

## 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>																	
<b>INSURANCE COMPANY</b>	Zenith Insurance plc																
<b>CLAIMS ADDRESS</b>	GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR																
<b>CLAIMS HELPLINE NUMBER</b>	24 Hour Claims Helpline Number <b>0845 600 5330</b>																
<p><b>COMPLAINTS PROCESS</b></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>																	
<b>DURATION OF CONTRACT</b>	12 months																
<p><b>FINANCIAL SERVICES COMPENSATION SCHEME</b> 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><b>RIGHT TO CHANGE YOUR MIND</b> 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><b>CANCELLATION</b> 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										

## PRIVATE CAR

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
<b>COURTESY CAR</b>	If the vehicle is repairable a courtesy car will normally be provided by the approved repairer, subject to availability	Not available	Not applicable
<b>FOREIGN USE</b>	Included up to 45 days – see section 5 of the policy book for full details	Included up to 45 days – see section 5 of the policy book for full details	Included up to 45 days – see section 5 of the policy book for full details
<b>EXCESS</b>	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	Not applicable
<b>WINDSCREEN REPAIR</b>	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 8 of the policy book for full details	Not applicable	Not applicable
<b>AUDIO</b>	Car audio equipment is covered to a maximum of £300	Car audio equipment is covered to a maximum of £300	Not applicable
<b>TELEPHONE EQUIPMENT</b>	Not applicable	Not applicable	Not applicable
<b>DRIVING OTHER CARS</b>	This applies to policies where the insured is 21 or over and holds a full licence. It allows third party cover for the insured to drive a car that does not belong to him. This benefit is excluded for some occupations and the unemployed. Refer to the permitted drivers section of the certificate to see if this is included	This applies to policies where the insured is over 21 and holds a full licence. It allows third party cover for the insured to drive a car that does not belong to him. This benefit is excluded for some occupations and the unemployed. Refer to the permitted drivers section of the certificate to see if this is included	Not applicable
<b>MEDICAL EXPENSES</b>	The cost of medical treatment provided to you or a passenger in the car, necessary as a result of an accident involving the car is covered up to £200. See section 6 of the policy book for full details.	Not applicable	Not applicable
<b>PERSONAL EFFECTS</b>	These are covered if they are in the car and damaged as a result of accident, fire or theft up to a value of £100. See section 7 of the policy book for full details	Not applicable	Not applicable
<b>NEW CAR REPLACEMENT</b>	This applies to vehicles where you have been the sole owner and the vehicle is less than a year old. If the car is stolen or the cost of repair is 60% of an identical new car we will replace the car with one of the same make, model and specification	This applies to vehicles where you have been the sole owner and the vehicle is less than a year old. If the car is stolen we will replace the car with one of the same make, model and specification	Not applicable
<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>	<p>Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the car without your permission.</p> <p>Loss of or damage to the car 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>		