORHOME not exceeding 3.5 metric tonnes. of which you are the owner or which you are authorised to drive. |
| Period of Insurance | The period stated in your policy schedule that this policy is in force for. |
| Policy Schedule | The separate document we send you that includes details about you and what you are covered for. |
| Pothole | A depression or hollow in a public road surface caused by wear or subsidence. |
| We/Us/Our/Insurer | Collinson Insurance. |
| You/Your | The person named in the policy schedule and the motor insurance policy. |

What is covered

We will cover the cost of damage to your motor vehicle's wheels, tyres, suspension, bodywork/paint and/or headlights as a result of you hitting a pothole, up to a maximum of £2,000 during the period of insurance as listed in the table below.

| Section | Claim Limit (per claim) |
|---|--|
| Tyres | £200 per tyre (up to £600 in total per period of insurance) |
| Wheels | £250 per wheel (up to £500 in total per period of insurance) |
| Wheel alignment / rebalancing | £150 per period of insurance |
| Suspension | £500 per period of insurance |
| Bodywork / paint including headlight replacement | £250 per period of insurance |

What is not covered (exclusions)

1. The excess payable for each claim as shown in your policy schedule.
2. Damage occurring outside of the United Kingdom, Channel Islands or the Isle of Man.
3. Any claim unless relating to your motor vehicle as detailed in your policy schedule.
4. Costs incurred as a result of the incident such as recovery costs for your motor vehicle to be towed to a repairer.
5. Any claim where you have not provided evidence of the pothole.
6. Any claim for damage where you were driving carelessly.
7. Any claim for betterment of parts. You will receive settlement on a like for like basis for any replacements in terms of quality of parts on a new for old basis.
8. Claims for general wear and tear, lack of care, or as a result of poor maintenance.
9. Any claim where you were not driving the motor vehicle.
10. Any claim where the motor vehicle is being used:
 - a. In any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
 - b. For any purpose in connection with the motor trade.
 - c. For hire or reward or the provision of courier services.
11. Any claim which happened before the period of insurance that you were aware was an imminent claim.
12. Any claim resulting from war and/or terrorism.
13. Any claim resulting from:
14. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel.
15. Radioactive, toxic, explosive, or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable

1. Right of Recovery – we will take action with any local authority that caused the damage, in your name but at our expense to recover costs for the amount of any payment made under this policy.
2. Other Insurance – If you were covered by any other insurance payable following the incident, which resulted in a valid claim, we will only pay our proportionate share of the claim.
3. The insurance policy for your motor vehicle must be maintained, current and valid.



4. We will only give you the cover that is described in this policy if you have complied with the terms and conditions of this insurance policy, as far as they apply.
5. You must have a current and valid UK driving license or hold a full internationally recognised license.
6. This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
7. We have the right to approach any third party in relation to your claim.
8. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

How to make a claim

Your Pothole Insurance claim will be handled on the insurer's behalf by MB&G Insurance Services Ltd. When you become aware of a possible claim under this policy, you need to report it to us right away along with the evidence we require as part of the claim. You must report it within 31 days of the damage occurring.

To make a Pothole claim, go to:

<https://mbginsurance.co.uk/claims/>

It's the fastest and easiest way to submit your claim. If you don't have internet access, call us on 0191 259 6378 Monday to Friday, 9am – 5pm to start your claim.

Claims settlement

Your claim will be handled on a 'pay and claim' basis. You will have to pay the costs upfront and then send us valid itemised receipts/invoices and evidence for our review (such as your motor vehicle V5, MOT certificate and motor insurance document and photographs of the damage to your motor vehicle).

We will only accept receipts/invoices from a reputable garage ie. VAT registered or approved by an accredited automotive organisation.

When your claim is accepted, we will confirm your claims settlement value.

Cancellation rights

You may add or remove this product within 14 days of inception. We will refund any money you have paid if removing. At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.

Cancellation by us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- A. Where we reasonably suspect fraud.

- B. Non-payment of premium.
- C. Threatening and abusive behaviour.
- D. Non-compliance with policy terms and conditions.
- E. You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy.
- Fails to reveal or hides a fact likely to influence the cover we provide.
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false.
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you, and we may cancel your car insurance policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

Complaints procedure

We always strive to provide excellent service. However, if you have a complaint, please follow these steps.

1. If your complaint is about the sale of your policy, contact Slick cover who sold you the policy. Information can be found on Slick website www.slickcover.com or within the policy booklet.
2. If your complaint is about a claim you made, contact MB&G Insurance by either:
 - Email: CVT@mbginsurance.com
 - Post: MB&G Insurance Services Limited, Colbalt Business Centre, Cobalt Park Way, Newcastle, NE28 9NZ
 - Tel: 0191 259 6378

We will respond to your complaint within four weeks of receiving it. Our response will be our final decision based on the information provided. If there's a delay in our investigations, we'll explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, you have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS). You can contact them using the details below:

The Financial Ombudsman Service



Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop you from taking legal action.

Financial services compensation scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Data protection

How We Use the Information About You

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- Issue you this insurance policy.
- Deal with any claims or requests for assistance that you may have.
- Service your policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that you have with us.



- Is in the public or your vital interest: or.
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union. We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.

Motor Legal Expenses

This insurance cover is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers. With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your needs, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence and if you need to make a claim, you can rest assured that you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly.

Introduction

This policy wording forms your contract of insurance with us.

Please take time to read this policy to make sure that it meets your needs and that you understand the cover provided, what is not covered and the conditions. If there is anything you do not understand, please let your insurance adviser or us know.

If we explain what a word means, that word has the same meaning wherever it appears in your policy. These words are highlighted in bold text throughout this policy. This cover is only operative if you have paid or agreed to pay the premium. We will cover you in accordance with the terms and conditions of this policy for a claim following an event that takes place during the period of insurance and within the territorial limits.

The premium you have paid for this policy includes insurance premium tax.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet their liabilities. Further information about compensation scheme arrangements is available at fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How to get legal advice

Your Motor Legal Expenses policy includes access to a legal helpline to give advice, 24 hours a day, 365 days a year, on any personal related legal matter. The advice you get will always be according to the laws of Great Britain and Northern Ireland. We may record the calls for your and our mutual protection and our training purposes.

Legal helpline: 0370 241 4140

You will be asked for a brief summary of the problem and these details will be passed on to an adviser who will return your call.

Legal Assistance Online

As part of your Motor Legal Expenses policy, you have unlimited access to our online interactive legal service, that can help you create a range of motoring documents including challenging a



parking fine or speeding offence, dealing with substandard maintenance work and buying or selling a vehicle. You can also search our online law guide for information on a wide range of motoring issues. If you require guidance with the website, please call 0345 644 8966.

To access Legal Assistance Online visit lawclubonline.co.uk and register using the registration code `alpwwheels2526`. This service is provided by Epoq Legal Ltd of 2 Imperial Place, Maxwell Road, Borehamwood, Herts WD6 1JN.

How to make a claim

Uninsured Loss Recovery

If you need to make a claim for Uninsured Loss Recovery (Section 1), please contact The Innovation group on 0333 207 0756.

If your claim is covered The Innovation group will appoint a legal representative that we have agreed to in your name and on your behalf. Motor Prosecution Defence, Motor Contract Disputes, Vehicle Cloning and Motor Insurance Database Disputes If you need to make a claim for Motor Prosecution Defence (Section 2), Motor Contract Disputes (Section 3), Vehicle Cloning (Section 4) or Motor Insurance Database Disputes (Section 5) please call the Legal Helpline on 0370 241 4140. You will be asked for a brief summary of the problem and these details will be passed onto an advisor who will call you back.

Important information about making a claim

Appointing a solicitor

For all claims made under this legal expenses policy, you must not appoint a solicitor or any other person or organisation to deal with your claim. We will appoint a legal representative in your name and on your behalf.

If you have already seen a solicitor before we have accepted your claim in writing, we will not pay any fees or other expenses that you have incurred. We will only start to cover the costs from the time we have accepted your claim and appointed the legal representative.

Please see Condition 6 Freedom to choose the legal representative of the Policy Conditions of this policy for an explanation of when you can choose the legal representative.

Reasonable prospects of Success

At all times during your legal action reasonable prospects of success must exist in order for us to continue providing cover under this policy.

In order for us to decide whether reasonable prospects of success exist we will seek the opinion of the legal representative. If we and the legal representative do not agree on whether reasonable prospects of success exist, we will also seek the opinion of any other legally qualified adviser or other expert appropriate to your claim that we feel it is necessary to consult.

If we believe that reasonable prospects of success do not exist at any time during your legal action we will stop providing cover for your claim.

If we stop providing cover for your claim due to reasonable prospects of success no longer existing because you have not complied with Condition 1c or 1d of the Policy Conditions of this policy, we will not pay any costs incurred during your claim.

If we stop providing cover for your claim due to reasonable prospects of success no longer existing for any other reason, we will pay costs incurred up to the date that we stop providing cover.

If you do not agree with the opinion of the legal representative appointed by us and you obtain an opinion, at your own cost, from another legally qualified adviser or expert appropriate to your legal action and they support your view, then we will offer a review of the case. The opinion of your chosen adviser or expert must be based on the same information that you provided to us. We will appoint a barrister or other legally qualified adviser or expert appropriate to your legal action to conduct the review of the prospects of success and we will abide by their decision. We will pay for the cost of this review and should they decide in your favour we will also pay any cost that you incurred for your chosen adviser or expert's second opinion.

This review and any resulting decision will not affect your right to make a complaint as detailed in the 'How to make a complaint section' of this product section.

How to make a complaint

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received 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 resolved the situation within eight weeks, we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If you have a complaint, please contact our Allianz Complaints Team, quoting master policy number MP37087, at:

Allianz Complaints Team
Allianz Legal Protection,
PO Box 5290
Worthing
BN11 9TB
Telephone: 0345 0700 886
Email: alpcomplaints@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Website: financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or contacting the FOS does not affect your legal rights.

The meaning of words

Some of the words in this policy have specific meanings. These are explained below and have the same meaning wherever they appear in bold text throughout this policy. The meaning of the following words apply to all sections of this policy.

Costs

Where we have given our written agreement, we will pay the following on your behalf.

- The professional fees and expenses reasonably and properly charged by the legal representative on the standard basis, up to the Guideline Hourly Rates set by the Senior Court Costs Office, which you cannot recover from your opponent.
- Your opponent's legal costs and expenses incurred in an Uninsured Loss Recovery or Motor Contract Dispute legal action which you are ordered to pay by a court or which you pay to your opponent with our written agreement. We will not pay for any opponent's legal costs or expenses you are ordered to pay should you be unsuccessful in a Motor Prosecution Defence legal action.

We will only pay costs which are necessary and in proportion to the value of your claim. If we do not agree that the costs have been reasonably and properly incurred or are necessary and in proportion to the value of your claim, we will have those costs assessed in accordance with Condition 3f of the Policy Conditions of this policy.

We will only start to cover costs from the time we have accepted your claim in writing and appointed the legal representative.

Damages

Money that a court says your opponent must pay to you or money your opponent agrees to pay to you to settle your legal action.

Insured vehicle

Your motor vehicle as described in your current certificate of motor insurance. The insured vehicle also includes any caravan or trailer attached to your motor vehicle.

Legal action

- The pursuit of civil proceedings and appeals against judgment following a road accident;
- The defence of criminal proceedings and appeals against judgment brought against you in relation to the insured vehicle;
- The pursuit or defence and appeals against judgment in relation to a contractual dispute involving the insured vehicle.

Legal representative

The solicitor or other person appointed with our agreement to represent you this policy.



Motor Insurance Database

Information held by the Motor Insurers Bureau (MIB) under Navigate, which is the name of the system used to hold a central record of all insured vehicles in the UK, which is managed by the MIB and is used by the Police and the Driver and Vehicle Licensing Agency (DVLA) to enforce motor insurance laws.

Period of insurance

The period shown in your current certificate of motor insurance for your insured vehicle.

Reasonable prospects of success

Where your legal action is a claim for Uninsured Loss Recovery or a Motor Contract Dispute there are reasonable prospects of success if the Legal Representative advises that the legal action is more likely than not to be decided in your favour at trial, or other final hearing; and the damages claimed, and likely to be recovered, exceed the cost of pursuing the legal action.

Where your legal action is a Motor Prosecution Defence Reasonable Prospects of Success exists if the Legal Representative advises that you are more likely than not to succeed in defending the prosecution at trial, or other final hearing; or you are more likely than not to succeed in achieving a significant mitigation of the sentence or fine where you intend to plead guilty to the offence, or are advised to do so by the Legal Representative.

We explain in more detail how we will decide if your legal action has reasonable prospects of success under Important information about making a claim of this policy.

Standard basis

The normal method used by the court to assess costs which the court decides are proportionate to your legal action and have been reasonably incurred by the legal representative and your opponent.

Territorial limit

The territorial limit for all sections is Great Britain, Northern Ireland, Channel Islands and the Isle of Man. For section 1 Uninsured Loss Recovery, the territorial limit is extended to include any member country of the European Union and Iceland, Liechtenstein, Norway and Switzerland

Cover Provided

This policy provides cover for Uninsured Loss Recovery, Motor Prosecution Defence, Motor Contract Disputes, Vehicle Cloning and Motor Insurance Database Disputes as described under sections 1, 2, 3, 4 and 5. In addition to the terms described for each section, the Policy exclusions and the Policy conditions apply to all sections of this policy.

We, Us, Our, Allianz

We, Us, Our, Allianz Legal Protection, a trading name of Allianz Insurance plc.

You, your

The person or organisation that has taken out this policy and, at the request of that person or organisation, any person authorised to drive or be a passenger in the insured vehicle.

Section 1 – Uninsured Loss Recovery

What Is Covered By Uninsured Loss Recovery

We will pay the costs incurred by the legal representative to take legal action against your opponent to recover your damages or any other uninsured losses arising from a road accident involving your insured vehicle (including damage caused by a collision with a pothole) that:

- we and the legal representative agree is not your fault; and
- was caused by your opponent; and
- causes:
- your death or bodily injury whilst you are in, on or getting into or out of the insured vehicle; or
 - damage to the insured vehicle; or
 - damage to property which you own or are legally responsible for and which is on or in the insured vehicle.
 - any other uninsured losses (including but not limited to alternative transportation costs that you have paid for, should your vehicle be unusable following the accident, loss of earnings as a result of the accident requiring you to take time off work or your policy excess).

The cover provided by this section also includes the costs of bringing a claim against the Motor Insurers Bureau where your opponent is unidentified or untraced. We will provide this cover as long as:

- the accident happened within the territorial limits and during the period of insurance; and
- the legal action will be decided by a court within the territorial limits; and
- we have given our written agreement to you making or defending an appeal following a decision by a court in respect of your legal action; and
- reasonable prospects of success exist.

The most we will pay for all claims arising out of the same accident involving your insured vehicle is £100,000.

What is not covered by Uninsured Loss Recovery

We will not provide cover for the following.

1. Any claim arising out of a contract you have with another person or organisation, including but not limited to an agreement to defer the cost of hire car charges or repair costs, usually known as a credit hire or credit repair agreement.
2. A claim for an event which is not covered under the current motor insurance policy you have for your insured vehicle.
3. Any claim where you do not have a valid:
 - motor insurance policy that covers the insured vehicle; or
 - MOT certificate or taxation for the insured vehicle where either of these are required by law; or
 - driving licence.

Section 2 – Motor Prosecution Defence

What Is Covered By Section 2 Motor Prosecution Defence

We will pay the costs of you defending criminal proceedings being brought against you arising from your ownership or use of the insured vehicle. The cover includes costs in respect of pleas in mitigation, provided that there is more than a 50% prospect that such a plea will materially affect the outcome. You must advise us of your summons no later than 7 days after receiving it.

The Motor Prosecution Defence cover also includes the costs of you defending criminal proceedings and civil claims being brought against you arising from the illegal duplication or cloning of the insured vehicle's identity by a third party.

We will provide this cover as long as:

- the event giving rise to the criminal proceedings:
 - arose out of the use of the insured vehicle
 - happened within the territorial limit; and
 - happened during the period of insurance; and
- the criminal proceedings will be decided by a court within the territorial limit; and
- we have given our written agreement to you making an appeal against your conviction or sentence by a court.

The most we will pay for all claims arising from the same criminal proceedings is £100,000.

What is not covered by Motor Prosecution Defence

We will not provide cover for the defence of criminal proceedings in respect of the following.

1. Parking offences for which you don't get points on your licence.
2. Any criminal proceedings brought against you:
 - a. where you are alleged to be under the influence of alcohol or drugs; or
 - b. which relate to your deliberate criminal act or omission; or
 - c. which allege dishonesty or intentional violence.
3. Driving without:
 - a. insurance that covers the insured vehicle; or
 - b. a road fund licence or MOT certificate for the insured vehicle where either of these are required by law; or
 - c. a valid driving licence.
4. Any criminal proceedings against you that would be covered under your motor insurance policy for the insured vehicle.
5. Any award of costs made against you by a court following criminal proceedings.
6. Any criminal proceedings and civil claims arising from the illegal duplication or cloning of the insured vehicle's identity brought against you.

Section 3 – Motor Contract Disputes

What is covered by Motor Contract Disputes

We will pay the costs of you taking legal action against your opponent, or defending legal action taken against you by your opponent in a dispute arising from a breach of a contract you have for:



- I. buying or selling the insured vehicle or any of its parts or accessories; or the
- II. service, repair or testing of the insured vehicle in any way.

The cover provided by this section also includes the costs of making or defending an appeal following a decision by a court in respect of your legal action.

We will provide this cover so long as:

- a) you entered into the contract within the territorial limit; and
- b) the dispute, or series of events leading to the dispute, first occurred during the period of insurance; and
- c) the legal action is brought within the territorial limit; and
- d) we have given our written agreement to you making or defending an appeal following a decision by a court in respect of your legal action; and
- e) reasonable prospects of success exist.

The most we will pay for all claims arising from the same dispute under your contract is £50,000.

What is not covered by Motor Contract Disputes

We will not provide cover for the following:

- a) Any claims made less than 90 days from the date of inception of this policy unless comparable insurance was previously in place and cover continues uninterrupted. This is not applicable if a claim relates to goods and services that are brand new, and being purchased after the inception date of this policy.
- b) Any claim made where the amount in dispute is less than:
 - o £1,000 for buying or selling the vehicle; and
 - o £250 for servicing, repairing or testing the vehicle.
- c) Any dispute over the amount of money or other compensation due under an insurance policy. Any dispute arising from an allegation of dishonesty against you.
- d) Any dispute arising following your deliberate breach of a contract.
- e) Any dispute in respect of an insured vehicle which is more than 15 years old.
- f) More than two claims in any one period of insurance.

Section 4 – Vehicle Cloning

What is Covered by Section 4 – Vehicle Cloning

We will pay the costs of you defending civil or criminal proceedings brought against you arising from the illegal use of the insured vehicle's identity by another person or organisation without your knowledge or consent.

What is not covered by Vehicle Cloning

We will not provide cover for the following:

1. Where the identity of the insured vehicle has been copied by somebody living with you or has lived with you.
2. Any losses other than legal costs incurred by you as a result of the identity of the Insured Vehicle being copied without Your permission.

Section 5 – Motor Insurance Database Disputes

What is Covered by Section 5 – Motor Insurance Database Disputes

We will pay the costs in defending your legal rights where the insured vehicle is seized by the police, local authority or government agency, due to incorrect information being stored on the Motor Insurance Database which is as a result of your motor insurer, broker or insurance agent failing to correctly report your insurance cover to the Motor Insurance Database.

What is not covered by Motor Insurance Database Disputes

We will not provide cover for the following:

1. Claims caused by you failing to provide or update your motor insurer, broker or insurance agent with accurate information, for example providing the incorrect insured vehicle registration number;
2. Any claim against the insurance company, broker or insurance agent that arranged your motor insurance policy.
3. Any losses other than legal costs incurred by you as a result of the identity of the Insured Vehicle being copied without Your permission.

Policy Exclusions

What is not covered by sections 1, 2, 3, 4 and 5

We will not provide cover for the following.

1. Any claim where we have been prejudiced as a result of you reporting to us more than six months after the:
 - a. date you first knew, or should have known, that criminal proceedings were to be brought against you; or
 - b. event, or series of events which gave rise to the dispute first occurred; or
 - c. accident involving your insured vehicle.
2. Any costs:
 - o incurred before we have accepted your claim in writing and appointed the legal representative.
 - o we have not agreed to in writing.
 - o you have paid directly to the legal representative or any other person without our permission.
 - o relating to an appeal following a decision by a court in respect of your legal action against your opponent unless we and the legal representative agree that reasonable prospects of success exist.
 - o that the court orders you to pay to your opponent at the end of a legal action on anything other than the standard basis. This will normally be because of your improper or unreasonable conduct during the legal action.
3. Any money that you have to pay under a contract you have with the legal representative where the amount of that money is determined by the amount of:
 - o legal costs and expenses incurred by the legal representative in respect of your claim;
 - or

- damages you receive from your opponent. These types of contracts are normally referred to as either conditional fee agreements or damages based agreements.
4. Any Value Added Tax that is payable on the costs incurred which you can recover from elsewhere.
 5. Any actual or potential prosecution, dispute or accident that you were aware of, or should have been aware of, before the cover under this policy started.
 6. Any dispute arising from:
 - an application for a review of the way that a decision has been made by a government authority, local authority or other public body (this is normally referred to as a judicial review); or
 - any other challenge to any existing or proposed legislation.
 7. Any dispute arising out of written or verbal remarks which you believe have damaged your reputation.
 8. Any fines or other penalties awarded against you by a court or tribunal.
 9. The insured vehicle being used for racing, rallying, speed testing, speed trials, off-road events or driven on a motor sports circuit.
 10. Any claim where it is clear from the information available relating to the claim that it has arisen from your deliberate or reckless action.
 11. Disputes between you and us.
 12. Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
 13. Claims arising from war, invasion, riot, revolution or a similar event.

Policy Conditions

The following conditions apply to your policy. You must keep to the Conditions to have the full protection of your policy.

(1) You must:

- a) make your claim within six months of the date that the event, or series of events, which gave rise to the dispute or criminal proceedings first occurred, or as soon as reasonably practicable providing there has been no prejudice to us.
- b) not appoint a legal representative to represent you in your legal action.
- c) at all times throughout your legal action give the legal representative and us a complete, accurate and truthful account of all of the circumstances that are relevant to your legal action that you are aware of, or should have been aware of. This will include details of any agreement between you and any other person or organisation. You, and anyone acting on

your behalf, must not knowingly give any false, fraudulent, exaggerated or incorrect statement or document to your legal representative or to us.

- d) follow the advice of, and co-operate fully with, the legal representative and us at all times during your legal action. This will include going to all court hearings or other appointments that the legal representative asks you to attend.
- e) not withdraw your claim from the legal representative without the written agreement of us and the legal representative.
- f) get our written agreement before making or defending an appeal against the decision of a court in respect of your legal action.
- g) instruct the legal representative to take all reasonable steps to recover costs from your opponent and pay them to us. If you do not do this, we will have the right to reduce the amount that we pay under this policy to the amount that your costs would have been if you had instructed the legal representative to take all such reasonable steps.
- h) instruct the legal representative to keep to Condition 2

If you do not keep to Condition 1c, 1d or 1e we will recover any costs from you that we have paid or incurred in respect of your legal action unless we agree to appoint another legal representative to continue your claim.

(2) The legal representative must:

- a) get our written permission before instructing a barrister or other legally qualified adviser or expert in respect of your legal action.
- b) tell us at the first opportunity once he or she becomes aware of any information or development relating to your legal action which will more likely than not mean that:
 - c) reasonable prospects of success no longer exist; or
 - d) the losses or damages that you can recover from your opponent will be reduced from the amount that was originally expected by the legal representative.
- e) tell us at the first opportunity once he or she becomes aware that you want to make an offer, or your opponent has made an offer, to settle your legal action.
- f) report the result of your legal action to us at the first opportunity after it is finished
- g) take all reasonable steps to recover costs from your opponent and pay them to us.
- h)
- i) We will have the right to do the following.
- j) Appoint the legal representative in your name and on your behalf.
- k) Take over and conduct, in your name, any claim or proceedings:
 - l) before a legal representative has been appointed; or
 - m) that are necessary to recover costs that we have paid in respect of your legal action.
- n) Contact the legal representative at any time and have access to all statements, opinions, reports or any other documents relating to your legal action.
- o) Appoint a barrister or other legally qualified adviser or expert appropriate to your legal action and ask for his or her opinion on the value of your legal action and whether reasonable prospects of success exist.
- p) Stop providing cover for your claim if, at any time during your legal action reasonable prospects of success no longer exist. If, after we stop providing cover for your claim, you continue the legal action and get a better settlement than we expected, we will pay your costs which you cannot get back from anywhere else.
- q) Have any legal bill assessed if we and the legal representative or the representative acting for and on behalf of your opponent cannot agree on the level of costs. If we do this the assessment will be carried out by a court, independent expert in the assessment of costs or other competent party. We will not pay any more than the costs that are determined as reasonable by the assessment.

- r) Settle your claim by paying the amount in dispute. If we do this, we will not pay any costs incurred after the date that we tell you, and any legal representative, that we have decided to settle your claim. (This will not apply where legal proceedings have begun in a court before the date we decide to settle your claim. In these circumstances we will settle the claim by paying costs that are necessary to discontinue those legal proceedings as well as the amount in dispute.)
- s) Settle the costs covered by this policy at the end of your legal action.

(3) 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.

(4) Other insurances and cover

If you have another insurance policy, service contract or membership that provides cover for a claim you have made under this policy, we will only pay our share of the costs of the claim.

(5) Freedom to choose the legal representative

At any time before we and the legal representative agree that legal proceedings need to be issued in a court, we will choose the legal representative.

You have the right to choose the legal representative if we and the legal representative agree that negotiations with your opponent have failed to settle the dispute and it becomes necessary for legal proceedings to be issued or defended in a court.

You can also choose the legal representative if a conflict of interest arises which means that our chosen legal representative cannot act for you because of his or her professional rules of conduct.

You must send the name and address of your chosen legal representative to us. If we agree to appoint your chosen legal representative, he or she will be appointed on the same terms as we would have appointed our chosen legal representative, other than in respect of any agreement we and your chosen legal representative reach over the costs that we will pay. If there is any dispute about your choice of legal representative that you and we cannot resolve, the matter will be settled using the procedure in Policy condition 10 Disputes of this policy.

When choosing the legal representative, you must remember your duty to keep the costs of any legal proceedings as low as possible.

(6) Cancellation rights.

You may add or remove this product within 14 days of inception. We will refund any money you have paid.

At any other time during the period of insurance, the add-on cannot be added or removed, and the cancellation is subject to the cancellation terms and conditions in the car insurance policy booklet.



You cannot make a claim for an event which occurred after the date the policy was cancelled, but cancelling the policy will not affect your right to claim for an event which occurred before the date the policy was cancelled.

(7) Notices

Every notice which needs to be given under this policy must be given in writing. If we give you notice, we must send it to your last known address

(8) Changes during the period of insurance

If we need to make changes to your policy, we will normally only do this at your next renewal date. We will not change your policy during the period of insurance unless:

- a. we are required to do so because of a change in the law; or
- b. we are told to do so by our industry regulators (the Financial Conduct Authority or Prudential Regulation Authority); or
- c. a service provided under this policy by any organisation other than us is no longer available and we need to:
 - o change the provider of the service; or
 - o change the service; or
 - o remove the service.

If we do need to change your policy, we will give you 30 days' notice in writing of the change and how it will affect you.

(9) Disputes

If there is a dispute between you and us, the matter may be referred to an arbitrator, who will be a solicitor, barrister or other suitably qualified person that you and we 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. If the arbitrator decides that you must pay some, or all, of the costs of the arbitration those costs will not be covered by this policy.

(10) Law and language of this policy unless we agree otherwise:

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

(11) Fraud

If you or anyone acting on your behalf:

- a) makes any false or fraudulent claim;
- b) makes any exaggerated claims;
- c) supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine); or
- d) makes a claim for loss or damage which you or anyone acting on your behalf deliberately caused; we will:



- I. refuse to pay the whole of the claim; and
- II. recover from you any sums that we have already paid in respect of the claim.

We may also notify you that we will be treating the policy as having been terminated with effect from the date of the earliest of any of the acts set out in sub-clauses a – d above. In that event, you will:

- a) have no cover under the policy from the date of the termination; and
- b) not be entitled to any refund of premium.

(12) Rights of parties

A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999, or any replacement legislation, to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Further information

Who regulates us?

Slick is a trading name of Slick Cover Limited, which is an Appointed Representative of Movo Partnership Ltd who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 823503. Registered Office: Movo House, 33 Green Lane, Chislehurst, BR7 6AG Registered in England No: 11544238. Slick Cover Limited is underwritten by Liverpool Victoria Insurance Company Limited ("LVIC") who are authorised by the FCA, authorisation number 202965. Slick Cover Limited is registered in England and Wales no. 17026475, FCA authorisation number 1054575. Registered Office: 16 Bishopsgate, London, United Kingdom, EC2N 3AR.

Your privacy

Your privacy is important to us, and we're committed to keeping your data protected. You'll find our privacy notice at www.slickcover.com/privacy-notice.

If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact our data protection officer at dataprotection@slickcover.com.

When contacting us, please provide your full name, policy and/or quote number if applicable, address and date of birth and address.

To make a complaint

At Slick, we're committed to delivering the highest level of service to our customers and making every experience a positive one. If something hasn't met your expectations, we're sorry for any frustration this has caused and want to make sure things are put right.

To make a complaint, please fill in our complaints form and tell us as much detail as possible. You can find this under 'Complaints' in the footer of our website (www.slickcover.com). Please quote your policy number in all correspondence.

If you're not happy with the final outcome of your complaint, you can contact the Financial Ombudsman Service (FOS) free of charge within 6 months of receiving our final response letter.

Phone: 0800 023 4567 or for more information, please visit financialombudsman.org.uk.

Making a complaint will not affect your right to take legal action.