

# CAR INSURANCE

Watford Insurance  
Policy summary



Please keep  
this wording safe

DEBENHAMS

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# Policy Summary

This document does not contain the full Terms, Conditions, Limitations and Exclusions of Your contract of insurance. This Policy Summary aims to provide You with an overview of the main benefits and outline the most significant exclusions and limitations of Your Policy. You must refer to Your Policy Wording document for full details.

Your car insurance contract is made up of the following documents, which should be read together:

- The Policy Wording document
- The Motor Insurance Schedule
- The Certificate of Motor Insurance
- The Statement of Insurance

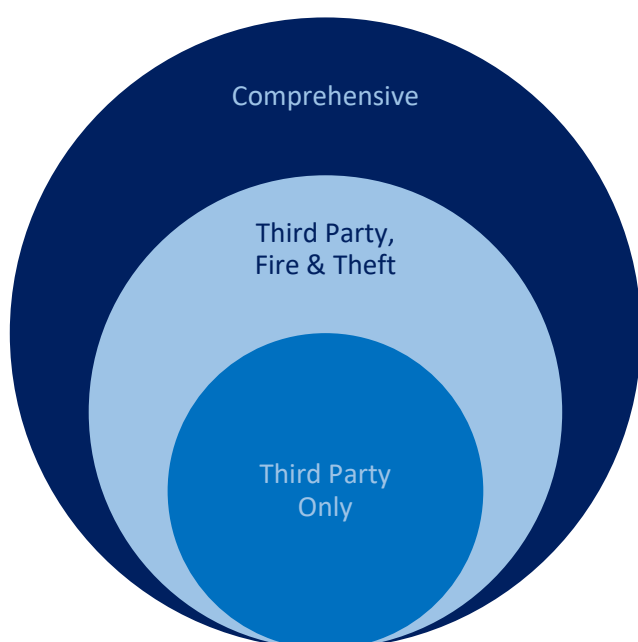
Please carefully read all the documents that form Your contract of insurance and make sure that the insurance meets with Your requirements.

You must inform Your Broker immediately if any of the details are incorrect or if You have any concerns with Your Policy Wording, or You do not understand it or any of the Terms or Conditions contained in it. Please keep all Your documents in a safe place. You can view or download Your Policy Documents at any time from the Broker’s website.

## Your Policy

Type of insurance	Private Motor Car.
Underwriter of your policy	Watford Insurance Company Europe Limited Alwyn Insurance Company Limited Southern Rock Insurance Company Limited
Administrators	Somerset Bridge Limited
Duration of your policy	The period of insurance is for a fixed period shown on your schedule, as long as you continue to pay Your premium. At the end of this period, renewal may be offered with any changes to the Policy wording and premium. We will advise you of these changes in writing before the end of the fixed period. We reserve the right not to invite renewal of this Policy and you may choose not to accept our invitation to renew.

## Guide to Cover



You will be entitled to specific Policy features and benefits depending on the type of cover that you have selected.

**Third Party Only (TPO)** is the most basic level of cover, which only affords protection for damage or injury to Third Parties caused by Your Car.

**Third Party, Fire and Theft (TPFT)** provides cover for damage or injury to Third Parties caused by Your Car, and loss or damage to Your Car caused by Fire or Theft.

**Comprehensive (COMP)** provides the highest level of cover. This includes cover for damage or injury to Third Parties, loss or damage to Your Car caused by Fire or Theft, and additional cover for you and Your Car.

Your Schedule displays the cover you have selected.

## Main Policy Benefits

The below table lists the main features and benefits You will receive depending on the level of cover You have selected. Full details of cover and limitations are explained in each of the relevant Sections in the Policy Wording.

Benefits of Cover	Notes	Cover Type		
		COMP	TPFT	TPO
<b>Section 1: Loss or Damage to Your Car</b>				
Loss or damage to Your Car and its Accessories resulting from an accident.	<ul style="list-style-type: none"> <li>The most We will pay is the Market Value of Your Car and attached Accessories at the time of the loss or damage.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 1: Repair Guarantee</b>				
If Your Car is repaired by one of Our Approved Repairers, any repairs will be guaranteed for 5 years.		Covered	Not Covered	Not Covered
<b>Section 1: Entertainment, communication and navigation equipment</b>				
We will pay for loss of or damage to in-car audio, Citizens Band Radio, television, DVD, phone, games-console, electronic navigation equipment permanently fitted to Your Car.	<ul style="list-style-type: none"> <li>We will only pay for equipment that is part of the Car's original specification, fitted by the manufacturer/dealer from first registration.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 1: New Car Cover</b>				
We will replace Your Car with a new Car of the same make, model and specification, if it is a new car (less than 12 months old) and: <ul style="list-style-type: none"> <li>it is deemed a total loss (repair is estimated by Us to be more than 69% of the current list price); or</li> <li>it is stolen and not recovered within 28 days, We will replace it with a new Car of the same make, model and specification.</li> </ul>	<p>If a car of the same make, model and specification is not available within 6 weeks from the time of the loss, the most We will pay is the Market Value of Your Car at the time of loss or damage.</p> <ul style="list-style-type: none"> <li>You must be the first and only registered keeper and legal owner; and</li> <li>Your Car's recorded mileage at the time of the loss is not more than 10,000 miles; and</li> <li>Your Car must not be an import and must be sourced and supplied as new in the United Kingdom.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 1: Vandalism Promise</b>				
If Your Car is maliciously or deliberately damaged (vandalised) Your No Claims Bonus will not be affected when making a claim under this Section.	<p>You must</p> <ul style="list-style-type: none"> <li>pay the Excess shown on Your Policy Schedule; and</li> <li>report the incident to the police and provide Us with the crime reference number.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 2: Loss or Damage to Your Car caused by Fire or Theft</b>				
Loss or damage to Your Car or Accessories resulting from an incident of Fire, Theft or attempted Theft.	<ul style="list-style-type: none"> <li>The most We will pay is the Market Value of Your Car and attached Accessories at the time of the loss or damage.</li> </ul>	Covered	Covered	Not Covered
<b>Section 2: Entertainment, communication and navigation equipment</b>				
We will pay up to £100 for loss of or damage to in-car audio, Citizens Band Radio, television, DVD, phone, games-console, electronic navigation equipment permanently fitted to Your Car.	<ul style="list-style-type: none"> <li>We will only pay for equipment that is part of the Car's original specification, fitted by the manufacturer/dealer from first registration.</li> </ul>	Covered	Covered	Not Covered
<b>Section 3: Legal Liability</b>				
Legal liability for the death of or injury to any person, and damage to property, caused by: <ul style="list-style-type: none"> <li>You using or being in charge of Your Car;</li> </ul>	<p>Limited to:</p> <ul style="list-style-type: none"> <li>£20 million for loss of or damage to other people's property including any related indirect loss or damage; and</li> </ul>	Covered	Covered	Covered

<ul style="list-style-type: none"> <li>a Trailer, broken-down vehicle or caravan while attached to Your Car;</li> <li>any person driving Your Car with Your permission (as long as Your Certificate of Motor Insurance shows that he or she is entitled to drive Your Car).</li> </ul>	<ul style="list-style-type: none"> <li>£5 million for legal costs and expenses arising from loss of or damage to other people's property; arising out of any claim or series of claims caused by one event.</li> </ul>			
<b>Section 4: Green Cards &amp; Using Your Car Abroad</b>				
<p>If you wish to use Your Car outside of the Territorial Limits, You will be required to carry a Green Card document to prove that You have valid Minimum Insurance Cover for Your Vehicle.</p> <p>You will receive the minimum cover required by law to use Your Car in:</p> <p>Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland (including Liechtenstein) and The Channel Islands.</p>	<ul style="list-style-type: none"> <li>This extension is provided for the purpose of social, domestic and pleasure use only.</li> <li>Please contact Your Broker to request a Green card</li> </ul>	Covered	Covered	Covered
<b>Section 4: Full Policy Cover (Comprehensive) whilst abroad</b>				
<p>You will receive full (Comprehensive) cover for a single trip during the Period of Insurance for up to 30 days, while visiting any countries listed above, subject to Your permanent place of residence being within the Territorial Limits.</p>	<ul style="list-style-type: none"> <li>This extension is provided for the purpose of social, domestic and pleasure use only.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 5: Courtesy Cars</b>				
<p>If Your Car is repaired by one of Our Approved Repairers, You will be supplied with a small manual hatchback Car while Your Car is being repaired, subject to availability.</p> <p>Cover under this Policy will automatically be extended to cover Courtesy Cars provided by Us for the duration of the agreed period.</p>	<ul style="list-style-type: none"> <li>Courtesy Cars are not provided for incidents abroad.</li> <li>Courtesy Cars are not provided if Your Car is stolen or determined a total loss.</li> </ul>	Covered	Not Covered	Not Covered
<b>Section 6: Glass Damage</b>				
<p>We will pay for:</p> <ul style="list-style-type: none"> <li>a broken or damaged windscreen or windows in Your Car and scratching of the bodywork caused by them breaking.</li> <li>if Your Car is fitted with an Advanced Driver Assist System (ADAS), We will also pay for Camera and Sensor Calibration (CSC) if required as a result of the glass repairs or replacement.</li> </ul>	<ul style="list-style-type: none"> <li>If You use a repairer other than Our Glass Helpline to arrange replacement or repair of Your windscreen or windows, You will only receive a maximum of £100 towards Your claim under this Section, less the Glass Damage Excess.</li> </ul>	Covered	Not Covered	Not Covered

Section 7: Uninsured Driver Promise				
If You make a claim where the driver of the other vehicle involved in the accident is found to be uninsured, You will not have to pay Your Excess or lose any part of Your No Claims Bonus (NCB).	<p>You must:</p> <ul style="list-style-type: none"> <li>provide the make, model and vehicle registration number of the other vehicle involved; and</li> <li>evidence that You or a driver described on Your Certificate of Motor Insurance as an insured driver were not at fault in any way for the accident.</li> </ul>	Covered	Not Covered	Not Covered
Section 8: Personal Accident				
If You or Your spouse or Civil Partner are accidentally killed or injured while getting into, travelling in or getting out of Your Car, We will pay a maximum of £5000 for:	<ul style="list-style-type: none"> <li>If We pay a claim for death, We will make this payment to the appropriate personal representative.</li> <li>The death or loss (resulting in a complete and permanent disability) must occur within 90 days and be a direct result of the accident and the incident must have taken place within the Territorial Limits.</li> <li>Please refer to the full list of exclusions in Section 15 of your Policy Wording document.</li> </ul>	Covered	Not Covered	Not Covered
<ul style="list-style-type: none"> <li>accidental death,</li> <li>Complete and Permanent Disability:- <ul style="list-style-type: none"> <li>Loss of use of one or more limbs at or above the elbow or knee</li> <li>Loss of sight in one or both eyes.</li> </ul> </li> </ul>				
Section 9: Medical Expenses				
If anyone in Your Car is injured in an accident involving Your Car, We will pay medical expenses of up to £100 for each injured person.		Covered	Not Covered	Not Covered
Section 10: Emergency Medical Treatment				
We will pay the NHS their cost in providing You with any Emergency Medical Treatment that they are entitled to recover under the Road Traffic Act 1988.	<ul style="list-style-type: none"> <li>If this is the only payment We make, it will not affect Your No Claims Bonus.</li> </ul>	Covered	Covered	Covered
Section 11: Overnight accommodation & transport following a claim				
If You are unable to continue Your journey as a result of loss of or damage to Your Car, We will pay You up to £150 in total for overnight accommodation & transport.	<ul style="list-style-type: none"> <li>This cover will not apply outside the Territorial Limits (United Kingdom and Isle of Man) of the Policy.</li> </ul>	Covered	Not Covered	Not Covered
Section 12: Personal Belongings				
We will cover personal belongings which are in Your Car and are lost or damaged by accident, Fire, Theft or attempted Theft. The most that will be paid is £150 for any one claim.	<ul style="list-style-type: none"> <li>Please refer to the full list of exclusions in Section 15 of your Policy Wording document.</li> </ul>	Covered	Not Covered	Not Covered
Section 13: Key Cover				
We will pay up to £1000 towards replacing Your Car's ignition Keys and locks if your Keys are stolen.	<ul style="list-style-type: none"> <li>Loss of Keys is not covered.</li> <li>Please refer to the full list of exclusions in Section 15 of your Policy Wording document.</li> </ul>	Covered	Not Covered	Not Covered
Section 14: Child Seat Cover				
We will pay for the cost of replacing children's Car seats or booster seats fitted in Your Car if Your Car is involved in an accident, Fire, Theft or attempted Theft.	<ul style="list-style-type: none"> <li>You must provide a purchase receipt for the original item.</li> </ul>	Covered	Not Covered	Not Covered



## Significant Exclusions

Below is a list of circumstances which are not covered by your policy. For full details please refer to Sections 1, 2 and 15 of Your Policy Wording.

1. Any loss or damage up to the amount of the Excess that appears in Your Schedule or elsewhere in this Policy Wording document.
2. Any Young and Inexperienced Driver or applicable Excess.
3. Loss of use of Your Car (including the cost of hiring another vehicle).
4. Loss of Keys or similar device, remote controls or security devices and in any of these events the replacement of locks.
5. Loss of or damage to Your Car where possession of it is gained by deception by someone who claims to be a buyer or agent.
6. Loss of or damage to Your Car as a result of a deliberate act by anybody insured by the Policy.
7. Loss of or damage to Your Car arising from confiscation or requisition or destruction by or under order of any Government or public or local authority.
8. Any storage charges unless You tell Us about them and We agree in writing to pay for them.
9. Loss or damage if Your Car is used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, Track Days, trials or tests, speed trials or speed tests, either on a road, track or at an off-road 4 x 4 event.
10. Loss of or damage to Your Car or Accessories, whilst Your Car is left unattended, arising from Theft, attempted Theft, malicious damage or Vandalism when:
  - a. the ignition keys have been left in or on Your Car; or
  - b. Your Car has not been secured by means of door and boot lock; or
  - c. any window or any form of sliding or removable roof or hood have been left open or unlocked; or
  - d. Your Car is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
  - e. Alarms, immobilisers and tracking devices are not fully operational or switched on when Your Car is left unattended.
11. Any injury, loss or damage occurring while Your Car is being:
  - a) driven by or is in the charge of any person not shown on Your Certificate of Motor Insurance; or
  - b) driven by, or in the charge of, anyone who does not meet all the conditions described in the Endorsements in Your Motor Insurance Schedule and all the General Conditions Applying to the Whole Policy and any other Terms of this Policy; or
  - c) Involved in an incident following which You, a driver described on Your Certificate of Motor Insurance as an insured driver, or any other person are:
    - Driving with an alcohol level in excess of the legal limit;
    - Driving while unfit through drink or drugs;
    - Failing to provide a blood, urine or breath specimen (other than for a roadside test), for analysis;
    - Driving whilst unlawfully using a hand-held phone; or
  - d) used for any purpose not shown on Your Certificate of Motor Insurance; or
  - e) driven by, or is in the charge of for the purpose of being driven by, any person to whom Your Car has been hired; or
  - f) used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current MOT Certificate; or
  - g) used to carry any dangerous substances or goods; or
  - h) Loss or damage if Your Car is used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, Track Days, trials or tests, speed trials or speed tests, either on a road, track or at an off-road 4 x 4 event.

12. Any loss, damage or liability when Your Car is involved in any incident regardless of type, be that Accident, Fire, Malicious Damage, Theft or attempted theft and does not have a valid MOT Certificate in force at the time of the incident.
13. Any loss, damage or liability if caused maliciously or deliberately by any person driving Your Car with Your permission, agreement or support.
14. Any injury, damage or loss for any person involved in an accident arising out of the deliberate use of Your Car:
  - a. To cause damage to other vehicles or property; and/or
  - b. To cause injury to any person and/or to put any person(s) in fear of injury.
  - c. To commit suicide.
15. Any loss, damage or liability arising from the use of Your Car on any description of footpath, bridleway or restricted byway, this Policy only provides cover to meet the minimum insurance requirements under the Road Traffic Act for vehicular use on a byway open to traffic.
16. Any injury, loss or damage occurring while Your Car is being: driven or in the charge of anyone who does not have a valid driving licence, is disqualified from driving, has not held a driving licence, is prevented by law from holding one and who does not keep to the Terms and Conditions of their driving licence as required by DVLA/DVANI rules and regulations and any relevant law.
17. Liability You have under any agreement, unless You would have had the liability if the agreement did not exist.
18. Loss, damage, injury or legal liability directly or indirectly caused by, resulting from or in connection with invasion, war, revolution or any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except where such liability is required to be covered by the Road Traffic Act. The definition of Terrorism shall follow the interpretation as set out in the Terrorism Act 2000 or subsequent amendments thereto or be any act deemed by the Government or a UK Court of Law to be an act of Terrorism.
19. Except to the extent that We are liable under the Road Traffic Acts this Policy does not cover any injury, loss or damage (except under Section 3- Liability to third parties) caused by or arising from:
  - earthquake; or
  - Riot or civil disturbance within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where the insured person has taken part in the riot or caused damage to or stolen any property during the riot or committed a criminal offence relating to the riot.
20. This Policy does not cover securing the release of a motor Car which has been seized by, or on behalf of, any Government or Public Authority.
21. Any loss or damage resulting from the impoundment or confiscation of Your Car by Customs and Excise, Police or any other Government Authority.
22. Any accident, injury, loss, damage or liability while Your Car is:
  - Towing a Trailer which is unsafe or has an unsecure load.
  - Towing more than one caravan, Trailer or disabled mechanically propelled vehicle at any one time.
  - Being used to carry passengers or goods in a way likely to affect the safe driving and control of the car.
23. Any accident, injury, loss, damage or liability while Your Car is outside the Territorial Limits unless allowed under Section 4.
24. Loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by Your Car or being towed by a vehicle being driven by You.
25. Legal liability when a Trailer or broken-down vehicle is being towed for profit.



## Policy Conditions

You must comply with the General Conditions Applying to the Whole Policy - Section 16 of Your Policy Wordings to have the full protection of Your Policy. If You do not comply with them, We may cancel the Policy or refuse to deal with Your claim or reduce the amount of any claim payment. Your Policy Wording contains the full details of the Conditions which form part of Your contract of insurance:

1. Making Claims
2. Care of Your Car
3. Right of recovery
4. Other insurance
5. Keeping to this policy
6. Non-payment of premiums
7. Car Sharing
8. Fraud
9. Victim of Crime

**You must cooperate fully with Us on all matters concerning the handling and settlement of any claim. If You do not cooperate with Us, We may cancel Your Policy and/or refuse to deal with Your claim.**

## Cancellation

### Your Cancellation Rights

You may cancel this Policy at any time by notifying Us or Your broker of the cancellation in writing.

#### During the cooling-off period (14 days)

If You cancel Your Policy within the first 14 days either from the day of purchase of the contract or the day on which You receive Your Policy documentation, whichever is later, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim having been made against You), subject to a deduction for the time You have been covered and for any costs incurred in issuing the Policy, as detailed in the Broker's Terms of Business.

#### After the cooling-off period

You may cancel this Policy at any time by notifying Your broker of the cancellation in writing. On cancellation, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim has not been made against You), after deducting the cancellation charge and a deduction for the time You have been covered, as set out in the Broker's Terms of Business.

### Our Cancellation Rights

#### During the Period of Insurance

We have the right to cancel Your Policy at any time by giving You seven days' notice in writing where there is an exceptional or valid reason for doing so. We will send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Alternatively, We have the right to cancel Your Policy immediately, at any time during the Period of Insurance, where there is evidence of fraud or a valid reason for doing so. We will still send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Your Policy Wording contain full details and examples of valid reasons allowing Us to cancel Your Policy.

## Changes which may affect Your cover

It is important that you provide honest and accurate information when purchasing, amending and renewing Your insurance Policy. Failure to do so could result in Your Policy becoming invalid and not affording You cover in the event of an incident.

If Your circumstances change throughout the Period of Insurance You must tell Your Broker, whether You believe this is relevant to Us or not. Section 18 of your Policy Wording provides full details and examples of what kind of information you must make us aware of.

## Regulatory Information

### Your Insurer

The insurer of Your Policy will be clearly shown on Your Certificate of Motor Insurance:

- Watford Insurance Company Europe Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 112869. Authorised and regulated by the Gibraltar Financial Services Commission.
- Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.
- Southern Rock Insurance Company Limited, Office 3A-C, 3rd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar. Registered in Gibraltar number 93137. Authorised and regulated by the Gibraltar Financial Services Commission.

### Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstance of the claim.

Further information about the compensation scheme arrangements is available from FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Complaints

### *Complaints Procedure*

It is always Our intention to provide You with a high level of customer service. However, if Our service ever falls below the standard You would expect, please let Us know in writing by emailing [Complaints@sbgf.co.uk](mailto:Complaints@sbgf.co.uk). You may also contact Us by post; please send this to:

Complaints Department  
Somerset Bridge Limited  
Office 3A-C Leisure Island Business Centre, 23 Ocean Village Promenade, Gibraltar.

If You make a complaint and it cannot be resolved immediately or within 3 working days, We will send You a written acknowledgement. This acknowledgement letter will let You know who is dealing with Your concerns.

We will endeavour to resolve the matter as soon as possible. We will fully investigate Your complaint using all the information available to Us, and Our Complaints Department will make every effort to address Your concerns.

To ensure We deal with Your complaint fully Our investigations can sometimes take a little longer. If they do, We will provide You with a final response within eight weeks or explain Our position and provide timescales for responding. If Our investigations are likely to take longer than four weeks We will keep You fully informed of the position until We are able to provide You with a final response.

### ***The Financial Ombudsman Service (FOS)***

Should We fail to offer You a final response within eight weeks of the initial date of Your complaint, or if You are not satisfied with Our response, You may refer the dispute to the Financial Ombudsman within six months of receiving Our 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. Their address is:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Nothing in this process will adversely affect Your rights of law.**

### ***If Your complaint concerns Your Broker***

Please contact Your broker directly using the contact details listed on their website.

### ***Customer Comments***

To ensure that We provide the kind of service You expect We welcome Your feedback in order that We can improve Our products and services. If You have any comments or suggestions about Our cover, services or any other feedback please email [information@sbgl.co.uk](mailto:information@sbgl.co.uk)

### **Data Protection**

The Data Protection Notice is contained in Your Policy Wording and is displayed on <https://somesetbridgelimited.co.uk/wp-content/documents/Privacy-Notice.pdf>, it explains how We may use Your details. It tells You about the registers and databases that We and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance.

### ***Access to Your Information***

You can write to Us at any time to obtain details of the information held about You. Please write to: Data Protection Officer, Somerset Bridge Ltd, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol, BS10 7TQ, [DPO@sbgl.co.uk](mailto:DPO@sbgl.co.uk).

## **Customer Services**

0344 840 6305

[talk2us@debenhamscarinsurance.co.uk](mailto:talk2us@debenhamscarinsurance.co.uk)

## **24 Hour Claims Helpline**

0344 840 9506

## **Windscreen Claims Glass Helpline**

0800 955 0108