

SUMMARY OF SHORT PERIOD PRIVATE CAR INSURANCE COVER FOR LEARNER DRIVERS

INSURER	Collingwood Insurance Company Limited, Authorised Insurers, registered in Gibraltar (Reg. No. 89988). The Company is licensed by the Financial Services Commission under the Financial Services (Insurance Companies) Act to carry on insurance business in Gibraltar.													
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your car by accident, fire, theft and vandalism. If you have selected Third party fire and theft (TPFT) this covers damage to your car by fire or theft. All policies including those issued for Third party only (TPO) provide cover for any injury and damage you cause to other people and/or their property.													
TERM OF THE POLICY	Collingwood Short Period Learner Driver Policies may be taken out for an initial 7 days (1 week), 28 days (4 weeks), 56 days (8 weeks), 84 days (12 weeks), 112 days (16 weeks), 140 days (20 weeks) or 168 days (24 weeks) period. Cover may subsequently be purchased for 7 days (1 week), 28 days (4 weeks), 56 days (8 weeks), 84 days (12 weeks), 112 days (16 weeks), 140 days (20 weeks) or 168 days (24 weeks) periods. Refer to your Certificate of Motor Insurance for the dates cover is effective.													
CANCELLATION	<p>You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected.</p> <p>Policies less than one calendar month (7 day or 28 day) No refund is due.</p> <p>Policies 30 days or more (one calendar month) If your policy is effective for at least one calendar month you will, for a period of 14 days from the date you receive your policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). Where your policy has been purchased via the internet, receipt of your policy documentation will be deemed to have taken place when the documentation has been made available for download unless manual posting has been requested. Any refund of premium relating to this 14 day period will be subject to a charge for the period of cover you have received. However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your insurance intermediary.</p> <p>If your policy is effective for 30 days or more (one calendar month), beyond the 14 day period, you will still be entitled to cancel this policy but no refund of premium will be available.</p> <p style="text-align: center;">Cancellation Policy</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Policy Duration (Term in Days)</th> <th>Cooling Off Period</th> <th>Refunds after Cooling Off Period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">7</td> <td style="text-align: center;">None</td> <td style="text-align: center;">None</td> </tr> <tr> <td style="text-align: center;">28</td> <td style="text-align: center;">None</td> <td style="text-align: center;">None</td> </tr> <tr> <td style="text-align: center;">30 or more</td> <td style="text-align: center;">14 Days</td> <td style="text-align: center;">None</td> </tr> </tbody> </table> <p>We are also entitled to cancel this policy at any time by giving you 7 days notice in writing, however, if you do not comply with the terms and conditions we may cancel this policy at any time without notice. You may not be entitled to a refund of premium if we cancel your policy for certain reasons. These reasons include:</p> <ul style="list-style-type: none"> ● You have not paid the full premium to us. ● You do not comply with policy terms and conditions e.g. you are stopped by the Police for driving unaccompanied or you are not displaying "L" plates on the insured vehicle. ● The insured vehicle is the subject of a total loss claim. <p>For full details of the cancellation process, please refer to General Condition 4 in the policy document.</p>		Policy Duration (Term in Days)	Cooling Off Period	Refunds after Cooling Off Period	7	None	None	28	None	None	30 or more	14 Days	None
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IN THE EVENT OF A CLAIM	Please call the 24 hour telephone helpline on 0845 3700 008 . Correspondence should be sent to our UK service providers, Collingwood Claims at Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne and Wear, NE29 6AR													
SUMMARY OF COVER														
This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions and exclusions, please refer to the policy booklet (a copy of which is available on request or online). Some of the relevant sections of the policy booklet are listed below.														
BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)												
Accidental or malicious damage cover (Section 2)	COMP only	The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving. There is no cover for damage to in-car entertainment, communication or navigation equipment. If the vehicle is owned by someone other than you there is no cover for damage to the vehicle unless you are driving or in charge of the vehicle for the purpose of driving.												
Damage to your vehicle by fire, theft or attempted theft (Section 3)	COMP/TPFT	The policy will not pay for; - claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or a member of your family or household unless it can be proven that there was an intention to permanently deprive you of the vehicle. - claims where the ignition keys have been left in or on the vehicle or where the vehicle has not been properly locked/secured. - claims involving fraud or deception. Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). - confiscation, requisition or destruction by a government, public or local authority. There is no cover for theft of or damage to in-car entertainment, communication or navigation equipment.												
New vehicle cover (Sections 2 and 3)	COMP/TPFT	The insured vehicle will be replaced with a new one of the same make model and specification if: - it is less than one year old at the time of the loss - the current owner has been the first and only owner and registered keeper - the cost of repairs will be more than 60% of the manufacturer's last UK list price - a replacement is available in the UK.												
Medical expenses (Section 4)	COMP only	We will pay up to £250 per person for medical expenses of anyone travelling in the vehicle.												
Courtesy car (Section 5)	COMP only	If the claim is covered by the policy and the insured vehicle is repairable a courtesy car will be provided by the Company's approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability. The intention of the courtesy car is to keep you mobile and it will not always be like for like in terms of size, type, value or status.												

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(continued)

SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Breakage of glass	There is no separate glass section under this policy . Any claim for broken glass can only be considered under the Damage (Section 2) or Fire and Theft (Section 3) sections of the policy and will be subject to the normal policy excesses .
No Claim Discount	No Claim Discount is not available under the short-period learner drivers' product.
Excesses (Sections 2 and 3)	You will have to pay the amounts of excess shown on your schedule.
Looking after your vehicle (Sections 2 and 3 and General Condition 2)	The policy may not pay if you have not maintained the vehicle in a roadworthy condition – this includes having a current MOT Certificate if required. We will not pay for damage resulting from an inappropriate type or grade of fuel being used. We will not pay for further damage to your vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition .
Driving licences (General Exception 1)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy. It is a requirement of this policy that holders of provisional licences must at all times be accompanied by the holder of a full UK/EU driving licence who has held such a licence for at least 3 years and is over 21 years of age .
Drink/drugs (General Exception 1 (g))	There is no cover under the policy if an incident occurs giving rise to a claim under the policy and it is subsequently proved that the person driving or in charge of the vehicle at the time of the incident was under the influence of alcohol or drugs when the incident occurred .
No policy cover for travel abroad (General Exception 3)	The geographical limits of the policy are restricted to the UK . There is no cover for travel abroad although the policy complies with EU Directives relating to the legal minimum insurance required by law.
Driving licences—passing your driving test (General Exceptions 1 and General Condition 8)	This policy is designed to insure provisional licence holders who are accompanied by an experienced driver who is over 21 years of age . On passing your driving test all cover under this policy will cease other than the limited cover which permits your accompanying full licence holder to return the insured vehicle to your home/normal garaging address directly from the driving test centre .
Driving and use limitations (General Condition 8)	Unless agreed otherwise in writing this policy only allows driving by you in person and you must be accompanied by a suitably qualified driver at all times . The use permitted by the policy is for social domestic and pleasure purposes including travel to and from your fixed place of work . At all times you must be undergoing driving tuition .

COMPLAINTS PROCEDURE

If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.

If you have a complaint about the cover in this policy document, or our service, or concerns about the way **your** policy was sold to **you** please contact our service providers in the United Kingdom, quoting your policy number which is shown on the Schedule to Compliance Manager, Collingwood Insurance Services (UK) Limited, Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne and Wear NE29 6AR

In the event that you remain dissatisfied, the problem can be referred to the **Chief Executive Officer of Collingwood Insurance Company Limited**. The complaint or concern should be addressed to The Chief Executive Officer, Collingwood Insurance Company Limited, 3/1 Waterport Place, Gibraltar.

Complaints may subsequently be referred to the **Financial Ombudsman Service**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Collingwood Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).