

Please read this document carefully. Full terms and conditions can be found within the Policy Document. This document does not form part of the contract between us.

Features of a Lloyds TSB Car Insurance Policy

The Car Policy you have purchased is underwritten by Churchill Insurance Company Limited and will run for 12 months or as shown on the Certificate of Motor Insurance.

Depending upon the level of cover you have chosen the following sections will apply. Please read your Policy carefully to ensure the level of cover selected meets your needs.

Comprehensive – sections A-G of your policy booklet

Third Party Fire and Theft – sections A, C and G

Third Party Only – sections A and G

If you have chosen Claims Legal Assistance Service (CLAS) section H will apply in addition to the sections above.

Significant Features of a Lloyds TSB Car Insurance Policy

This policy provides cover for

- Section A - Damage to a Third Parties property is covered up to £20 million.
- Section A - Driving other cars is included within your Policy, subject to selected criteria being met. Cover is limited to Third Party Only i.e. the car you are driving will not be covered. Please refer to your Certificate of Motor Insurance for confirmation of whether you have this benefit.
- Section C - In-car audio, television, telephone and electronic navigation equipment. Details of limits can be found on your Motor Insurance Schedule.
- Section C – You will not be covered for theft of your vehicle if you leave the keys in the car.
- Section D - Comprehensive includes windscreen damage cover. Windscreen damage does not cover broken glass in sunroofs.

- Section G - Full foreign use cover is automatically included at no extra charge (countries applicable include any EU member country or associated countries).
- Section H - Claims Legal Assistance Service provides legal cover up to £100,000 to help in claiming back your uninsured losses including compensation for personal injury.
- Section H - No refund of premium will be given if you cancel Claims Legal Assistance Service or if you make a claim in the policy year.
- All repair work is guaranteed for 5 years if you use one of our recommended repairers.
- Subject to availability a courtesy car will be provided under sections B and C for the duration of the repairs, however you must use one of our recommended repairers. If the vehicle is not being repaired no courtesy car will be provided.

Any excesses and endorsements applicable to your Policy can be found on your Car Insurance Schedule along with cover limitations and premiums due.

Your right to cancel

The below confirms your right to cancel when you buy or renew your policy.

When you buy your policy:

If you cancel before your policy is due to start, we will return any premium paid in full. Please return all your documents after cancelling the policy.

If the policy has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid less an administration fee as shown in your Schedule, as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed we will return any unused premium less an administration fee as shown in your Schedule as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

When you renew your policy:

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium paid in full. Please return all your documents after cancelling the policy.

If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid in full, as long as no claim or loss has arisen in the current period of insurance. Please return all your documents after cancelling the policy.

If you cancel after those 14 days have passed, we will return any unused premium less an administration fee as shown in your Schedule. We will not refund any premium if you have made a claim or if one has been made against you during the current period of cover.

Administration Fee

Mid term amendments made to your policy may result in an administration fee being charged as shown in your Schedule.

How to make a claim

To notify us of a claim in the first instance please telephone 0845 605 9306.

How to complain

Should there ever be an occasion when you need to complain, please call us on our priority number 0845 605 9303. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter as follows:

- Claims related complaints to Customer Relations Department, Lloyds TSB Car Insurance, Cote Lane, Pudsey LS28 5GF.

- All other complaints should be addressed to Customer Relations Department, Lloyds TSB Car Insurance, Atlantic House, Tyndall Street, Cardiff CF10 4PP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on 0300 500 5000. Churchill Insurance Company Limited is entered in the FSA's register under number 202727.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.