



CompuQuote Self Drive Hire Policy Summary

Underwritten by Aviva Insurance UK Limited

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document published on the CompuQuote website <http://www.compucar-insurance.co.uk/>. It is important that you read the policy document carefully when you download it.

Name of the insurance undertaking

The insurer of this policy is Aviva Insurance UK Limited. Registered Address: 8 Surrey Street, Norwich NR1 3NG.

Type of insurance and cover

The CompuQuote Self Drive Hire policy protects your vehicle, comprising *Comprehensive, Third Party Fire and Theft or Third Party cover*, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months or as shown in your policy schedule.

Significant features and benefits

Your policy includes the following features, which are explained in detail in your policy booklet:

Table 1 Standard Features					
The following will automatically be included in your policy, according to the cover you have selected:					
Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft	Third Party Only
Cover for Driving Abroad Includes foreign cover for a number of European countries.	You must obtain our permission and pay the correct charge.	3	✓	✓	✓
Cover for Towing Trailers, Caravans or Broken Down Motor Vehicles	Any damage to the towed vehicle or property in, or attached to it. Cover only applicable when not receiving any payment or reward for towing the vehicle.	2	✓	✓	✓

Table 2 - General Exclusions & Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

	What is Not Covered	Policy Section
Loss or Damage to your Vehicle	Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. Hirer drivers must also protect the vehicle against loss or damage and it must be locked and the keys removed if no one is in it. Damage caused following unauthorised taking of the vehicle by a member of the hirer drivers' family or household. Broken windows or windscreens if this is the only damage to your vehicle. Damage to your vehicle or its accessories when not on hire.	1
Your Legal Responsibilities to Third Parties	The damage hirer drivers cause to another persons property is limited to £1,000,000 for any one claim or claims arising from one incident.	2
Use of the Car	Cover will not apply if the vehicle is being used for a purpose, or is being driven by a person, not covered by the policy, or driven by or in charge of any person without a current & valid licence, or not in keeping to the conditions of the licence	1,2 , 3 & 5
Excesses & Limits	If the hirer steals the vehicle, the first 25% of the value of any claim (40% if the risk is based in Northern Ireland) is excluded. Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim.	1



Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice and the return of your Certificate of Insurance we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Self Drive Hire Insurance policy you should call the Claims Helpline on 0870 4607503 as soon as possible. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to page 17 of your policy booklet for details on the complaint procedure.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax and are paid on the basis of a monthly declaration.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change cover or do not wish to renew the policy then please tell us before the renewal date.

Termination of the contract

You may cancel this policy by returning the Certificate of Motor Insurance to us. If you cancel the policy, you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 7 days notice at your last known address. We may provide a refund after we have taken off a 'time on risk' charge.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. We have chosen English law.

The language used in this policy and any communications relating to it will be English.

Aviva

CompuQuote Self Drive Hire Vehicle Insurance is underwritten by Aviva Insurance UK Limited which is authorised and regulated by the Financial Services Authority as an insurance company. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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