



## Private Car – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Private Car Insurance product is for individuals who wish to insure their car against loss, damage and their legal liability for death, injury and damage to other people's property.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Features and Benefits	Standard Policy including Lady Car/Prime 100 Maximum Cover	Master Motorist Maximum Cover	Value 100 Maximum Cover
• Legal liability for death and injury to anyone including passengers	Unlimited	Unlimited	Unlimited
• Legal liability for damage to other people's property	Up to £20 million Up to £5 million for costs and expenses	Up to £20 million Up to £5 million for costs and expenses	Up to £20 million Up to £5 million for costs and expenses
• Accidental damage to your vehicle, including vandalism	Up to vehicle market value	Up to vehicle market value	Up to vehicle market value
• Fire, theft and attempted theft	Up to vehicle market value	Up to vehicle market value	Up to vehicle market value
• Personal Accident for you and your spouse (if applicable)	Up to £1,000	Up to £5,000	Excluded
• Audio equipment	Up to £500	Up to £500	Up to £250

# Significant features and benefits of the policy

continued

Features and Benefits	Standard Policy including Lady Car/Prime 100 Maximum Cover	Master Motorist Maximum Cover	Value 100 Maximum Cover
• Medical Expenses	Up to £100 per person injured	Up to £200 per person injured	Excluded
• Personal belongings	Up to £50	£100	Excluded
• Loss or damage to a luggage trailer	Excluded	Up to £250	Excluded
• Windscreen cover	Unlimited cover to replace the windscreen or windows of the vehicle. If a replacement service is used which is not approved by us we will not pay more than £100. Any excess does not apply if the windscreen is repaired rather than replaced.		
• Full cover while driving in the EU	Free for up to 45 days (extendable to 90 with an additional premium)	Free for up to 45 days (extendable to 90 with an additional premium)	Free for up to 45 days (extendable to 90 with an additional premium)
• Replacement keys and locks	Up to £200 towards the cost of replacing keys and locks	Up to £200 towards the cost of replacing keys and locks	Up to £200 towards the cost of replacing keys and locks

## Other features include:

- 24-hour Motor Care Line for claims assistance
- Courtesy car to keep you on the road after an accident if you use an MMA approved repairer (subject to availability)
- Accident recovery and approved repairer service, including 5 year guarantee for repairs
- Windscreen repair and replacement
- Up to 9 years no claims discount, with protection available from 4 years
- Introductory Bonuses available
- Discounts available for:
  - limiting the number of drivers
  - increasing the amount you pay towards each claim for damage
  - reducing your annual mileage
  - parking in a garage or on a driveway overnight

# Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

Significant Exclusions or Limitations	Page of Policy
<b>Section 1: Loss of or damage to your car</b>	
<ul style="list-style-type: none"> <li>Losses or compensation if you cannot use your vehicle</li> </ul>	Page 13
<ul style="list-style-type: none"> <li>Loss caused by deception</li> </ul>	Page 13
<ul style="list-style-type: none"> <li>Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation</li> </ul>	Page 13
<ul style="list-style-type: none"> <li>Loss or damage to the car, when the driver is aged under 21, unless notified to and accepted by MMA</li> </ul>	Page 13
<ul style="list-style-type: none"> <li>Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked</li> </ul>	Page 13
<b>Section 2: Third Party Liability</b>	
<ul style="list-style-type: none"> <li>Excludes the use to secure the release of a motor vehicle which has been seized by or on behalf of any government, public or local authority</li> </ul>	Page 14
<b>Section 8: No Claims Discount</b>	
<ul style="list-style-type: none"> <li>If you have protected your No Claims Discount and you have two claims in a five year period the protection will be removed and any subsequent claim will reduce the discount you receive</li> </ul>	Page 22

## Compulsory Excess

	Accidental Damage	Malicious Damage Fire and Theft	Windscreen Approved
Master Motorist	£50	£100	£50
Prime 100	£100	£100	£50
Value 100	£100	£100	£100
Ladycar 2	Nil	£100	£50
Ladycar 2 (protected bonus)	£50	£100	£50

## How to contact us to make a claim

Should you need to make a claim, contact the **MMA Motor Care Line** on **0844 902 2220** and they will manage your claim from the time it is reported. The **Motor Care Line** is available 24 hours a day, 365 days a year and offers the following:

- Full mainland coverage by our approved repairer network
- Collection of the damaged car
- Courtesy vehicle for the duration of repairs
- Emergency windscreen repair and replacement
- Swift repairs by our approved repairer, guaranteed for 5 years
- Return of the repaired car, thoroughly cleaned.

## How to cancel your policy

You may cancel your policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £25.

To exercise your right to cancel after the first year, please contact your insurance advisor at the address shown on your policy schedule.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.

Telephone: 0844 902 1000

Website: [www.mma-insurance.com](http://www.mma-insurance.com)

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk).

All information in this document is correct at the time of printing (March 2010), for full up to date information please visit our website [www.mma-insurance.com](http://www.mma-insurance.com).

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