

Sovereign Private Car Policy

Please read this document carefully. Full terms and conditions can be found within the policy document.

The Sovereign Private Car policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months or as shown in the policy schedule.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

Significant Features & Benefits

Description	Sovereign Prime Sovereign Option Comprehensive	Sovereign 100 Comprehensive	Sovereign Economy Comprehensive	Sovereign Prime Sovereign Option Third Party Fire & Theft	Sovereign Economy Third Party Fire & Theft
Audio, television, video, computer or computer games, telecommunication and navigational equipment (refer to Part 1 of the policy booklet).	Unlimited unless equipment fitted after vehicle built then restricted to £500.	Unlimited unless equipment fitted after vehicle built then restricted to £500.	Restricted to £250	Restricted to £250	Restricted to £250
Courtesy Car: A courtesy car is provided when your vehicle is being repaired in one of our recommended repairers as a result of an accident covered by this policy (refer to Part 1 of the policy booklet).	Included	Included	Included	Included	Included
Driving Other Cars: If shown on the certificate of motor insurance. Cover is restricted to Third Party only (refer to Part 2 of the policy booklet).	Available	Available	Available	Available	Available
Foreign Use (refer to Part 7 of policy booklet).	Full policy cover applies in EU, Iceland, Norway, Switzerland and Croatia. This is free of charge for up to 90 days				
Loss of accessories from car or garage (refer to Part 1 of the policy booklet).	£500	£500	£500	£500	£500

Significant Features & Benefits - continued

Description	Sovereign Sovereign Prime Sovereign Option Comprehensive	Sovereign 100 Comprehensive	Sovereign Economy Comprehensive	Sovereign Sovereign Prime Sovereign Option Third Party Fire & Theft	Sovereign Economy Third Party Fire & Theft
Guaranteed or Protected Bonus: This is available subject to certain criteria. Refer to your policy schedule.	Available	Available	Available	Available	Available
Personal Belongings where guaranteed bonus is available.	£200	£200	£50	No cover for Personal Belongings	No cover for Personal Belongings
Personal Belongings where guaranteed bonus is not available.	£100	£100	£50	No cover for Personal Belongings	No cover for Personal Belongings
Personal Accident Cover for policyholder and spouse/civil partner aged 18 to 79 (refer to Part 3 of the policy booklet).	£5,000	£5,000	£1,000	No cover for Personal Accident	No cover for Personal Accident
New car replacement is provided if the vehicle is less than 12 months old and you have been the registered keeper since new (refer to Part 1 of the policy booklet).	Included	Included	Included	Included for loss or damage resulting from fire or theft	Included for loss or damage resulting from fire or theft
Standard Young Driver Excess for drivers under 21 (Comprehensive cover only)	£300	£300	£300	Not applicable	Not applicable
Standard Young Driver Excess for drivers between 21 and 24 (Comprehensive cover only)	£200	£200	£200	Not applicable	Not applicable
Additional compulsory excess which is in addition to all other excesses. (Comprehensive cover only)	Nil	£100	£150	Not applicable	Not applicable
Fire, Theft and Malicious Damage Excess	£100	£100	£100	£100	£250
Standard excess for drivers with provisional licences or hold a licence other than provisional for a period of 1 year, or holds a licence other than one issued in the EU for a period of 2 years. (see Note). (Comprehensive cover only)	£150	£150	£150	Not applicable	Not applicable
Trailer cover (Third Party whilst attached)	Included	Included	Included	Included	Included
Windscreen	Unlimited	Unlimited	Unlimited	No cover	No cover
Windscreen excess (replacement)	£75	£75	£75	Not applicable	Not applicable
Windscreen excess (repair)	Nil	Nil	Nil	Not applicable	Not applicable

Significant Features & Benefits - continued

Description	Sovereign Sovereign Prime Sovereign Option Comprehensive	Sovereign 100 Comprehensive	Sovereign Economy Comprehensive	Sovereign Sovereign Prime Sovereign Option Third Party Fire & Theft	Sovereign Economy Third Party Fire & Theft
Note: Additional compulsory excesses may also apply dependent on the type of vehicle or claims and conviction record. Refer to your policy schedule					

Exclusions & Limitations

Description	Sovereign Sovereign Prime Sovereign Option Comprehensive	Sovereign 100 Comprehensive	Sovereign Economy Comprehensive	Sovereign Sovereign Prime Sovereign Option Third Party Fire & Theft	Sovereign Economy Third Party Fire & Theft
Emergency accommodation (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Loss or damage as a result of theft if an ignition key on any similar device is left in or on the car (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Loss or damage as a result of theft if all doors, roofs, windows and all other openings including convertible roofs have not been closed and locked (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Loss or damage as a result of theft if any security or tracking device has not been set or is not in working order (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Replacement of car locks or reprogramming or replacing any car theft device as a result of the loss of the car keys (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Trailer cover (loss or damage) (refer to Part 1 of the your policy)	No cover	No cover	No cover	No cover	No cover
Driving Other Cars. Securing the release of a motor car or motorcycle, other than your car or motorcycle which has been seized by or on behalf of any government or public authority	The certificate cannot be used as evidence in any way for this purpose	The certificate cannot be used as evidence in any way for this purpose	The certificate cannot be used as evidence in any way for this purpose	The certificate cannot be used as evidence in any way for this purpose	The certificate cannot be used as evidence in any way for this purpose

Further Information

Making a Claim

In the event of a claim you can contact our claims department at 12 Harborne Road, Edgbaston, Birmingham B15 3AA.

Telephone Claim Call number: **0845 607 1626**.

Rights of Cancellation

If this cover does not meet your requirements, please return all your documents (including the certificate) to your broker or agent within 14 days of receipt. We will return any premium paid less a pro rata charge for the number of days for which cover has been given. The full annual premium is due if a total loss claim has been made.

How to Complain

If you wish to make a complaint you can write to the Managing Director at The National Insurance and Guarantee Corporation Limited, Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone number: **0845 080 1800**.

E-mail address:

complaint.info@financial-ombudsman.org.uk

Details about our Regulator

NIG 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/register**, or the Financial Services Authority can be contacted on **0845 606 1234**.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the 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.

Further information about compensation scheme arrangements is available from the FSCS website at **www.fscs.org.uk**.

NIG is the trading name of The National Insurance and Guarantee Corporation Limited.

Registered Office: Crown House, 145 City Road, London EC1V 1LP. Registered in England & Wales number 42133.

NIG is authorised and regulated by the Financial Services Authority. Our FSA register number is 202263.

Our permitted business is selling and administering contracts of general insurance.