

# Private Car

## Policy Summary

This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy booklet which will have been provided or which can be supplied to you on request.

### Who provides the cover?

Ford Insure is underwritten by a panel of insurers.

### How long does the cover last?

The policy lasts for 12 months.

### What is covered?

Cover is comprehensive. You are covered for damage to your car as well as injury or damage you cause to others.

Subject to acceptance criteria you can take out a policy as long as:

- You are aged 17 to 85
- You live permanently in the UK
- Your car is taxed where applicable and registered/kept in the UK. Your car must also have a current Department for Transport (MOT) test certificate where required.

We may not be able to provide a quote in all circumstances.

### What happens if I want to cancel?

You may cancel the policy within the reflection period i.e. the first 14 days of buying it or receiving your documents. If you cancel within this period we will refund the part of the premium that you have not yet used, except where an incident has occurred which has or may give rise to a prejudicial claim, in which case the full annual premium will be payable to us.

If you cancel your Policy after 14 days, we will refund the part of the premium you have not yet used, except where there has been a prejudicial claim, in which case the full annual premium will be payable to us.

### How do I notify a claim?

If you need to make a claim please refer to your Policy Schedule for your insurer's telephone number.

### How do I make a complaint?

Please contact:

Ford Insure,  
Europa House, Midland Way, Thornbury, Bristol, BS35 2JX  
Tel: 0344 693 6731  
Fax 0344 693 6739  
Email: [customer.relations@ford-insure.co.uk](mailto:customer.relations@ford-insure.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [allianzretailcomplaints@allianz.co.uk](mailto:allianzretailcomplaints@allianz.co.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

### Financial Services Compensation Scheme

If your insurer is unable to meet its liabilities you may be entitled to compensation from the **Financial Services Compensation Scheme**.



Go Further

# Significant or Unusual Exclusions and Limitations

Your policy contains the following significant or unusual exclusions and limitations. For the full explanation of terms please refer to the section of the policy document indicated. There may be other exclusions in the policy that are significant to you, so please ensure that you read the policy booklet and all other documentation sent with it carefully.

| Significant or Unusual Exclusions and Limitations   | Section of Policy                           |
|---|---|
| <p><b>Policy Excesses</b><br/>Ford Insure is underwritten by a panel of insurers, please refer to the insurer's keyfacts for full details of excesses as these may differ.</p>  | Loss of or damage to your car               |
| <p><b>Glass Damage Excess</b><br/>Ford Insure is underwritten by a panel of insurers, please refer to the insurer's keyfacts for full details of excesses as these may differ.</p>  | Loss of or damage to your car               |
| Loss of or damage to your car following theft or attempted theft, is excluded if at the time of the loss or damage your car was unoccupied with the ignition key or other removable ignition device left in or on your car.   | Loss of or damage to your car               |
| Audio, communication, navigational or in-car entertainment equipment that is not manufacturer standard or a manufacturer fitted optional extra for your car is limited to up to £750. The equipment must be permanently fitted to your car and powered by your car's electrical system only.          | Loss of or damage to your car               |
| Any loss or damage as a result of theft of or the unauthorised taking of your car by a family member or anyone who lives with you, unless you report them to the police for taking your car without your consent.   | Loss of or damage to your car               |
| The policy cover you have chosen applies in all EU member countries. The cover is limited to 90 days in total in any one period of insurance. After 90 days the policy provides the minimum cover required by law in all EU member countries.   | Foreign Travel                              |
| Providing you have paid for No Claim Discount protection, we will not reduce your discount unless you have made 2 or more fault claims in the period of insurance.  | No Claim Discount                           |
| We will cover emergency accommodation or travel expenses up to £50 per person up to a maximum of £250 if your car is stolen or damaged as a result of an accident covered under the policy.   | Emergency accommodation and travel expenses |
| We will not apply an excess or reduce your no claim discount if you are hit by an uninsured driver as long as we establish the accident is not your fault and you can provide details of the vehicle and its driver.  | Uninsured Drivers                           |
| Cover is provided for up to £250 for loss of or damage to a luggage trailer whether or not it is attached to your vehicle at the time of the loss or damage. We will not cover any damage caused deliberately by you or anyone covered by this policy.  | Luggage trailer                             |
| If your car can be repaired by a Ford Accident Repair Centre you qualify for a courtesy car, the loan car will be of small hatchback (class A ) size.   | Contact Us - Claims                         |
| <p>We will not pay more than our legal liability under compulsory motor insurance legislation for any claim, if the driver of your car, at the time of the accident:</p> <ul style="list-style-type: none"> <li>is unfit to drive through drink or drugs, whether prescribed or otherwise.</li> </ul> | General Exclusions                          |



Go Further