



Slick Car Insurance Policy Booklet

Welcome and thanks for choosing Slick!

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

Our products meet the demands and needs of someone looking to insure their car. The level of cover and any optional extras you've chosen will be shown on your schedule. We haven't given you any advice or recommendations as to whether these products meet your specific insurance requirements.

Just so you know – our staff are paid a salary and may receive an annual bonus, but these are not directly influenced by your decision to purchase this policy.

Duplicate cover

This product may not be suitable if you already have the same cover elsewhere e.g. with another insurer or broker, car manufacturer or other providers of car insurance. You'll need to consider whether you may be paying for duplicate cover and you should review your insurance requirements on a regular basis.

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Your car insurance policy

Your certificate of motor insurance, policy booklet and schedule are the three documents that make up your contract with us. You've paid for us to give you insurance based on the details in your contract for the period on your schedule.

Your Slick policy is underwritten by Liverpool Victoria Insurance Company Limited ("LVIC") who are authorised and regulated by the Financial Conduct Authority (FCA), reference number 202965.

Our commitment to you is that we'll always:

- give you clear and correct information;
- be fair and reasonable;
- act as quickly as we can.

Giving us the correct information

It's important you give us correct information as we could cancel your car insurance back to the start date and/or not pay a claim if you don't. Please check your contract and let us know if you think anything is wrong or doesn't seem right. If you're not sure whether you need to tell us about something, please ask by reaching out to support@slickcover.com.

Useful information

To make a claim

Our claims team are here to support you every step of the way – 24 hours a day, 365 days a year.

To report a new claim, please log in to your Slick account and select 'Claims'. From there, select 'Make a new claim' and choose from the following options:

1. Car claim
2. Windscreen / window claim
3. Add-on claims

To make a new car claim, you can call us on 0333 207 0756. Alternatively, you can report a new car or windscreen claim online using our Electronic Notification Of Loss (ENOL) service. The links to these services can be found in your Slick account.

Follow these simple steps:

- Contact us as soon as possible after the incident.
- If your car has been stolen or vandalised, report it to the police first and make a note of the crime reference number.

- Please speak to us before arranging any repairs, replacements, or settling any part of your claim.

You can also find more information in your Slick account under 'Claims', including guidance on making a new claim for all claim types (such as windscreen and additional products).

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 financial-ombudsman.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 liability, 100% of the claim is covered.
- Non-compulsory insurance, such as accidental damage to your car, 90% of the claim is covered.

Please visit fscs.org.uk for more information.

Your cover at a glance

The table below gives you a quick overview of what each cover includes and where you can find more detail.

Cover	Included as standard?	Further detail found in:
Damage to your car	✓	Section 1
Fire & theft	✓	Section 2
Windscreen cover	✓	Section 6
Damage caused by using the wrong fuel	✓	Section 1
Uninsured drivers promise	✓	Section 1
Vandalism promise	✓	Section 1
New car replacement	✓	Section 1 and 2
In-car equipment	✓	Section 1 and 2
Non-manufactured In-car equipment	£1,000	Section 1 and 2
Loss of keys	£1,000	Section 1 and 2
Theft of keys	✓	Section 1 and 2
Child car seats	✓	Section 1 and 2
Personal accident*	£5,000	Section 7
Medical expenses	£250	Section 8
Road rage	£100	Section 8
Car jacking	£100	Section 8
Personal belongings	✓	Section 10
Protected NCD	Optional	Section 11

*Provided by us as standard. Please refer to your schedule if purchased enhanced personal accident cover and the additional products booklet for full T&Cs.

Definitions

The following words or phrases have the same meaning wherever they appear in this booklet, your schedule and certificate of insurance.

Term	Definition
Accessories	Specifically designed parts or products (including spare parts) for your car e.g. roof/cycle racks, roof boxes, electric car charging cables and wall boxes.
Advanced driver assistance systems (ADAS)	Electronic systems fitted to your car that will assist the control of your car.
AEVA 2018	The Automated and Electric Vehicles Act 2018.
Automated lane keeping system (ALKS)	A system which allows the vehicle to drive itself in accordance with the AEVA 2018.

Automated vehicle	A vehicle capable of, and type approved to drive itself in accordance with the AEVA 2018.
Autonomous driving/ mode	The mode which allows an authorised vehicle to drive itself, as allowed by the AEVA 2018.
Car keys	A physical key or any other device which is used to gain entry and/or start your car.
Certificate of motor insurance	Forms part of your contract with us and is proof your car is insured as required by law. It shows the registration number, who can drive it and what your car can be used for.
Contract	This document of car insurance, your certificate of motor insurance and your schedule.
Cyber attack	An act affecting any computer system or software of a motor vehicle, including but not limited to, computer virus, malware, ransomware, hacking, denial of service or unauthorised access, corruption or deletion of data.
Driving	Includes using or being in charge of a car.
Excess	The first amount of any claim which you must pay. There may be more than one excess, part of which may be a voluntary excess you've chosen. The total excess is shown on your schedule.
In-car equipment	Audio equipment, permanently fitted car phone, dashboard/ windscreen camera, DVD player, TV and satellite navigation equipment but excluding other communications devices such as smartphones/watches or tablets.
Main driver	The person that drives your car most of the time.
Market value	The cost of replacing your car with the same make, model and specification. Age, mileage and condition will be taken into account. We'll ask an engineer for advice, use motor trade guides and other sources to determine the market value at the time of the accident or loss. We'll consider the amount you could have reasonably got for your car if you sold it immediately before the accident, loss or theft and not the price you paid for it.
Non-recommended repairer	A repairer that is not part of our approved repairer network.
Over the air (OTA) updates	Software updates and settings installed wirelessly such as functionality, performance and safety updates.
Partner	Your husband, wife, civil partner or partner you are permanently living with.
Policy booklet	This booklet.
Policyholder	The person on the certificate and schedule named as the policyholder. This person is responsible for the policy, including paying the premium and who we'll correspond with.
Premium finance partner	Our premium finance partner is PremFina. If you choose to pay by monthly instalments, your credit agreement is with them.

Recommended repairer	A repairer that is part of our approved repairer network.
Road Traffic Act	The Acts, laws and regulations that cover driving or using cars in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
Schedule	This document forms part of your contract with us and includes: <ul style="list-style-type: none"> • cover dates • name of the policyholder, drivers and their use • claims history of all drivers • car details • any conditions which vary the terms of your insurance.
Total loss	The amount of damage to your car which means it's uneconomical or unsafe to repair or has been stolen and not recovered.
Track days	Using or driving on a racing track, circuit, airfield, test venue, derestricted toll road (including the Nurburgring/Nordschleife) or at a professionally or socially arranged off road event.
We, our, us	Means the insurer underwriting this policy: Liverpool Victoria Insurance Company Limited ("LVIC"). We may also refer to Innovation Group when they handle claims on our behalf, and Slick who arrange and manage this insurance policy.
Wear and tear	Gradual and/or unavoidable damage caused by general use over time.
You, your	The person named as the policyholder on your schedule and your certificate of motor insurance.
Your car	The insured car shown on your schedule and certificate of motor insurance. Also includes any car loaned or hired to you under our recommended repairer service or by a garage or vehicle repairer while the insured car is there for a service, repair or MOT. Liability to other people also includes a trailer, caravan or broken down vehicle while they're being towed by your car.

Territorial limits

Your insurance applies when you're in:

- Great Britain;
- Northern Ireland;
- The Isle of Man;
- Channel Islands.

This includes when your car is being transported between these territories, unless you are using an Automated Vehicle in autonomous mode, where cover is only in Great Britain which is:

- England;
- Scotland;
- Wales.

European cover

If you or anyone else named on the policy drives your car within the EU, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident. In addition, while you're travelling in EU countries, you'll be insured on the same basis, (Comprehensive), as you are in the territorial limits – for up to a maximum of 90 days during your period of cover and as long as your car is registered and normally kept in Great Britain. We also extend this cover to a few countries outside of the European Union. These are Andorra, Iceland, Norway, Switzerland and Liechtenstein.

Note: This cover is automatically provided when travelling to any of the countries listed on your certificate of motor insurance. Please ensure you take your certificate with you as proof of insurance. Benefits for add-ons if purchased Courtesy Car and Motor Legal Expenses only apply inside the territorial limits.

Use in other countries

If you use your car in countries not listed on your certificate of motor insurance, you will not have any cover.

Damage repair process outside the territorial limits

If the damage to your car means it can't be safely driven from the scene of the accident, you may have to arrange recovery of your car. We'll reimburse any costs you pay for the roadside recovery once the claim's validated and you've submitted invoices and receipts. We'll decide how to settle your claim, and, in most cases, pay you a cash sum to replace the undriveable car or item you're claiming for. The most we'll pay is the market value of the car. We recommend you take your V5 or VE103b document with you to help us process your claim. If the car is driveable, upon your return to the UK, we'll deal with your claim in line with our normal repair process in the territorial limits.

Section 1 | Damage to your car

What's covered with Slick car insurance?

If your car and/or its accessories are damaged by accident or vandalism (even in your garage) we'll either:

- pay for it to be repaired; or
- replace what's damaged; or
- pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property).

Damage caused by using wrong fuel

If you've accidentally started your car after using the wrong fuel, we'll pay to fix the resulting damage to the engine and drain & flush the fuel tank. You'll just have to pay your excess. We'll agree with you how best to arrange repair – if you've already made arrangements, we'll only consider payment if you provide us with receipts for the work.

We will not pay for the cost of any fuel that is drained from the tank or replacement fuel to refill it.

Uninsured Driver Promise

Just let us know the driver/rider details, registration number, make, model and colour of the other vehicle involved. You won't lose your NCD or pay any excess if you're hit by an uninsured driver/rider when the accident isn't your fault – however, if we can't confirm immediately the uninsured driver was at fault, you might have to pay your excess, but this will be paid back to you once this has been confirmed.

Vandalism Promise

First of all, report it to the police as you'll need to give us the crime reference number. You'll still need to pay your excess, but you won't lose your NCD.

Section 2 | Fire and Theft

What's covered with Slick car insurance?

If your car and/or its accessories (even in your garage) are lost or damaged by fire, lightning, explosion, theft or attempted theft, we'll either:

- pay for it to be repaired; or
- replace what's damaged; or
- pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property).

Theft of Keys

If your car keys (excluding communication devices such as smartphones, smartwatches, or tablets) are stolen, we'll replace all locks and car keys, provided they weren't left in the immediate proximity of the car, within the effective range of the car key signal, inside the car, attached to the car, or on the car while it was unattended, and reasonable care was taken to prevent their theft. You'll need to report the theft to the police and provide us with the corresponding crime reference number. Please note that you'll be required to pay the applicable theft excess.

What isn't covered under sections 1 and 2

- We won't pay for:
- Loss or damage to your car by theft (or attempted theft) if:
 - your car has been left unlocked or with a window or roof open;
 - the engine has been left running when unattended;
 - your car doesn't have an active and working tracking device (this only applies to you if "Tracking device" appears under "Insurance conditions" in your schedule);
 - the car keys are left in, on or attached to your car or left in the immediate proximity of the car or in range of where the car key is effective.

- Damage to the car keys caused by wear and tear;
- Wear and tear, your car losing value, or for any repairs that have made the condition of the car better than it was before the loss or damage happened;
- Mechanical, electrical, electronic or computer failures (including failure caused by hacks, viruses or malware), breakdowns or breakages;
- Damage to tyres caused by braking, punctures, cuts or bursts;
- Any part or accessory at a cost higher than listed in the manufacturer's latest list price in the UK. If such a list price is not available, the most we'll pay is the manufacturer's latest list price in the UK for an equivalent part or accessory;
- Additional costs if a part or accessory isn't available. This includes the cost of importing any part or accessory into the UK;
- Loss or damage to your car caused by:
 - deception, fraud or trickery, such as when you're selling your car;
 - it being confiscated or destroyed by or under official order of any government, public or local authority;
 - it being returned to its rightful owner;
 - you not taking care to protect your car. (See care of your car under the general conditions section);
 - known manufacturer defects;
 - a Cyber Attack.
- You being unable to use your car or any other indirect loss, such as travel expenses or loss of earnings;
- Loss or damage where your car is driven or used without your permission by a family member or persons living in your household unless you report them to the police;
- Loss or damage if anyone in your family or anyone living or staying at your home address takes your keys without your permission, unless you've reported it to the police and have a crime reference number;
- Deliberate damage caused to your car by anyone insured under your policy;
- Loss or damage to any trailer, caravan or broken-down motor vehicle whether or not it's being towed by or attached to your car;
- Additional damage caused by your car being moved by anyone after an accident, fire or theft;
- Loss or damage caused by OTA updates that are not approved by your car's manufacturer;
- Loss or damage caused by failure to install and/or accept OTA updates recommended by your car's manufacturer;
- Loss or damage to your car caused by the use of a remote parking function or vehicle summon system, unless the user is a named driver of your car and has a clear view of the vehicle. Where we have to make a payment for any liability under the Road Traffic Act, we reserve the right to recover the payment from you or the person using the system;
- Loss or damage to your car that happened before your policy start date;
- The excess shown on your schedule.

How your claim's settled under section 1 and 2

After an accident

If your car can't be driven after an accident, we'll pay the reasonable cost of protecting your car and taking it to the nearest suitable nominated repairer, repairer of your choice or storage. Where appropriate, we'll also pay the reasonable cost of returning it after repair to the address on your policy schedule.

Ownership

If your car belongs to someone else, or is under a hire purchase or leasing agreement, we'll pay the legal owner the market value. In the event of a Total Loss, where your car is on finance, we'll contact the finance company using your personal information to discuss the outstanding balance on your loan. Once the finance company has been paid, any monies left over will be paid directly to you.

Total Loss

If your car cannot be repaired, is deemed unsafe, or it will be uneconomical to repair due to the cost, it will be declared a total loss. Once a total loss settlement is agreed upon and paid by us, ownership and possession of the car will transfer to us (where entitled), and the salvage will become our property. In certain circumstances, we may offer you the option to retain the salvage.

If you are paying for your policy by instalments under an arrangement with PremFina and we settle a total loss claim under these sections, your consumer credit agreement with us may entitle us to take the outstanding amount due for your consumer credit agreement out of the claims settlement.

If your claim is settled on a total loss basis and you don't replace your car within 14 days of being issued the settlement payment we will cancel your policy.

Repairs

Repairs will be arranged with you if the loss or damage is covered. Our repairers may use parts or accessories that haven't been made by your car's manufacturer or refurbished/undamaged green parts but will still be a similar type and quality. This will not affect any manufacturer guarantee. When using our recommended repairer service, the labour on repairs is guaranteed for 5 years as long as you're the owner. Parts are subject to their own guarantee periods from the manufacturer.

About the courtesy car service:

- You won't be eligible for a courtesy car if your car is stolen or considered to be a total loss (write-off).
- The courtesy car service is only available if you use our nominated repairer.
- The courtesy car will be provided by our nominated repairer.
- The service is only available while your car is being repaired.
- The courtesy car will usually be a group A car – around the size of a Ford KA.
- If your car is electric, we cannot guarantee you will be provided with an electric courtesy car.

- The courtesy car will be automatically insured, at no additional cost, under this policy.
- This cover is subject to our terms and conditions, and normal policy terms will apply.
- You'll be responsible for the courtesy car and for any charges or fines incurred during the time you use it, including fuel costs, parking fines, motoring offences, fixed penalties and any congestion or toll charges.
- Courtesy car subject to availability.

New Car Replacement

If you or your partner bought your car from new, have had it for less than a year and you or your partner are the first and only registered owner and keeper and either:

- the estimated cost of repairing it is more than 50% of the manufacturer's list price (including taxes and accessories) when the damage or loss happened; or
- it's stolen and not recovered

We'll replace your car with a new one of the same or similar specification. If there isn't one available in the UK, we'll pay you the price you paid for your car or the manufacturer's current list price (including taxes) whichever is less. We'll then own your damaged car.

In-car equipment

There's unlimited replacement cover if the in-car equipment was fitted by the car's manufacturer when your car was first registered.

Non-manufacturer fitted equipment

We'll pay for permanently fitted or portable equipment up to £1,000. Portable equipment must have been kept out of sight in the glove box or locked boot at the time of a theft claim.

Replacing locks and keys

If your car keys (but excluding communication devices, such as smartphones/watches or tablets) are lost, we'll replace all the locks and car keys as long as they weren't left in the immediate proximity of the car, or in the range of where the car keys is effective, in the car, attached or on the car while it was unattended, and care has been taken to prevent their loss. The most we'll pay is £1,000.

We will also pay for all damaged locks to be replaced.

You must take all reasonable steps to protect your car keys from loss, damage or theft. If your keys are lost, damaged or stolen you'll need to pay the applicable accidental damage or theft excess.

Child car seats

We'll replace any child seat with a new one of the same quality, even if it looks undamaged after a theft, accident or fire. However, we won't cover bench style car seats (such as multimac or similar) where they increase the original number of seats of the car.

Continuing your journey

If your car can't be driven after a claim under sections 1 or 2 and you're more than 25 miles from where you started, we'll repay you up to £250 for any accommodation costs or alternative transport you arrange to carry on your journey. Please keep your receipts as we'll need to see these.

Excesses that apply

Your schedule will show what excess you need to pay if you claim and the additional excess and limits if you choose a non-recommended repairer.

Excesses apply per claim and per car.

Section 3 | Liability to other people

What's covered

As a result of any accident involving your car (or other vehicles your certificate shows you can drive), we'll pay the amount you're legally responsible for:

- following death of or injury to other people; and
- up to £20,000,000 for damage to their property. Plus, up to £5,000,000 for all costs and expenses.

Driving other cars

Note: the cover is intended for use in emergencies only and is third party only. Loss or damage to the car or van you drive isn't covered. You're responsible for the costs or damage to the car you're driving. This cover is meant for emergencies, if you're regularly using another car, you should be added as named driver.

If your certificate of insurance says so, we'll insure the policyholder only, on a third party only basis, to drive a privately-owned car or van in the UK, if you don't own it, it isn't registered to you, isn't hired to you under a hire purchase or rental/leasing agreement as long as all the following are met:

- the owner has given you permission to drive the car or van;
- the vehicle must be insured;
- you have the correct licence to drive the car or van;

- the car or van is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- any van doesn't exceed 3.5 tonnes GVW (Gross Vehicle Weight);
- the car or van hasn't been seized or confiscated by or on behalf of any government or public authority;
- you're not covered by any other insurance to drive it;
- you still have your car, and it hasn't been stolen or damaged to an extent it's now a total loss.

Other people we'll insure:

- people you allow to drive or use your car and are named on your certificate of motor insurance and schedule;
- passengers (includes getting in and out of your car);
- the employer or business partner of the person driving or using your car for their business and are named on your certificate of motor insurance and schedule;
- the legal representative of someone that's died – if the deceased person would've been entitled to protection under this section.

Legal costs

If you claim under this policy, we'll pay your reasonable legal costs and expenses for:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction;
- defence of any legal proceedings for manslaughter or causing death by dangerous or reckless driving.

When deciding what's reasonable we'll look at the level of expertise needed, the nature of the case, legal representative costs and whether legal representation for defence of a prosecution is likely to affect the outcome.

Emergency medical treatment

Following an accident in your car, we'll pay for emergency medical treatment as required under the Road Traffic Act. This won't affect your NCD.

Electric charging cables

We'll provide cover if you're found to be legally responsible for an accident involving your car that injures someone. This includes accidents caused by an electric charging cable when attached to your car and in use, as long as you have taken due care to prevent such an accident. This cover is extended to your car only.

The following are not covered under liability to other people:

- Any deliberate act (by you or any person driving your car) that directly or indirectly causes injury, loss, damage or death;
- Injury or death to an employee who is employed by anyone insured under this cover, unless they're a passenger in any vehicle that has insurance under this section;
- Legal responsibility which is covered by any other insurance;
- Loss of or damage to any car which is covered by this section;
- Loss of or damage to any trailer, caravan or vehicle (or their contents) while being towed by or attached to any car covered by this section;
- The loss of or damage to any property which belongs to or is in the care of any person claiming under this section;
- More than £20,000,000 for any claim or series of claims from one event for loss of or damage to property (including all costs and expenses up to £5,000,000);
- Liability to any third party for injury or damage sustained, whilst the accessories are not being used by the insured vehicle;
- Liability to third parties from charging cables when due care hasn't been taken;
- Any losses to your property as a result of a charge point being hacked.

Section 4 | Use by the motor trade, hotels and car parks

We won't apply an excess or any driving restrictions for damage under sections 1 and 2, while your car is with:

- The motor trade for service/repair/recovery; or
- Any valet parking or similar commercial organisation for parking purposes.

Section 5 | Automated vehicles

This section is designed to let you know what your policy will cover you for in the event of a claim if your car is an automated vehicle and is in autonomous mode including but not limited to ALKS. The cover in this section will only apply to your car if it has been identified on the Secretary of State's list of motor vehicles that may safely drive themselves. If your car isn't identified on the list, the cover in this section won't apply to your policy.

Accidents caused by your automated vehicle are covered when it is driving itself in accordance with AEVA 2018 on a road or other public place in Great Britain, which is:

- England;
- Scotland;
- Wales.

When the car is in autonomous mode we'll cover:

- Injuries or death of any person, including you or any other person named on your certificate of motor insurance, and with your permission is in charge of your automated vehicle;
- Damage to any third-party property up to the liability to other people limit on the policy;
- Personal belongings up to the limit stated on the policy.

We won't cover:

- Accidents which take place outside of Great Britain;
- Any loss or injury caused by a failure to accept and/or install safety-critical software updates that anyone named on the policy knows or ought to reasonably know are safety-critical before using autonomous mode;
- Any loss or injury caused by alterations to your vehicle's software, or modifications to the vehicle, by anyone named on your policy or with the insured person's knowledge;
- Property which is owned or under the care of anyone named on your policy using your vehicle at the time of the accident.

If we need to make a payment under the Road Traffic Act, we reserve the right to recover any amounts from you, or anyone named on your policy.

Section 6 | Windscreen and window glass

You're covered for damage to the windscreen or window glass including sunroofs and panoramic roofs, ADAS recalibration costs and any resultant scratching of the bodywork. We may use a suitable replacement not supplied by the original manufacturer, but it will be of a similar quality. Your premium may increase following a claim, but as long as there's no other loss or damage – your NCD won't be affected.

You'll need to pay an excess if the windscreen or window glass is replaced or repaired, for roof glass claims (including sunroofs and panoramic roofs) your vehicle excess will apply. Your schedule show how much you'll need to pay. Your schedule will also show the limit if you choose a non-recommended repairer to complete the replacement – including recalibrations on cars fitted with ADAS.

We won't pay more than the market value of your car or repair or replace any windscreens or windows not made of glass.

Section 7 | Personal accident

What's covered

We will pay £5,000 if you, your partner or a named driver are injured in, getting in or out of your car and the injury alone within 12 months of the accident, causes:

- Death;
- Permanent loss of any limb above the wrist or ankle;
- Permanent and total loss of use of any limb above the wrist or ankle;

- Permanent and total loss of hearing in one or both ears;
- Permanent and total loss of sight in one or both eyes; or
- Permanent total disablement, resulting in an inability to do any sort of work for the
- Remainder of their life.

We'll pay the injured person or their legal representative.

We won't pay

- Any more than the amount shown on your schedule during any one period of cover;
- for any injury or death resulting from suicide or attempted suicide;
- for any injuries if the driver of your car is convicted of an alcohol or drugs related motoring offence as a result of the accident;
- for any injuries if the driver of your car is proven, following a coroner's inquest or fatal accident inquiry, to be driving whilst unfit through alcohol or drugs, whether prescribed or otherwise at the time of the accident; or
- for injuries caused to anyone failing to wear a seat belt when required by law.

Section 8 | Medical expenses and physical assault benefits

Medical expenses

We'll pay up to £250 for you, named drivers or your passengers for any medical expenses resulting from an accident while travelling in your car. You'll get this and the emergency medical treatment fee (please see section 3, liability to other people).

Road rage

We'll pay £100 if you or any named drivers are physically assaulted as a result of your car being in an accident. We won't pay when the incident:

- Is caused by a relative or a person you, your partner, passengers or named drivers know;
- Is not reported to the police as soon as possible; or
- Is caused or contributed to by anything said or done by you, your partner, or by a passenger in your car after the accident.

Aggravated car theft

We'll pay £100 if you or any named drivers are physically assaulted as a result of theft or attempted theft of your car. We won't pay when the incident:

- Is caused by a relative or a person you, your partner, passengers or named drivers know;
- Isn't reported to the police as soon as possible.

Any payments under this section can be made to the injured person or their legal representative. These payments will be made in addition to covering damage to your car due to an accident or theft.

Section 9 | Personal belongings

What's covered

We'll pay up to £200 for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft.

We won't pay for:

- Items left in an unlocked car or if the window or roof was open or the car keys was left in, on or attached to your car or left in the immediate proximity of the car or in the range of where the car key is effective;
- The theft of personal belongings unless they're kept out of sight in the glove box or the locked boot of your car;
- Money, stamps, tickets, documents or securities;
- Goods, tools, samples or equipment for a trade or business;
- In-car equipment (please see 'how your claim's settled under sections 1 and 2');
- Property covered under any other insurance; or
- Car accessories (please see 'how your claim's settled under sections 1 and 2').

Section 10 | No Claims Discount (NCD)

If you have an NCD, we'll give you a discount in line with our NCD scale which is current when you started the policy. The discount won't apply to our administration costs or to any additional options you've chosen. If a claim is made against your policy where we have to make a payment that we're unable to recover or you haven't protected your NCD, your NCD will be reduced as follows:

NCD (years) at the start of your current period of cover	NCD (years) at the next renewal		
	1 Claim	2 Claims	3+ Claims
0	0	0	0
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5 to 8	3	1	0
9 or more	4	2	0

Your NCD won't be affected if we only pay for:

- emergency medical treatment charges (section 3)
- damage to the windscreen or window glass (section 6)
- a claim under:
 - any additional product including breakdown

- uninsured driver promise (section 1)
- Vandalism promise (section 1)

Renewing with a claim outstanding

If your NCD isn't protected, we may send you a renewal quote with a reduced NCD. When the claim has been settled, and if it wasn't your fault and there's no outstanding cost to pay – we'll update your NCD and refund any extra premium you may have paid. However, whilst your NCD will be reinstated, premiums can still go up after a claim, even if you're not to blame.

Proof of your NCD

We may ask you for your proof of NCD from your previous UK insurer, at any time or if you claim. The proof should be in your name, earned on a previous policy less than 2 years ago and not used on another vehicle. We may also check your NCD with your previous UK insurer (please see 12 general conditions).

If you need proof of your NCD earned with us, if there's no money outstanding and your policy with us was within the last 2 years, we'll issue it in the name of the Policyholder.

Protected NCD

If eligible and you can pay an extra premium to protect your NCD, if your NCD is protected this will show in your schedule – your NCD won't reduce unless you make more than 2 claims. If you have had one claim in the two years prior to the start of this policy, we will agree to provide protected NCD but this claim will be counted as one of the two claims allowable in any three-year period. If a claim is made against your policy where we have to make a payment that we're unable to recover and you have chosen to protect your NCD, your NCD will be reduced as follows:

NCD (years) at the start of your current period of cover	One claim made in preceding 12 months		Two claims made in preceding 12 months		Three claims made in preceding 12 months		Four claims made in preceding 12 months	
	No existing claims in preceding 3 years	One existing claim in preceding 3 years	No existing claims in preceding 3 years	One existing claim in preceding 3 years	No existing claims in preceding 3 years	One existing claim in preceding 3 years	No existing claims in preceding 3 years	One existing claim in preceding 3 years
4	4	4	4	2	2	0	0	0
5	5	5	5	3	3	1	1	0
6	6	6	6	3	3	1	1	0
7	7	7	7	3	3	1	1	0
8	8	8	8	3	3	1	1	0
9	9	9	9	3	3	1	1	0

Your NCD entitlement will not increase if a claim is made where we have to make a payment that we're unable to recover. Premiums can still go up after a claim, even if you're not to blame.

If you let us know about a claim and you've already got a quote with our offer to protect your NCD, we may send a new quote without the option to protect your NCD.

Section 11 | General exceptions

These apply to the whole contract and in addition to the exclusions under each section of this document of insurance.

Telling us about any changes and accepting your cover

This insurance won't apply unless:

- You tell us about any changes (please see the list in section 12 general conditions); and
- We've agreed to cover you and issued a new schedule and where necessary a new certificate of motor insurance.

Driving and use

This insurance won't apply if any car (including accessories) your policy allows you to drive is being driven and/or used with your permission:

- Other than when in line with your certificate of motor insurance and/or your schedule;
- By anyone that's not named on your certificate of motor insurance and/or your schedule;
- By anyone that doesn't hold a valid driving licence, is disqualified from driving, has never held a driving licence or who is prevented by law from holding a driving licence;
- By anyone that's breaking the conditions of their driving licence;
- For any type of delivery/couriering, renting it out, peer to peer hire schemes (including when the hirer is using your car) or use for hire and reward such as use as a taxi including ride sharing/hailing, even when top up insurance may be provided by a third-party provider for hire and reward;
- For racing, pace making, speed trials, track days or for competing in national British or international rallies;
- For any use in connection with the motor trade apart from for the overhaul, upkeep or repair of your car;
- When towing a caravan, trailer or broken-down vehicles for payment or reward;
- For towing more than one caravan, trailer or broken-down vehicle at the same time;
- In the operational boundaries of any airport or airfield except when required under the road traffic act;
- For the purposes of renting or hiring out vehicle charging cables or wall boxes;
- For criminal purposes (including avoiding lawful apprehension);
- For a deliberate or reckless act with the intention of self-harm, suicide, causing damage or fear of damage to other vehicles or property and/or causing injury or fear of injury to any person.

Contractual liability

Any liability resulting only from a contract or agreement you have with somebody else isn't covered.

Radioactivity, pollution and contamination

We won't pay for any loss, damage, liability or cost directly or indirectly caused by:

- Radiation or contamination from nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel;
- The radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its component parts;
- Any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter;
- Pollution or contamination – unless it's caused by an accidental sudden, unexpected, and identifiable incident that happens during the period of your cover.

War, terrorism, riot, civil unrest

We won't pay for any loss, damage, liability or cost directly or indirectly caused by or 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 except when required by the Road Traffic Act; or
- Riot or civil unrest that happens outside the UK.

Alcohol and drugs

We won't pay more than our legal liability under compulsory motor insurance legislation for any claim if the driver of your car at the time of the accident:

- Is found to be over the permitted limit for alcohol or drugs, either through roadside test or evidentiary sample;
- Is unfit to drive through alcohol or drugs, whether prescribed or not: or
- Fails to give a swab, breath, blood or urine sample, when required to do so, without lawful reason.

Where we're required to make a payment in such circumstances, we reserve the right to recover any such payments from you or the driver of your car at the time of the accident.

Cyber

We won't pay for any loss, damage or liability directly or indirectly arising from:

- Any Cyber Attack affecting your car except when required by the Road Traffic Act;
- Any loss of, corruption of, or access to data due to a Cyber Attack;
- Any costs and/or ransom demand to gain access to your car or its features, as a result of a Cyber Attack;
- Any loss of, corruption of, access to or use of software and/or features;
- Any loss of, corruption of, access to or use of a mobile device temporarily connected to your vehicles computer system due to a cyber attack.

We won't pay the costs of investigative diagnostics and/or remedial action.

Section 12 | General conditions

You and any other person covered by this insurance must meet all the terms and conditions of this contract.

Care of your car

- **Protect**
 - Always protect your car from damage or loss (whoever is in charge).
- **Tracking devices**
 - If you need to fit or already have a tracking device (your schedule will show if one is needed), it should be fitted, have an active subscription or service and be working when your car is left unattended. We won't pay a theft claim if it isn't.
- **Car keys**
 - You must always close windows and sunroofs, lock your doors and take your car keys with you when you leave your car unattended.
- **Roadworthy condition**
 - We may ask to examine your car, send us evidence of a valid MOT (if one is needed) and/or proof your car is regularly maintained and kept in a road legal condition.
- **Software Updates**
 - You must keep the ADAS/ALKS, safety and security system software of your car up to date and you must not modify it other than in accordance with any manufacturer's instruction, either by physical or OTA updates.

Advanced Driver Assistance systems (ADAS)

If your car is fitted with ADAS, you must follow the manufacturer's instructions and load any software and/or safety related updates. If you don't, your insurance won't be valid, we may cancel or avoid (treat it as if it never existed) and we won't pay any claims for loss or damage. If we need to make a payment under the Road Traffic Act, we reserve the right to recover any amounts from you or the driver of your car.

If we repair your car following an accident, we'll arrange for any resultant defects in any ADAS that have been fitted to your car to be repaired or recalibrated – but if we're not repairing your car, you must immediately arrange for the defect to be rectified, replaced or recalibrated.

Giving us correct and up to date information

Please answer all the questions truthfully and to the best of your knowledge (for everyone covered under your policy), including those of your car and modifications to your car when you buy or amend your policy. Your schedule will show the answers you've given – if anything is wrong, you need to correct it as soon as possible. At renewal, you must also let us know if any of the information has changed – this includes

any claims, motoring endorsements/convictions and/or any unspent non motoring criminal convictions for you, anyone living with you or anyone named on your policy.

Changes you need to tell us about

You must tell us as soon as possible if:

- Your personal details change, such as your name or marital status;
- You change your car;
- Modifications to your vehicle;
- The main driver has changed or you want to add or remove a driver;
- You change the registered keeper;
- You change the way you use your car, e.g. From social, domestic and pleasure with commuting to business use;
- You move house or change the address of where you keep your car;
- Changes are made to the manufacturer's standard specification, which improve the value, appearance, performance or handling of your car;
- A payment has been made for an OTA update that increases performance (acceleration and speed). You only need to notify us the first time this is done;
- Your driving licence has changed, such as it is now withdrawn;
- You change occupation – including part time work.

You won't be covered for any of the above changes until we've agreed to give cover and issued a new schedule and, where appropriate a new certificate of motor insurance. If we agree to your change, it may result in an additional or return premium.

If you don't tell us about the changes, we may reject the claim or reduce the payments we make. If the change means we can't insure you any longer, we'll give you notice of cancellation (please see section 13 general conditions – Our rights to cancel your insurance).

Documents and information we might need from you

To help us validate your details, we may ask you to send us documents, information or allow us to access databases. This could include your car registration document, proof of your address and a copy of your utility bill. If you don't send us these documents/information or give us permission to access a database, we may have to cancel your policy.

Misrepresentation, fraud and financial crime

If you or anyone representing you:

- Give us misleading or incorrect information to any of the questions asked when applying for or amending this insurance;
- Fail to let us know about changes to the details we have about you or your cover;
- Deliberately misleads us to obtain cover, a cheaper premium or more favourable terms;
- Send us false documents;
- Make a fraudulent payment by bank account and/or card.

We may:

- Amend your policy with the correct information, apply any relevant terms and conditions, collect any additional premium (shown on your schedule). If you pay monthly, you'll need to pay any additional premium in full, it can't be added to your instalments;
- Reject a claim or reduce the amount of payment we make;
- Cancel or avoid your policy (treat it as if it never existed), including all other policies you have with us and apply a cancellation charge.

Where fraud is identified, we'll also:

- Not return any premium paid by you;
- Recover from you any costs you've caused us to pay;
- Pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

Claims fraud

If you or anyone representing you gives us misleading or incorrect information when making a claim or part of any claim that is fraudulent, false or exaggerated, you will lose all benefits under this policy from the date of the fraudulent claim(s). We will cancel the policy and retain all premium you've paid for this policy.

We may also:

- Reject the claim or reduce the amount of payment we make;
- Cancel all other policies you have with us and retain all premiums you've paid;
- Get back from you any costs you've caused us to pay; and
- Pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

If you (or we) cancel the policy, the instalments you've paid may not be enough to pay for the cover you've actually had. In that case, you'd have to pay the amount owed, plus any interest and fees due under your Consumer Credit Agreement to our premium finance partner, PremFina.

Sanctions

Slick Insurance can't provide you with cover and won't be liable to pay any claim if doing so exposes Slick Insurance 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 avoid your policy (treat it as if it never existed), including all other policies which you may have with us, and apply a cancellation charge.

Accident and claims procedure

You or any other person driving under this insurance cover must:

- Let us know when anyone covered by this policy has had an accident;
- Let the police know if your car or its contents are stolen or vandalised as we'll need the crime number;

- Send us all communications from other people involved, without replying;
- Immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying;
- Co-operate and give us all the details of your claim to help us validate and process it such as purchase receipts, valuations, photographs and reports;
- Give us access to review and use data stored by your car or its manufacturer to help us deal with any claims made against your policy including by any third parties;
- Give us access to any dash cam footage for the purpose of helping us to deal with any claims made against your policy including by any third parties;
- Help us to pursue a recovery (where applicable) against a third party.

You must not, without our consent:

- Negotiate or admit responsibility: or
- Make any offer, promise or payment.

We're entitled to:

- Have total control to conduct, defend and settle any claim; and
- Take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we've made or to pursue a claim for damages.

We won't make any refund or pay for any claim where we are legally prevented from doing so, for example by a court order or sanction.

Other insurances

If any loss, damage or liability is covered by this insurance and another insurance policy, we'll only pay our share. This condition doesn't apply to section 7, personal accident.

Compulsory insurance laws

If we have to make a payment under the law of any country, that we wouldn't normally have to make, you must repay us that amount.

Car sharing

It won't affect your insurance cover if you accept money from passengers as part of a car sharing arrangement if:

- They're being given a lift for social or similar purposes;
- Your car isn't built or adapted to carry more than eight passengers;
- This isn't part of a business of carrying passengers; and
- You don't make a profit from the money you get.

Voluntary use

Cover for volunteering is included as long as you don't accept payment or income other than reasonable expenses to cover running costs such as fuel.

Cancellation

Our rights to cancel your insurance

We'll cancel your insurance by giving you 7 days' notice if:

- We find any misrepresentation or any attempt to gain an advantage under this policy to which you're not entitled, please see section 12 general conditions;
- We find you or anyone covered under this policy is involved in, or associated with criminal activity, fraud and/or financial crime;
- You don't pay the premium or a monthly payment when we've asked for the money by a certain date;
- You or anyone else insured hasn't met the terms and conditions in this document including those on your schedule;
- Your circumstances have changed and we can't insure you;
- You behave inappropriately for us to continue your insurance, e.g. If you harass or show abusive, threatening, racist, sexist or any other anti-social or discriminatory behaviour towards our staff;
- If the insurer which provides you with additional products connected with this policy exercises its rights to cancel those additional products, your insurer may also cancel this policy.

We'll send you a letter or email letting you know the cancellation date and the reason why we're cancelling your insurance. If you've just taken out the policy or renewed and haven't paid any premiums, we'll cancel your insurance back to the start/renewal date. If you've paid premiums, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee.

You may not get a refund of your premiums if you've made a claim or we identify misrepresentation, fraud or financial crime. If you pay monthly, you must still pay us the full balance of your annual premium.

Your rights to cancel your insurance

You have the right to cancel your policy for any reason, at any time by using your Slick insurance account. Only the policyholder can cancel this policy and it's their responsibility to let any named drivers know that they're not insured anymore when cover ends.

If you cancel before the policy has started, you'll be charged the setup fee for arranging your cover, but you'll receive a full refund of your premium.

If you cancel within 14 days of your policy starting, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy minus the relevant administration fee. If you've made a claim or something has happened which could lead to a claim, no refund will be paid.

After the initial 14 days of your policy starting, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy minus the relevant administration fee. If you've made a claim or something has happened which could lead to a claim, no refund will be paid.



Additional products

If your policy is cancelled by you or us, at any time, the optional additional products you bought with your policy will also be cancelled on the same date as your policy is cancelled.

Additional products can be added or removed during the first 14 days of your policy. If added or removed during this period, the full additional product premium will be either due or refunded. After the 14-day period additional products cannot be added or removed. If the policy cancels after 14 days, there will be no refund of the additional products premium.

Breakdown cover can be increased for the policy duration, for example increasing cover from Local to National. However, cover cannot be downgraded or removed after the initial 14 days of the policy.

Cancellation at renewal

You'll receive your renewal quotation around 3 weeks before your renewal date. The quotation will show your annual premium and any changes that may apply. If you haven't chosen the automatic renewal option, you'll need to renew on your Slick insurance account before your renewal date to continue your insurance. If you've asked us to automatically renew your policy, we'll use the payment details you've previously given us and renew before the expiry date.

If you want to cancel your insurance or change the way you pay, you must tell us before the renewal date. If you renew, but then change your mind, if you tell us before the renewal date, we'll refund what you've paid. If you cancel after the renewal date, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee. If you've made a claim or something has happened which could lead to a claim, no refund will be paid.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit. If you pay by instalments, you'll also have to pay any interest and fees due under your Consumer Credit Agreement with our premium finance partner, PremFina.

In the event of a cancellation of both the Insurance policy and the subsequent finance agreement, if after the return premium has been reconciled with us, then there may be an outstanding balance due to PremFina. Note, PremFina use a third-party collections agency for these outstanding balances, and you may be contacted by them to discuss any outstanding balances relating to your finance for your insurance.

Renewal of your policy

We reserve the right to not invite the renewal of your policy – this could be because you no longer meet our eligibility rules or a change to our eligibility criteria means we can no longer insure you or your car. If you make a claim after we've sent your renewal, your

price may change to reflect this. If this happens, we'll send you an updated invite or letter confirming the change in premium and/or NCD.

Insurance premiums

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer, it may be classed as a taxable benefit in kind. If so, you'll need to pay this tax or cost yourself.

In line with industry standards, we use a third party to collect and store debit/credit card details. We'll use the card details stored to collect payment for mid-term changes, defaulted instalments (including the associated fee), balances following cancellation, and renewal of your policy. We'll let you know before doing this.

Premium payment by instalments

If you're paying for your insurance by instalments, you'll also have a separate contract with PremFina and they'll collect your instalments.

- If we agree for you to pay your premium by monthly debit card or a similar agreement, you must pay the deposit we ask for and keep your monthly payments up to date;
- If you make a claim, we may take any money that's due to us before paying the claim.

Missing payments may affect your credit rating. Your credit agreement may be cancelled along with your insurance policy, and you must pay back any money owed under the credit agreement.

Administration charges

We will charge you set-up and administration fees. Details of our fees are set out in the schedule.

The law that applies to your insurance

The law of England and Wales applies to your contract with us. If you live in Guernsey or Jersey, the law of these islands will apply.

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: 15 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.