

IMPORTANT INFORMATION FOR CUSTOMERS

<p>This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.</p>																	
INSURANCE COMPANY	Zenith Insurance plc																
CLAIMS ADDRESS	GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR																
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0845 600 5330																
<p>COMPLAINTS PROCESS</p> <p>At Zenith we are dedicated to providing you with the high standards of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service, please follow the steps below to ensure your complaint is dealt with as quickly as possible.</p> <p>Please write to: General Manager Service Operations GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR</p> <p>Step 2: If you remain unhappy with the decision, you may refer your complaint to: The Chief Executive Zenith Insurance plc 846-848 Europort Gibraltar Fax: 00 350 200 46388</p> <p>Your policy is administered by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc, who is licensed in Gibraltar.</p> <p>Step 3: If the Chief Executive Officer of Zenith Insurance plc is unable to resolve the complaint to your satisfaction, you should then contact: The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR</p>																	
DURATION OF CONTRACT	12 months																
<p>FINANCIAL SERVICES COMPENSATION SCHEME In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.</p>																	
<p>RIGHT TO CHANGE YOUR MIND The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.</p>																	
<p>CANCELLATION You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the following scale:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="padding: 2px;">Length of time you had the insurance *</th> <th style="padding: 2px;">1 mth</th> <th style="padding: 2px;">2 mth</th> <th style="padding: 2px;">3 mth</th> <th style="padding: 2px;">4 mth</th> <th style="padding: 2px;">6mth</th> <th style="padding: 2px;">8 mth</th> <th style="padding: 2px;">8 mth+</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Percentage of premium refunded</td> <td style="padding: 2px; text-align: center;">75%</td> <td style="padding: 2px; text-align: center;">65%</td> <td style="padding: 2px; text-align: center;">50%</td> <td style="padding: 2px; text-align: center;">40%</td> <td style="padding: 2px; text-align: center;">25%</td> <td style="padding: 2px; text-align: center;">10%</td> <td style="padding: 2px; text-align: center;">Nil</td> </tr> </tbody> </table> <p style="text-align: right; margin: 0;"><small>* Not exceeding</small></p> <p>We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.</p>		Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+	Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil
Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+										
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil										

COMMERCIAL VEHICLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY CAR	Not applicable		
FOREIGN USE	Included up to 45 days – see section 4 of the policy book for details	Included up to 45 days – see section 4 of the policy book for details	Included up to 45 days – see section 4 of the policy book for details
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	Not applicable
WINDSCREEN REPAIR	Call the Zenith Glass line on 0800 917 0900 and your windscreen will be replaced subject to a £60 excess. There is no excess if the windscreen can be repaired rather than replaced. See section 5 of the policy book for full details	Not applicable	Not applicable
AUDIO	Car audio equipment is covered to a maximum of £300	Car audio equipment is covered to a maximum of £300	Not applicable
TELEPHONE EQUIPMENT	Not applicable		
DRIVING OTHER CARS			
MEDICAL EXPENSES			
PERSONAL EFFECTS			
NEW CAR REPLACEMENT			
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the vehicle without your permission.</p> <p>Loss of or damage to the vehicle if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.</p> <p>Loss of or damage to the vehicle if at any time it is left unattended and the ignition key is in or on the vehicle and/or all doors, windows and other openings have not been closed and locked.</p>		



Zenith Insurance plc
Registered Office: 846-848 Europort, Gibraltar
Registered in Gibraltar No. 84085
The Company is licensed by the Commissioner of Insurance in Gibraltar under the Insurance Companies Ordinance to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business (FSA No. 211787).

Documentation distributed by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc
Correspondence address: Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR.
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