

Motor Personal Injury and Accidental Death Key Facts Document

This insurance policy, arranged on your behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

How to make a claim

To notify a claim call our claims department immediately:

CALL: 0333 0431325

Please quote "Motor PA" in all communications.

REMEMBER: The claims line is open 24 hours a day, 365 days a year

Your details will then be passed to our claims team who will handle your claim. Any queries in relation to your claim, after the initial notification, should be directed to the claims team

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to the sale of this policy.

If your complaint is in regards to any aspect of claims, please follow the procedure outlined within the "How to make a complaint" section on Page 1-2 within the policy wording.

If your complaint cannot be resolved by the end of the next working day, it will be passed to the Customer Relations Department at UK General Insurance Ltd

If for any reason it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on Page 2.

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Significant features, benefits, exclusions and limitations

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
<p>Cover in the event or your death or accidental bodily injury sustained during in a motor accident during the period of insurance.</p> <p>The full list of the sums insured are shown within the Table of Benefits within the main policy wording.</p>	<p>The maximum amount payable by the insurer is £240,000 in the aggregate for any one accident during the period of insurance.</p> <p>Any claim arising from or relating to physical or mental conditions or disabilities which you suffered from prior to the accident.</p> <p>Suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life.</p> <p>Cover does not apply in respect of persons aged over 81 years of</p>	<p style="text-align: center;">Cover Section, Page 6</p> <p>Exclusions Section Page 8</p>

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, we will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The Insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancels the policy, you will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most

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insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Data protection

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. Any information that you provide to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998. If you apply for our products or services it is highly likely that we will need both personal and sensitive data (both terms as defined in the Data Protection Act 1998) about you and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. You should show this notice to any other person covered under your policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.