

Miss L Test
Address 1
Address 2
Address 3
Address 4
POST CODE
(EX152DE1BC)

Miss Test, this is a specimen policy for insuring your Ford Fiesta with us.

Your quote is for £721.40

Your quote number: P7Q007532-01

20 April 2017

Thanks for picking us. Need a hand? We'll be ready to help.
You'll find the benefits of your policy listed below.

It is important that the information you provide throughout the quote and duration of the policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

In the meantime, here's what you need to do now...

- Statement of Insurance
- Motor Policy Summary
- O2 Drive - Box on Board Terms and Conditions
- Additional Benefits Policy Summary
- Your Keycare documents will be sent to you separately
- Schedule of Insurance
- Motor Policy Wording

If any of the items above are missing or incorrect, please call 0330 018 0802. We do not charge an administration fee if you change your policy within 14 days of the start of your policy.

Proof of your no claims discount

We do not need proof of your no claims discount. However you should keep a copy of your last renewal notice, Schedule of Insurance or letter from your last insurer, as we may need to see it at a later date.

Emergency claims line - 24 hours a day, 7 days a week

Up to £500 cover for loss/damage to audio equipment in your car

3 Year Guarantee on all approved claims repairs

Keycare

60 days European Union cover included as standard

Courtesy car whilst an approved repairer fixes your car (subject to availability)

Vandalism cover included as standard



Call if you'd like to upgrade, change your details, or need help

24 Hour Accident Helpline /
to make a claim

0330 018 8802

24 hours a day, 7 days a
week. You will need your
policy number and the
policyholder's name and
address.

Windscreen replacement or
repairs

0330 018 1152

24 hours a day, 7 days a
week.

Customer services &
upgrade your policy

0330 018 0802

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

For friends who would
like a quote

0330 018 3002

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

Visit us online at o2.co.uk/drive

Download the O2 Drive app to manage your policy, get perks and more. Go to o2.co.uk/apps/drive

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PRE-CONTRACT CREDIT INFORMATION
(Standard European Consumer Credit Information)

1. Contact details

Creditor. Address.	BFSL Limited (we, us, our) Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS
Credit intermediary. Address.	BISL Limited (BISL) Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS

2. Key features of the credit product

The type of credit.	Fixed Sum Credit
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£494.12.
How and when credit would be provided.	When you enter into an insurance policy (the Policy) together with any related products purchased at the same time (together with the Policy, the Insurance Transaction), we will advance the amount being financed under the credit agreement to BISL, who will be responsible for arranging the Insurance Transaction on your behalf.
The duration of the credit agreement.	12 months from the Policy commencement date.
Repayments.	The first instalment due will be £50.48 followed by 10 monthly payments of £50.48.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	£642.56.
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods / services / land (as applicable). Cash price.	The credit agreement will finance: <ul style="list-style-type: none"> • The premium payable for the Policy, with the Number P7Q007532-01 • Keycare The cash price for: <ul style="list-style-type: none"> • The Policy is £581.40 • Keycare is Included The total cash price for the Insurance transaction is £581.40.
Security required. This is a description of the security to be provided by you in relation to the credit agreement.	As security for the payment of all amounts that you are at any time required to pay under the credit agreement, by signing the credit agreement you will agree to give us a first ranking mortgage over all rights to and interest in all sums payable under the Insurance Transaction (including refunds).

3. Costs of the credit

The rates of interest which apply to the credit agreement.	12.37% per annum, fixed for the term of the credit agreement.
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	26.5%
Related Costs	
Any other costs deriving from the credit agreement.	The advance payment required is £87.28

Costs in the case of late payments.	If you fail to make a payment we will charge you a fee of £20. Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.
Consequences of missing payments.	Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your Policy and we may take legal action against you to enforce our rights.

4. Other important legal aspects

Right of withdrawal.	You have a right to withdraw from the credit agreement. After you have signed the credit agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made. You may withdraw from the credit agreement within 14 days of receiving the notice.
Early repayment.	You have the right to repay the credit early at any time in full or in part.
Consultation with a Credit Reference Agency.	If we decide not to proceed with the credit agreement on the basis of information obtained from a credit reference agency, we will notify you of our decision and will inform you that it has been reached on the basis of such information and of the particulars of the agency.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless at the time of the request we are unwilling to enter into the credit agreement.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid from 28 April 2017 until 20 May 2017.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	Authorisation Number. 730397 Company Registration No. 2706280 The Financial Conduct Authority
The supervisory authority.	The Financial Conduct Authority
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	The law of England and Wales.
The law applicable to the credit agreement and/or the competent court.	The credit agreement will be governed by the law of England and Wales and subject to the exclusive jurisdiction of the English courts.
Language to be used in connection with the credit agreement.	The information and contractual terms relating to the credit agreement will be in English. With your consent, we intend to communicate in English for the duration of the credit agreement.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, please contact our Customer Services on 0330 018 0802. If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service. You can find out more by writing to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR or by telephoning 0800 023 4567. Details are also available at their website: www.financial-ombudsman.org.uk

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creditor: BFSL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("we" "us" "our")

Customer: Miss L Test, address 1, address 2, POST CODE ("you" "your")

Credit Intermediary: BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("BISL")

This Agreement is for a fixed sum loan to finance the cost of an insurance Policy (the "Policy") together with any related products purchased at the same time (together with the Policy, the "Insurance Transaction") and is made on the terms set out below and overleaf.

Key Financial Information

- A. The amount of credit provided under this Agreement is £494.12, which must be paid by 11 monthly payments.
- B. The advance payment required is £87.28.
- C. The total charge for credit is £61.16, which consists wholly of interest.
- D. The total amount payable under this Agreement is £642.56.
- E. The term of this Agreement is 12 months from the commencement date of the Policy.
- F. The first monthly payment is due on 28 May 2017 and further payments are due monthly thereafter for the following 10 months on the same day of each month.
- G. The first monthly payment due will be £50.48 and all further monthly payments will be £50.48.
- H. The APR is 26.5%.
In calculating the APR, we have assumed that all payments set out in this Agreement will be made in full and on time and that there will be no variation in the terms of this Agreement.
- I. The interest rate is 12.37% per annum, fixed for the term of this Agreement.
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

Other Financial Information

- J. This Agreement is to finance:
 - The premium payable for the Policy, with the number P7Q007532-01
 - Keycare
- K. The cash price for:
 - The Policy is £581.40
 - Keycare is included

The total cash price for the Insurance Transaction is 581.40.

Default Charges

- L. The following charges shall apply under this Agreement:
 - If you fail to make a payment we will charge you a fee of £20
 - Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.

Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). If you wish to settle this Agreement early the amount you will have to pay us for the credit provided will be:
 - At 3 months £11.12
 - At 6 months £27.80
 - At 9 months £44.48In calculating the above, no account has been taken of any variation which might occur under this Agreement, and therefore, the amounts are illustrative only.

Missing Payments

Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your

Policy and we may take legal action against you to enforce our rights.

Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.


Signed for and on behalf of BFSL Limited
Dated the 28 April 2017

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Borrower(s):

Date(s) of signature(s):

Signing Instructions

We enclose two copies of this Agreement. Please sign one copy and return it to us at Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU and keep the other in a safe place. After you have signed the Agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made (the "Notice").

Payments

1. You must make all payments due under this Agreement in full and on time. Payments must be made by Direct Debit.
2. All monthly payments shall remain payable regardless of any claim under the Policy.
3. In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
4. We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly

payments.

Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

Security

6. As security for the payment of all amounts that you are at any time required to pay under this Agreement, by signing this Agreement you agree to give us a first ranking mortgage over all rights to and interest in:
 - (i) all sums payable under the Policy (including refunds); and
 - (ii) the right to cancel and/or enforce the Policy.If any event listed in Clause 15 below occurs whilst any balance is outstanding under this Agreement, we shall be entitled to take possession of the Policy and to retain it (either ourselves or through BISL) until that balance has been repaid in full, following which we will deliver the Policy to BISL.

Credit and Insurance Intermediary

7. You were introduced to us by BISL.
8. BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
9. You authorise us to instruct BISL:
 - (i) to receive any sums advanced under this Agreement on your behalf;
 - (ii) to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
 - (iii) in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
 - (iv) to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

Your Withdrawal Rights

10. You have the right to withdraw from this Agreement without giving any reason. The withdrawal reason period:
 - (i) begins on the day after you receive the Notice; and
 - (ii) ends 14 calendar days later.Please contact us if you want to withdraw. You can call us on 0330 018 0802 or write to us at: Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU.
11. If you withdraw from this Agreement before any insurance cover has come into force in respect of the Policy no further payment need be made by you, the Policy will not be issued and a rebate will be made by us to you of all sums then paid under this Agreement by you.
12. If you withdraw from this Agreement whilst the Policy is in force you must

repay any credit provided and any interest accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us on 0330 018 0802. Interest will be calculated at the daily rate of £0.16.

13.

Claims

14. If you make any claims under your Policy then the outstanding amount under this Agreement will become payable, subject to us providing you with any necessary notices.

Default

15. If:

- (i) you fail to make a monthly payment on the date it is due to be paid;
- (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;
- (iii) for any reason we do not have a valid Direct Debit instruction and you have failed to cooperate with us to correct this;
- (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
- (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

Transfer

16. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
17. You may not transfer any of your rights or responsibilities under this Agreement to another person.
18. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

Your Information

19. You agree we may give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; and (v) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

Complaints

20. If you have a complaint about our service which we cannot resolve, you have a right to ask the

Financial Ombudsman Service to consider the complaint.

21. Financial Conduct Authority of 25 The Colonnade, Canary Wharf, London E14 5HS is the supervisory authority under the Act.

Miscellaneous

22. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially.
23. Any notice of communication given to you under this Agreement will be sent by post or, where permitted, by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
24. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

RECEIVED

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creditor: BFSL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("we" "us" "our")

Miss L Test, address 1, address 2, POST CODE ("you" "your")

Credit Intermediary: BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("BISL")

This Agreement is for a fixed sum loan to finance the cost of an insurance Policy (the "Policy") together with any related products purchased at the same time (together with the Policy, the "Insurance Transaction") and is made on the terms set out below and overleaf.

Key Financial Information

- A. The amount of credit provided under this Agreement is £494.12, which must be paid by 11 monthly payments.
- B. The advance payment required is £87.28.
- C. The total charge for credit is £61.16, which consists wholly of interest.
- D. The total amount payable under this Agreement is £642.56.
- E. The term of this Agreement is 12 months from the commencement date of the Policy.
- F. The first monthly payment is due on 28 May 2017 and further payments are due monthly thereafter for the following 10 months on the same day of each month.
- G. The first monthly payment due will be £50.48 and all further monthly payments will be £50.48.
- H. The APR is 26.5%.
In calculating the APR, we have assumed that all payments set out in this Agreement will be made in full and on time and that there will be no variation in the terms of this Agreement.
- I. The interest rate is 12.37% per annum, fixed for the term of this Agreement.
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

Other Financial Information

- J. This Agreement is to finance:
 - The premium payable for the Policy, with the number P7Q007532-01
 - Keycare
- K. The cash price for:
 - The Policy is £581.40
 - Keycare is Included

The total cash price for the Insurance Transaction is 581.40.

Default Charges

- L. The following charges shall apply under this Agreement:
 - If you fail to make a payment we will charge you a fee of £20
 - Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.

Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). If you wish to settle this Agreement early the amount you will have to pay us for the credit provided will be:
 - At 3 months £11.12
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 - At 9 months £44.48In calculating the above, no account has been taken of any variation which might occur under this Agreement, and therefore, the amounts are illustrative only.

Missing Payments

Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your

Policy and we may take legal action against you to enforce our rights.

Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.

Signed for and on behalf of BFSL Limited
Dated the 28 April 2017

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Borrower(s):

Date(s) of signature(s):

Signing Instructions

We enclose two copies of this Agreement. Please sign one copy and return it to us at Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU and keep the other in a safe place. After you have signed the Agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made (the "Notice").

Payments

1. You must make all payments due under this Agreement in full and on time. Payments must be made by Direct Debit.
2. All monthly payments shall remain payable regardless of any claim under the Policy.
3. In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
4. We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly

payments.

Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

Security

6. As security for the payment of all amounts that you are at any time required to pay under this Agreement, by signing this Agreement you agree to give us a first ranking mortgage over all rights to and interest in:
 - (i) all sums payable under the Policy (including refunds); and
 - (ii) the right to cancel and/or enforce the Policy.If any event listed in Clause 15 below occurs whilst any balance is outstanding under this Agreement, we shall be entitled to take possession of the Policy and to retain it (either ourselves or through BISL) until that balance has been repaid in full, following which we will deliver the Policy to BISL.

Credit and Insurance Intermediary

7. You were introduced to us by BISL.
8. BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
9. You authorise us to instruct BISL:
 - (i) to receive any sums advanced under this Agreement on your behalf;
 - (ii) to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
 - (iii) in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
 - (iv) to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

Your Withdrawal Rights

10. You have the right to withdraw from this Agreement without giving any reason. The withdrawal reason period:
 - (i) begins on the day after you receive the Notice; and
 - (ii) ends 14 calendar days later.Please contact us if you want to withdraw. You can call us on 0330 018 0802 or write to us at: Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU.
11. If you withdraw from this Agreement before any insurance cover has come into force in respect of the Policy no further payment need be made by you, the Policy will not be issued and a rebate will be made by us to you of all sums then paid under this Agreement by you.
12. If you withdraw from this Agreement whilst the Policy is in force you must

repay any credit provided and any interest accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us on 0330 018 0802. Interest will be calculated at the daily rate of £0.16.

13.

Claims

14. If you make any claims under your Policy then the outstanding amount under this Agreement will become payable, subject to us providing you with any necessary notices.

Default

15. If:

- (i) you fail to make a monthly payment on the date it is due to be paid;
- (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;
- (iii) for any reason we do not have a valid Direct Debit instruction and you have failed to cooperate with us to correct this;
- (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
- (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

Transfer

16. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
17. You may not transfer any of your rights or responsibilities under this Agreement to another person.
18. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

Your Information

19. You agree we may give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; and (v) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

Complaints

20. If you have a complaint about our service which we cannot resolve, you have a right to ask the

Financial Ombudsman Service to consider the complaint.

21. Financial Conduct Authority of 25 The Colonnade, Canary Wharf, London E14 5HS is the supervisory authority under the Act.

Miscellaneous

22. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially.
23. Any notice of communication given to you under this Agreement will be sent by post or, where permitted, by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
24. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

RECEIVED

Statement of Insurance

Policy Number : P7Q007532-01

Effective Date : 28 April 2017

Issue Date : 20 April 2017

Important: Please read the following information carefully. Please advise us immediately on 0330 018 0802 should any of the information be incorrect or missing. We will advise you of any change to your premium or to the terms the insurer requires and send you a new form. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed. There is no need to return this form if all the information is correct and complete. Please keep it in a safe place together with your Motor Policy Wording, Schedule of Insurance and Certificate of Motor Insurance.

About you

Title:	Miss	Surname:	Test
Forename(s):	Lucy	Postcode:	POST CODE
Full Address:	Address 1, Address 2, Address 3		Telephone - Work:
Telephone - Mobile:	07809 112233	Homeowner:	No
Email Address:	test@bgl.com		

About the vehicle

Make, model and engine size:	2012 Ford Fiesta Titanium 1596cc 3dr		
Type of body:	HATCH	Right hand drive:	Yes
Registration mark:		Fuel type:	Petrol
Year of manufacture:	2012	Transmission:	Manual
Estimated annual mileage:	up to 7500	Where the vehicle is parked overnight:	Garaged
Estimated vehicle value:	Market Value		
Date purchased:	April 2015	Risk address postcode:	POST CODE
Any modification to the manufacturers' original specification e.g. alloy wheels, suspension, bodywork or engine?			No
Details of the modifications if applicable:	Not Applicable		
Details of security device if applicable:	Approved immobiliser - Confirmed		
Are you the registered keeper of this vehicle:	Yes	Full details if applicable:	Not Applicable

Who is entitled to drive

Driving restriction: Insured only

Details of all drivers

Driver 1

Forename(s):	Lucy	Surname:	Test
Date of birth:	01/01/1974	Sex:	Female
Marital status:	Married	Occupation:	Business Analyst
Licence type:	Full UK Licence (this includes a licence that may be restricted) - 9 Or More Years	Employer's business:	Insurance
Licence date:	Mar 1997	Regular driver:	Yes
Access to another vehicle:	No	Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years:	No
Relationship to driver 1:	N/A		

Details of all claims, accidents, thefts or losses regardless of blame in the last 5 years

Driver	Date	Details	At fault?
None disclosed			

Details of any motoring convictions, driving licence endorsements, fixed penalties, or disqualifications in the last 5 years

Driver	Conviction date	Conviction code	Penalty points	Disqualified from driving	Suspension period (months)
None disclosed					

Medical conditions or disabilities

Driver	Description	DVLA informed	Restricted licence
None disclosed			

Cover details

Type of cover: Comprehensive Use required: Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work).

Voluntary Excess: £300 Note: Additional excesses may apply.

This document should be read in conjunction with the Schedule of Insurance and Certificate of Motor Insurance.

No claims discount

Number of years no claims discount you are claiming: 9 years
If eligible is protected no claims discount required: No

Important note : If we have not requested evidence of your no claims discount entitlement, it is important that the evidence is retained safely. In the event of a claim you may be required to provide this evidence to your insurer and any incorrect information could prejudice any claim.

Important notes

You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy, that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started. You must also advise us as soon as possible of all changes to this information. It is an offence under the Road Traffic Act to make any false statement or withhold any information for the purpose of obtaining a Certificate of Motor Insurance.

This is an important document and should be read in conjunction with your Schedule of Insurance, Certificate of Motor Insurance and Motor Policy Wording.

No cover is in force until a Cover Note or Certificate of Motor Insurance has been issued by us.

Your authorised insurer : Sabre Insurance Company Limited
Sabre House

Address : 150 South Street
Dorking
Surrey
RH4 2YY

SPECIAL MENT

Motor Policy Summary

keyfacts®

About this document

This document provides you with the basic details of your private car insurance contract. Full details of the terms and conditions are contained in the Motor Policy Wording, Schedule of Insurance and Certificate of Motor Insurance.

This summary relates to private car insurance policies effective from 28/04/2017. Your policy will run for 12 months.

The level of cover you have chosen, including any excesses applicable is shown in the Schedule of Insurance.

The contract of insurance is made up of the following documents:

- the Statement of Insurance; this shows the information that you give us, including information given on your behalf and verbal information you give prior to commencement of the policy;
- the Motor Policy Wording; this gives full details of the terms and conditions and all exclusions;
- the Schedule of Insurance; this shows the period of insurance, the policy sections which apply, any excesses payable in the event of a claim and the level of cover applicable;
- the Certificate of Motor Insurance; which shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

Your insurer

The authorised insurer is: Sabre Insurance Company Limited.

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the register by visiting the FCA's website www.fca.org.uk or Tel 0800 111 6768. The Insurers registered number is 202795.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 020 7741 4100.

Significant features and limitations of your policy

You will need to have an O2 Drive Box installed in your vehicle within 14 days from the start date of your policy and keep the O2 Drive Box installed for the duration of the policy. If you receive three Black Flags within a rolling 6 month period, your policy will be cancelled. The O2 Drive Box will record how the vehicle is being driven and this information will determine when a Black Flag is issued, regardless of who is driving the vehicle at the time. (Please see the O2 Drive - Box on Board Terms and Conditions).

The summary below shows the significant features and limitations of this policy and is dependent on the level of cover shown in your Schedule of Insurance.

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Liability to others	1	Limited for £20 million third party property damage including expenses and costs.	✓	✓	✓
Loss or damage to the car by an accident	2	Subject to excesses shown in the Schedule of Insurance. Additional excesses for young or inexperienced drivers may apply.	✓		
Loss or damage to the car by fire or theft	3	Subject to excesses shown in the Schedule of Insurance.	✓	✓	
Car audio, navigation and entertainment equipment	2 & 3	Unlimited for equipment fitted as original equipment by the manufacturer; or £500 for any other equipment.	✓	✓	
Glass damage	4	Subject to the excess shown in the Schedule of Insurance. Unlimited cover if our approved repairer is used. £150 if a non approved repairer is used.	✓		
Personal belongings	5	Up to £500 per incident.	✓		
Medical expenses	6	Up to £200 per person.	✓		
Personal accident	7	Up to £5,000 per incident.	✓		
Replacement locks	8	Up to £500. Subject to £100 excess.	✓		

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Travelling abroad	9	Full policy cover up to 60 days in EU countries and those other countries set out in section 9 of the Motor Policy Wording.	✓	✓	✓
Child seat cover (Comprehensive only)	10	We will contribute up to £150 per child seat fitted in your car if your car is involved in an accident or damaged following fire or theft.	✓		
Vandalism Promise (Comprehensive only)	11	If your car suffers damage caused by vandalism your no claims discount will not be reduced in the event of a claim under this section.	✓		
Uninsured driver Promise (Comprehensive only)	12	If the driver of your car is involved in an accident caused by an uninsured motorist, we will refund the cost of any excess you have had to pay.	✓		
Onward travel following an accident (Comprehensive only)	13	In the event of an accident if your car cannot be made roadworthy within a reasonable time we will arrange to transport you and your passengers home to any destination in Great Britain.	✓		

Significant exclusions to your policy

Cover	Policy section	Significant exclusions or limitations
Driving other cars extension	1	Use outside the territorial limits. There is a current and valid Certificate of Motor Insurance held for the other car. A car which is registered outside the territorial limits. Does not apply if your car is disposed of, or damaged beyond economical repair or stolen and not recovered.
Loss or damage to the car	2 & 3	Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts. Loss of, or damage, to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission. Loss or damage arising directly or indirectly from water freezing in the cooling system of the car. Any increase in damage as a result of the car being moved under its own power following an incident. Any increase in costs due to parts or accessories not being available within the territorial limits. Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer. Loss of, or damage to telephone or other communication equipment.
Loss or damage to the car	3	Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on the car while it is left unattended. Loss or damage whilst the car is left unattended without being properly locked and or if any window, roof opening, roof panel or hood is left open or unlocked. Loss or damage unless the incident has been reported to the police and a crime reference obtained.
Car audio, navigation and entertainment equipment	2 & 3	Equipment that is not permanently fitted to your car. Loss of, or damage to, telephone or other communication equipment.
Glass damage	4	Damaged or broken glass in panoramic glass roofs. Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle. Repair or replacement of any glass that is part of a removable or folding convertible roof. Repair or replacement of any windscreen or window not made of glass.
Personal belongings	5	Loss or damage whilst the car is left unattended without being properly locked and/or if any window, roof opening, roof panel or hood is left open or unlocked. Loss of money, credit or debit cards, stamps, tickets, vouchers, documents and securities are not covered. Loss of, or damage to, telephone or other communication equipment.
Personal accident	7	Death or injury to any person not wearing a seat belt when required to by law. Any intentional self injury, suicide or attempted suicide. Death or injury to any person driving who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
Replacement locks	8	Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either: left in or on the car at the time of the loss; or taken without your permission by a person known to you, unless that person is reported to the police.
Onward travel following an accident (Comprehensive only)	13	Isle of Man and the Channel Islands is not included.

Cancellation rights

You must contact us in order to cancel your policy. Our contact details are on the reverse of your Certificate of Motor Insurance.

We will cancel your policy from the date you contact us, or any later date you tell us. For full cancellation terms, please see the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. For full details of how to claim, please see the 'Making a claim' section in the Motor Policy Wording.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

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SPECIMEN

→ Schedule of Insurance

Important: This document should be read in conjunction with the Motor Policy Wording and Certificate of Motor Insurance.

Policyholder details

Name:	Miss L Test		
Address:	Address 1, Address 2, Address 3, POST CODE		
Policy number:	P7Q007532-01		
Start time and date:	00:01 28 April 2017	Expiry time and date:	23:59 27 April 2018
Premium (includes insurance premium tax and VAT where applicable):	£721.40		
Document issued:	11:12 20 April 2017	Reason for Issue:	Specimen

Vehicle details

Make, model and engine size:	2012 Ford Fiesta Titanium 1596cc 3dr
Registration mark:	
Car value:	Market Value
Estimated annual mileage:	up to 7500
Postcode where vehicle is kept:	POST CODE
Overnight location:	Garaged
Registered keeper:	Miss L Test

Cover details

Type of cover:	Comprehensive
Use:	Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work).
Driving restriction:	Insured Only

People insured to drive

Miss L Test (Regular Driver)

Excesses that apply

Voluntary excess:	£300
Compulsory excess:	£150
Total excess:	£450
Glass excess:	£75
Replacement locks:	£100

Additional excesses may apply while your vehicle is being driven by a young or inexperienced driver. Details of these are:

Drivers aged under 21:	£400
Drivers aged 21 to 24:	£200
Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months:	£150

Sections of the Motor Policy Wording that apply:	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 16, 17
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Policy underwritten by:	Sabre Insurance Company Limited	Registered address:	Sabre House 150 South Street Dorking Surrey RH4 2YY
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SPECIMEN

➔ Motor Policy Wording

O2 Drive

24 hour claims helpline: 0330 018 8802

Please keep this document safe

➔ Policy Wording Contents

Definitions	Section A
Policy cover	Section B
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Making a claim	Section D
Contract of insurance	Section E
Liability to others	Section 1
Damage to the car	Section 2
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Medical expenses	Section 6
Personal accident benefits	Section 7
Replacement locks	Section 8
Travelling abroad	Section 9
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Onward travel following an accident.....	Section 13
No claims discount	Section 14
Cancellation	Section 15
General policy exclusions	Section 16
General policy conditions	Section 17
Complaints procedure	Section F
Data protection notice	Section G

A Definitions

Certain words appearing in your Motor Policy Wording, Schedule of Insurance or Certificate of Motor Insurance have been defined and they will have the same meaning wherever they are shown in bold.

Word or Expression	Definition
Accessories	Additional or supplementary parts of the car not directly related to its function as a vehicle, whilst in or on the car or held in a locked private garage. Accessories do not include trailers, personal belongings, mobile telephones, audio, navigation or entertainment equipment.
Certificate of Motor Insurance	The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by the Road Traffic Acts.
Excess(es)	The excess is the amount you must pay towards any claim, this can include both compulsory and voluntary excesses in which case the insurer will add them together.
Inexperienced driver	Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months.
Insurer(s)	The Insurance Company or Lloyd's syndicate which covers you and whose name is specified in the Statement of Insurance, Schedule of Insurance and the Certificate of Motor Insurance on whose behalf this document is issued.
Market value	The cost of replacing the car with another of the same make, specification, model, age, mileage and condition as the car immediately before the loss or damage happened.
Partner	Your husband, wife, civil partner or a person living with you at the same address on a permanent basis sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Period of insurance	The length of time for which the insurer will insure you. This is shown in the Schedule of Insurance.
Policy	The documents consisting of this wording, the Statement of Insurance, the Schedule of Insurance, the Certificate of Motor Insurance identified by the same policy number.
Regular driver	The person named as such in your Schedule of Insurance who you told us is the person who drives the car the most often.
Risk address	The address where the car is normally kept overnight.
Road traffic acts	Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle. In the United Kingdom this is the Road Traffic Act 1988 and any subsequent amendments thereto or successors thereof.
Schedule of Insurance	The latest Schedule of Insurance the insurer has issued to you. This forms part of the contract of insurance. It gives details of the period of insurance, the sections of the policy which apply, the premium, the car which is insured and details of any excesses.
Statement of Insurance	The form that shows the information that you gave us, including information given on your behalf and verbal information you gave prior to commencement of the policy.
Territorial limits	Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land within and between these places.
Terrorism	Terrorism as defined in the Terrorism Act 2000.
The car(s)	The vehicle specified in the Certificate of Motor Insurance by registration number.
Third party	Any person who makes a claim against anyone insured under this policy.
Unattended	When you or any passenger is not inside the car.
We/Us/Our	BISL Limited.
You/Your/Policyholder	The person named as the policyholder on your Schedule of Insurance.
Young driver	A person under 25 at the time of an event which you or they may be entitled to claim for.

B Policy cover

Your Schedule of Insurance shows the level of cover you have chosen. The cover and policy sections applicable are shown below.

Section name	Cover applicable		
	Comprehensive	Third party fire and theft	Third party only
Section 1 : Liability to others	✓	✓	✓
Section 2 : Damage to the car	✓		
Section 3 : Fire and theft	✓	✓	
Section 4 : Glass damage	✓		
Section 5 : Personal belongings	✓		
Section 6 : Medical expenses	✓		
Section 7 : Personal accident benefits	✓		
Section 8 : Replacement locks	✓		
Section 9 : Travelling abroad	✓	✓	✓
Section 10 : Child seat cover (Comprehensive only)	✓		
Section 11 : Vandalism promise (Comprehensive only)	✓		
Section 12 : Uninsured driver promise (Comprehensive only)	✓		
Section 13 : Onward travel following an accident (Comprehensive only)	✓		
Section 14 : No claims discount	✓	✓	✓
Section 15 : Cancellation	✓	✓	✓
Section 16 : General policy exclusions	✓	✓	✓
Section 17 : General policy conditions	✓	✓	✓

C Important customer information

You must tell us straight away if anything changes to the information you provided as per the statement of insurance. The changes include the following and if you do not tell us about these changes, this may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

This list is not exhaustive and if you are unsure about whether to tell us about something please call us on 0330 018 0802 to check:

- You sell the car, change the car or its registration number, or you get another car.
- You change your address.
- The car is modified or changed in any way from the manufacturer's original specification (including but not limited to: optional fit extras, alloy wheels, suspension, bodywork, engine, audio, video and satellite

- navigation equipment).
- You want to add or remove a driver.
- There is a change in the regular driver of the car.
- There is a change in the purpose the car is used for.
- There is a change in estimated annual mileage.
- Anyone who drives the car passes their driving test or has their driving licence revoked.
- Anyone who drives the car gets a motoring conviction or has a prosecution pending (including fixed penalty offences).
- Anyone who drives the car changes occupation, starts a new job (including any part-time work) or stops work.
- Anyone who drives the car develops a health condition, which requires notification to the DVLA, or an existing condition worsens. You can find additional information in the driving and transport section of www.gov.uk or pick up leaflet D100 from the Post Office.

- The car is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives the car is involved in any accident or has a vehicle damaged or stolen.
- Anyone who drives the car had insurance refused, cancelled or had special conditions applied.
- The car is taken abroad for more than 60 days or outside the European Union.
- The O2 Drive Box is removed from the car or becomes damaged or has been tampered with.

Please note that any amendments to your policy may result in a change to your premium and policy terms, including your excess.

D Making a claim

We must be notified as soon as possible of any accident or loss involving the car or any other incidents which may lead to a claim by you or by a third party.

What to do if you have an accident

In the unfortunate event that you are involved in an accident, please take the following simple steps;

- Don't leave the accident scene.
- Call the police if anyone is injured.
- Obtain the details of all witnesses.
- Note the details of the third party, including name, address, vehicle registration number, the name of their insurance company and their policy number.
- Take pictures of the accident scene with your mobile phone.
- Sketch a rough diagram of the accident scene.
- Do not admit liability, seek settlement or offer to negotiate.
- Report the accident to us as soon as possible on 0330 018 8802.

What to do if your car is subject to a theft, attempted theft or malicious damage

- Call the police and obtain a crime reference number.
- Report the incident to us as soon as possible on 0330 018 8802.

What to do if your car windscreen or window glass is broken or damaged

- If you have comprehensive cover and your claim is for the car windscreen, side or rear windows, or the sunroof, please contact our claims department on 0330 018 1152. Claims under this section will not affect your no claims discount. If the glass has to be replaced the glass excess shown on your Schedule of Insurance will be payable.
- If you do not have comprehensive cover, you can still call the claims department but you will have to pay the cost of the replacement or repair.

How to notify us of a claim

To report a claim or for claims enquiries call our claims line on 0330 018 8802. We will ask you a number of questions over the phone so please make sure you have the following information when you call:

- Date, time and description of the incident.
- Details of any third party involved including name, address, vehicle registration, the name of their insurance company and their policy number.
- Name and address of any witnesses.
- If the police were in attendance, the incident reference number.

We will usually be able to take all the information to allow the insurer to handle your claim efficiently within one phone call. However we or your insurer may need to contact you again to check certain aspects of your claim or in certain circumstances require that you complete a claim form.

E Contract of insurance

This document gives details of your cover and it should be read along with your Statement of Insurance, Schedule of Insurance, Certificate of Motor Insurance and O2 Drive - Box on Board Terms and Conditions. Please take time to read through these documents which contain important information about the details you have given. You should also show your policy to anyone else who is covered under it.

It's important that you check the information you have provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed. You are required to update us with any changes to your information.

In return for your premium, the insurer will provide the cover shown in your

policy for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

The parties to this contract are you and the insurer. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement, shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

The law applicable to this policy

English Law will apply to this contract of insurance unless agreed otherwise.

We will provide the terms and conditions of this policy for the period of insurance, and any subsequent communication between us, whether verbal or written in the English language.

1 Liability to others

What is covered under this section

The insurer will pay amounts including claimant's costs that you are legally liable to pay for:

- The death of or bodily injury to any person caused by an incident involving the car; and
- Damage to someone else's property caused by an incident involving the car up to a maximum of £20,000,000 (including all legal and other expenses) for any one claim or number of claims arising from one cause.

Driving other cars extension

No drivers insured under this policy are insured to drive another vehicle.

This extended cover only applies if:

- This extension is shown on your Certificate of Motor Insurance; and
- There is no other insurance in force that covers the same claim; and
- There is a current and valid Certificate of Motor Insurance held for the other car in accordance with Road Traffic Acts; and
- The other car has not been seized by, or on behalf of, any government or public authority; and
- The driver has the owner's permission to drive the other car; and
- The other car is registered within the territorial limits; and
- The other car is not being used outside the territorial limits; and
- You still have the car and it has not been stolen and not recovered; or damaged beyond cost effective repair.

Legal costs

In the event of an accident covered by this section and subject to the insurer's prior agreement, the insurer will pay for the following at your request:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the territorial limits).
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.
- Any other costs and expenses for which the insurer has given prior agreement.

If anyone who is covered by this section dies while they are involved in legal action, the insurer will give the same cover as they had to their legal personal representatives.

Emergency treatment

The insurer will pay for the cost of any emergency treatment or hospital treatment which you incur under the UK Road Traffic Acts for injuries arising out of any accident involving any car which this policy covers. If this is the only payment made, it will not affect your no claim discount.

Towing

The cover under this section of the policy is extended to you while any vehicle covered by this policy is towing a trailer, trailer caravan or broken down car. The cover will apply as long as:

- The towing is allowed by law; and
- The trailer, trailer caravan or broken down car is attached properly by towing equipment made for this purpose; and

- The trailer, trailer caravan or broken down car is not being towed for hire or reward.

Cover for other users of your car

The insurer will provide the same cover, other than the Driving other cars extension for liability to third parties to:

- Anyone travelling in, or getting into or out of the car.
- Any person using the car, with your permission, to tow any single trailer, trailer-caravan or broken down car while it is attached to the car and if allowed by law, provided it is not being towed for hire or reward.
- Anyone driving the car with your permission, as long as your Certificate of Motor Insurance shows that they are allowed to drive the car. The person driving must not be excluded by any endorsement, exception or condition.
- Anyone using (but not driving) the car with your permission for social domestic and pleasure purposes.
- The employer or business partner of you or your partner (if covered under this policy) should they become legally liable as a result of the use of the car by you or your partner in the course of their business or employment, providing that such use is covered by the Certificate of Motor Insurance. This does not apply if:
 - o The car belongs to or is hired by such employer or business partner.
 - o The insured is a corporate body or firm.

What is not covered under section 1

The insurer will not pay for;

- Any amount the insurer has not agreed to in writing.
- Any loss of or damage to property which belongs to, or is in the charge of, any person who is claiming cover under this policy.
- Any loss of or damage to any vehicle, trailer, trailer caravan or disabled vehicle covered by this policy
- Any liability for death or injury to any employee in the course of their employment by anyone insured by this policy if the employer is covered by an employer's liability policy except as required by any compulsory Road Traffic Acts.
- Death or injury to any person being carried in or on or getting in or out of the trailer or trailer caravan you tow.
- Any liability incurred while the trailer, trailer caravan or broken down car you tow is not attached.
- Any loss of or damage to property being carried in or on the trailer, trailer caravan or broken down car you tow.
- Any claim for pollution or contamination, unless it is caused by a sudden identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million, for any one pollution or contamination event.

2 Damage to the car

What is covered under this section

This section provides you with cover for loss or damage to the car and its accessories caused by accidental or malicious damage, or vandalism.

The insurer will decide either to;

- Repair the damage themselves; or
- Pay to have the damage repaired; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay you an amount equal to the loss or damage.

If to the insurer's knowledge the car is the subject of a hire purchase or leasing agreement, the insurer may, in the event of the car's total loss or destruction, pay the hire purchase or leasing company directly for the loss or damage to the vehicle.

If the insurer's estimate of the market value is more than the amount owed any balance will be paid to you.

If the insurer's estimate of the market value is less than the amount owed you may have to pay the outstanding balance.

By purchasing this policy you agree that the insurer can handle your claim in this way.

The insurer will also pay reasonable costs for the protection, removal and storage of the car and delivery after repair to your risk address.

The insurer may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of the car but will be of a similar standard. If suitable replacement parts are not available the insurer will pay

the manufacturer's last list price.

The insurer will not pay more than the market value of the car at the time of the loss unless the new car benefit applies.

New car benefit

The insurer will replace the car with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date the car was first registered; and
- You, or your partner, are the first and only registered keeper of the car (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- You, or your partner, have owned the car (or it has been hired to you, or your partner, under a hire-purchase or leasing agreement) since it was first registered as new (or you are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- The car was supplied as new from within the territorial limits.

In these circumstances, if you ask the insurer to they will replace the car (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The insurer can only do this if a replacement car is available in the territorial limits and anyone else who has an interest in the car agrees.

If a replacement car of the same make, model and specification is not available, the insurer will, where possible, provide a similar car of identical list price.

If this is not acceptable to you, the insurer will not pay more than the market value of the car at the time of the loss.

Car audio, navigation and entertainment equipment

The insurer will also cover the cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to the car.

Recommended repairer

If the damage to the car is covered under your policy and it is repaired by a recommended repairer, you do not need to obtain any estimates and repairs can begin immediately after the insurer has authorised them. The insurer will arrange for one of their repairers to contact you to arrange to collect the car. Repairs made by the insurer's recommended repairers are guaranteed for three years.

At your option, you can arrange for a repairer of your choice to carry out the repairs. You must send the insurer at least two detailed repair estimates as soon as reasonably possible. The insurer will only be liable for the repair costs at a non-recommended repairer if the insurer has agreed that the costs are reasonable and the insurer has issued an authorisation to the repairer.

The insurer may need to inspect the car.

The insurer reserves the right to ask you to obtain alternative estimates and the insurer may not pay you more than their recommended repairer would have charged them for the repair of the car.

Courtesy cars

This policy also covers loss or damage to any courtesy car the insurer's recommended repairer provides to you while any damage to the car is being repaired. The provision of a courtesy car is subject to availability and the recommended repairers terms and conditions. In addition, the terms, conditions and excesses of your policy remain in force for the courtesy car. However, you are not required to have a telematics device fitted to the courtesy car.

What is not covered under section 2

- Loss of or damage to the car caused by fire, theft or attempted theft.
- The total excess shown in your Schedule of Insurance. You must pay these amounts for every incident that you claim for under this section.
- The additional excesses shown in the Schedule of Insurance, if the car is damaged while it is being driven by a young driver or inexperienced driver.
- Loss of keys, keyless entry system devices, tapes, compact

and mini discs, DVD's and other portable media storage devices.

- Loss or damage caused to the car, if at the time of the incident, it was under the custody or control of anyone with your permission who is not covered under this policy .
- Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss or damage to the car caused by malicious damage unless this has been reported to the police and a crime reference number obtained.
- The insurer will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy .
- Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission.
- Costs resulting from loss of use of the car .
- Any reduction in the market value of the car following repair.
- Any part of the cost of repair or replacement which improves the car or its accessories beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by the car .
- Loss or damage from taking the car and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to the car .
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of the car .
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless you tell the insurer about them and unless the insurer agree in writing to pay for them.
- Any increase in damage as a result of the car being moved under its own power following an incident.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the territorial limits .
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

3 Fire and theft

What is covered under this section

This section provides you with cover for loss or damage to the car and its accessories caused by fire, theft or attempted theft.

The insurer will decide either to;

- Pay to have the damage repaired ; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay you an amount equal to the loss or damage.

If to the insurer's knowledge the car is the subject of a hire purchase or leasing agreement, the insurer may, in the event of the car's total loss or destruction, pay the hire purchase or leasing company in the first instance.

If the insurer's estimate of the market value is more than the amount owed any balance will be paid to you .

If the insurer's estimate of the market value is less than the amount owed you may have to pay the outstanding balance.

By purchasing this policy you agree that the insurer can handle your claim in this way.

The insurer will also pay reasonable costs for the protection, removal and storage of the car and delivery after repair to your risk address .

The insurer may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of the car but will be of a similar standard. If suitable replacement parts are not available we will pay the manufacturer's last list price.

The insurer will not pay more than the market value of the car at the time of the loss unless the new car benefit applies.

New car benefit

The insurer will replace the car with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date the car was first registered; and
- You, or your partner, are the first and only registered keeper of the car (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- You, or your partner, have owned the car (or it has been hired to you, or your partner, under a hire-purchase or leasing agreement) since it was first registered as new (or you are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- The car was supplied as new from within the territorial limits .

In these circumstances, if you ask the insurer to they will replace the car (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The insurer can only do this if a replacement car is available in the territorial limits and anyone else who has an interest in the car agrees.

If a replacement car of the same make, model and specification is not available, the insurer will, where possible, provide a similar car of identical list price.

If this is not acceptable to you, the insurer will not pay more than the market value of the car at the time of the loss.

Car audio, navigation and entertainment equipment

The insurer will also cover the cost of replacing or repairing the car's audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to the car.

Recommended repairer

If the damage to the car is covered under your policy and it is repaired by a recommended repairer, you do not need to obtain any estimates and repairs can begin immediately after the insurer has authorised them. The insurer will arrange for one of their repairers to contact you to arrange to collect the car. Repairs made by the insurer's recommended repairers are guaranteed for three years.

At your option, you can arrange for a repairer of your choice to carry out the repairs. You must send the insurer at least two detailed repair estimates as soon as reasonably possible. The insurer will only be liable for the repair costs at a non-recommended repairer if the insurer has agreed that the costs are reasonable and the insurer has issued an authorisation to the repairer. The insurer may need to inspect the car.

The insurer reserve the right to ask you to obtain alternative estimates and the insurer may not pay you more than their recommended repairer would have charged them for the repair of the car.

What is not covered under section 3

- The total excess shown in your Schedule of Insurance .
- Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on the car while it is left unattended.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage caused by theft or attempted theft if the car is left unattended without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Loss or damage if any security or tracking device, which the insurer has insisted is fitted to the car, has not been set or is not in full working order.
- Loss or damage caused to the car, if at the time of the incident, it was under the custody or control of anyone with your permission who is not covered under this policy .
- Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss of or damage to the car by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
- The insurer will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy .
- Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.

- Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission.
- Costs resulting from loss of use of the car.
- Any reduction in the market value of the car following repair.
- Any part of the cost of repair or replacement which improves the car or its accessories beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by the car.
- Loss or damage from taking the car and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to the car.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of the car.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless you tell the insurer about them and the insurer agree in writing to pay for them.
- Any increase in damage as a result of the car being moved under its own power following an incident.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the territorial limits.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

4 Glass damage

What is covered under this section

If the glass in the front windscreen, side, rear windows, or sunroof of the car is damaged during the period of insurance the insurer will pay the cost of repairing or replacing it. The insurer will also pay for any repair to the bodywork of the car that has been damaged by broken glass from the windscreen or windows.

If the repair or replacement is carried out by one of our approved suppliers, cover is unlimited. *(To contact one of our approved suppliers please refer to the 'Making a claim section' of this policy.)*

If you choose to use your own supplier, then cover will be limited to £150 less any excess.

A claim under this section only will not affect your no claims discount.

What is not covered under section 4

- The glass excess shown in your Schedule of Insurance, unless the glass is repaired and not replaced in which case no excess applies.
- Loss of use of the car.
- Damaged or broken glass in panoramic glass roofs.
- Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle.
- Repair or replacement of any glass that is part of a removable or folding convertible roof.
- Repair or replacement of any windscreen or window not made of glass.
- The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the territorial limits.
- Loss or damage deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.

5 Personal belongings

What is covered under this section

The insurer will pay up to a maximum of £500 for personal belongings not permanently fitted to the car, which are lost or damaged following an accident, fire, theft or attempted theft involving the car.

What is not covered under section 5

- Loss or damage caused by wear and tear or depreciation.
- Loss of, theft of or damage to property from an open or convertible car, unless the personal belongings were left in a locked boot or locked glove compartment.
- Loss or damage if the car is left unattended without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
- Goods or samples carried in connection with any trade or business
- Loss of or damage to any radar detection equipment.
- Loss of or damage to telephone or other communication equipment.

6 Medical expenses

What is covered under this section

If you or anyone in the car is injured in an accident involving the car, the insurer will pay up to £200 in medical expenses for each injured person.

7 Personal accident benefits

What is covered under this section

If you or your partner are accidentally killed or permanently injured while getting in, travelling in or getting out of the car (or any other private car that you do not own), the insurer will pay the following:

- For death - £5,000
- For the total and irrecoverable loss of sight in one or both eyes - £5,000
- For the permanent loss of use of one or more limbs above the wrist or ankle - £5,000

The insurer will only pay these amounts if the cause of death or injury is an accident involving a car and the death or loss happens within 3 calendar months of the accident.

What is not covered under section 7

- More than £5,000 per incident.
- Death or injury to any person not wearing a seat belt when required to by law.
- Any intentional self injury, suicide or attempted suicide.
- Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
- Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- If you or your partner has any other car insurance policy with the insurer, they will only pay the benefit under one policy.

8 Replacement locks

What is covered under this section

If the keys or other ignition activation device to the car or the lock transmitter are stolen the insurer will pay up to a maximum of £500 under this section towards the cost of replacing:

- The door locks and/or boot lock.
- Ignition/steering lock.
- The keys or ignition activation device or the lock transmitter and central locking interface.
- The reasonable cost of protecting the car, transporting it to the nearest repairers when necessary and delivering it after repair to your address.

Provided it can be established that the identity or the risk address of the car is likely to be known to any person in receipt of such items.

What is not covered under section 8

- The first £100 of any claim.

- Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
- Left in or on the car at the time of the loss; or
- Taken without your permission by a person known to you, unless that person is reported to the police.

9 Travelling abroad

What is covered under this section

The insurer will cover your legal liability to others while you or any driver covered by this policy are using the car within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on the reverse of your Certificate of Motor Insurance.

Further information on the countries that follow the above EU Directive can be found by visiting www.mib.org.uk.

The insurer will also provide the cover shown on your Schedule of Insurance for up to 60 days in any period of insurance while you are using the car within the countries referred to above.

The insurer may agree to extend the cover for more than 60 days as long as:

- The car is taxed and registered within the territorial limits; and
- Your main permanent home is within the territorial limits; and
- Your visit abroad is only temporary; and
- You tell us before you leave; and
- You pay any additional premium we ask for.

If you want to extend your policy to give the same cover in a country outside the countries referred to above, you must:

- Tell us before you leave; and
- Get the insurer's written agreement to cover you in the countries involved; and
- Pay any additional premium we ask for.

If the insurer agrees to your request, the insurer will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

The insurer will also pay customs duty if the car is damaged and the insurer decides not to return it after a valid claim on the policy.

Cover also applies while the car is being carried between sea or air ports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

What is not covered under section 9

If your Certificate of Motor Insurance allows a specific driver to drive any other vehicle, that cover does not apply outside of the territorial limits.

10 Child seat cover

Comprehensive Only

If you have a child seat fitted in your car and your car is involved in an accident or damaged following fire or theft we will contribute up to £150 per child seat towards the cost of a replacement even if there is no apparent damage, subject to you making a claim on this insurance policy.

11 Vandalism Promise

Comprehensive Only

You will still be responsible for paying any applicable excess.

- You have reported the incident to the police and provided us with the crime reference number;
- Damage was not caused by another vehicle;
- Damage was not due to fire or theft;

If your car suffers damage caused by vandalism your no claims discount will not be reduced in the event of a claim under this section providing:

- Your car was parked and unattended at the time the damage was caused;

Vandalism is defined as malicious damage to your car (other than by fire or theft) while parked and unattended.

12 Uninsured Driver Promise

Comprehensive Only

If the driver of your car is involved in an accident caused by an uninsured motorist, we will refund the cost of any excess you have had to pay. You must provide:

- the vehicle registration and the make/model of the car;
- and the driver's details

The promise only applies where the driver of your car was not at fault for the accident.

Where the accident was not your fault and the driver was uninsured, you will not lose your no claims discount.

13 Onward Travel following an accident

Comprehensive Only

In the event of an accident if your car cannot be made roadworthy within a reasonable time we will arrange to transport you and your passengers home to any destination in Great Britain (Isle of Man and the Channel Islands is not included).

14 No claims discount (NCD)

If you do not make a claim during the period of insurance, the insurer will increase your no claims discount when you renew your policy with us in line with scale shown below:

Current years NCD	Your NCD years at renewal if no fault claims	Your NCD years at renewal if one fault claim	Your NCD years at renewal if two fault claims	Your NCD years at renewal if more than two fault claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9+	3	1	0
9+	9+	3	1	0

If you do make a claim during the period of insurance, your no claims discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect your no claims discount:

- Payments made under Section 4 - Glass damage of this policy.
- Payments made under Emergency treatment (Section 1) of this policy.
- Claims where you were not at fault, as long as the insurer has recovered all that the insurer has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of your no claims discount is no guarantee that your premium will not rise.

15 Cancellation

How to cancel your policy

You must contact us if you wish to cancel your policy. Our contact details are on the reverse of your Certificate of Motor Insurance.

We will cancel your policy either from the date you contact us, or from any later date you specify. The policy cannot be cancelled from an earlier date than when you contact us.

If you are paying your premiums by instalments, you must still pay us any balance of premium due. Cancelling any direct debit instruction does not mean you have cancelled the policy. You will still need to follow the instructions above.

In the event of cancellation, a cancellation fee shown in the Important Information about Our Insurance Intermediary Services document will apply.

Cancellation by you within the first 14 days

If you cancel your policy within 14 days of the date you receive your policy documents we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, unless you have made a total loss claim in which case no refund of premium will be given and all premiums would be due.

Cancellation by you after the first 14 days

If you cancel this policy after the 14-day period we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no

refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel your policy if there are serious grounds to do so such as non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) or you have provided us with incorrect information and you have failed to provide a remedy when requested. We may also cancel your policy if you fail to have the O2 Drive Box fitted within 14 days of the start date of your policy or if you fail to keep the O2 Drive Box fitted to the car for the duration of your policy. We may also cancel your policy if you receive 3 Black Flags within a rolling 6 month period. We have provided full information about the circumstances in which your policy may be cancelled in O2 Drive - Box on Board Terms and Conditions. Where we cancel we will provide seven days' prior written notice to your last known address unless we are required to cancel earlier. If we cancel your policy we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

If we cancel your policy on the grounds of fraud, cancellation may be immediate and we may keep any premium you have paid. We may also inform the police of the circumstances.

O2 Drive Box

If your policy is cancelled for any reason and your O2 Drive Box has already been fitted to the car, the cost of your O2 Drive Box (including the Renewal of O2 Drive Services Fee if applicable) is non-refundable.

16 General policy exclusions

You are not covered under your policy for any of the following;

Contracts

Any claim as a result of an agreement or contract unless it is one the insurer would have been liable for anyway.

Who uses the car

Any injury, loss or damage which takes place while the car is being:

- Driven by or in the charge of any person not covered by your Certificate of Motor Insurance ; or
- Used other than for the purposes allowed on your Certificate of Motor Insurance ; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.

This exception does not apply if the car is;

- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without your permission; or
- Being parked by an employee of a hotel or restaurant as part of a car-parking service.

Track days and off road events

Any liability, loss or damage resulting from the use of the car at any event during which the car may be driven on a motor racing track, airfield or at an off road event.

Use on airfields

The insurer will not pay claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.

Pollution

Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance .

Earthquake

Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves

Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot

Any loss or damage caused by riot, civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 – Liability to others.

Radioactivity

Any loss or damage caused by, contributed to or arising from;

- Ionising radiation or radioactive contamination from any fuel or waste; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.

Terrorism

Any loss or damage caused by or arising from terrorism unless the insurer has to provide cover under any Road Traffic Acts.

War

Any loss or damage caused directly or indirectly by war, invasion, act of enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the Road Traffic Acts .

17 General policy conditions

The insurer will only give you the cover described in this policy document provided that you and all other drivers comply with the conditions set out below and that the information that you gave us regarding the car and all insured drivers is true and complete as far as you know.

Taking care of your car

You and all other drivers must ensure that:

- The car is kept in a roadworthy condition.
- The car has a current MOT certificate if applicable.
- All reasonable steps are taken to ensure the car has been protected against loss or damage.

The insurer may examine the car at any time.

Your duty to provide accurate information

You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started.

You must notify us as soon as reasonably possible if any of your details change.

It's important that you check the information you provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

Please refer to Important Customer Information section for further details.

Accidents and claims

You must notify us as soon as reasonably possible if you or any driver become aware of any accident or loss involving the car or of any other incident which may lead to a claim by you or by a third party .

If you or any driver receive any notice of prosecution, inquest or fatal accident enquiry or you or any driver are sent a claim form from a court or a letter, you or any driver must send it to the insurer , unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of you or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives the car must not admit liability for, offer, negotiate or seek settlement of any claim without our written permission.

You or anyone who drives the car must take reasonable steps to minimise the loss if an incident which gives rise to a claim occurs.

The insurer is entitled under this policy to;

- Take over and conduct the defence and settlement of any claim

- in your name or in the name of any other person insured by your policy .
- Instigate proceedings at their own expense and for their own benefit but in your name or in the name of any other person insured by your policy to recover any payment that they have made under your policy .
- Recover from you the amount of any claim that they are required to settle by law which the insurer would not otherwise have paid under this policy .
- Pay the legal owner of the car in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under your policy must give the insurer all reasonable assistance and information in relation to any claim made under your policy .

Fraud

You must not act in a fraudulent manner. You, any authorised driver, or any person acting for you must not make false or exaggerated claims. If you, any authorised driver, or anyone acting for you makes a claim knowing any part of it to be false or exaggerated, the insurer will not pay the claim and the insurer will cancel your policy. The insurer shall be entitled to recover from you the amount of any claim already paid under the policy during the period of insurance.

If the insurer cancels your policy on the grounds of fraudulent activity, they will keep any premium you have paid and may inform the police of the circumstances.

Other insurances

If at the time of any incident which results in a claim under your policy there is any other insurance in force covering the same liability, loss or damage, the insurer will only pay their share of the claim. The share to be paid by each insurer will be determined either by the appropriate court or by agreement between the insurers involved.

F Complaints procedure

We aim to provide a high level of service to all our customers but occasionally things can go wrong, when this happens we will do everything we can to put things right.

Complaints procedure

If you have a complaint about our service or the administration of your policy, please contact us in the first instance by phoning customer services on 0330 018 0802. We will aim to resolve your complaint over the phone within 24 hours.

If your complaint is not resolved to your satisfaction within 24 hours we will send you a written acknowledgment of your complaint together with the next steps we will be taking to resolve it. If you prefer to put your complaint in writing please send it to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that your complaint remains unresolved four weeks after being made, we will send you either our final response or a letter explaining why we are not yet in a position to resolve your complaint and advise you when we will be in contact again.

If after eight weeks of making your complaint we are still not in a position to issue you with our final response we will send you a letter explaining the reason for the delay and advising you of your right to complain to the Financial Ombudsman Service.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone number is 0800 023 4567.

Complaints which your Insurer is required to resolve will be passed on to them by us. We will notify you when we do this. If you are unhappy with the decision you receive you can refer your complaint to the Financial Ombudsman Service within six months of receiving your Insurers final response letter.

Following the complaints procedure does not affect your right to take legal action.

G Data protection notice

Please read this notice as it explains the purposes for which we or the insurer will use personal data and sensitive personal data which we hold. Please show this notice to anyone insured to drive the vehicle covered under this policy .

Your personal data

For mutual security calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the Data Protection Act 1998 the Data Controllers in relation to the personal data you supply are BISL Limited and Telefónica UK Limited.

This section sets out how data will be used in relation to your insurance policy . Your information will also be used by O2 in accordance with the O2 Privacy Policy which can be found at o2.co.uk/termsandconditions/privacy-policy.

Insurance administration, renewal and claims handling

Information you supply and information that is collected by the O2 Drive Box may be used for the purpose of insurance administration, renewal and claims handling by the insurer, its agents, reinsurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as Electoral Register, County Court Judgments, bankruptcy or repossession information. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

We may also use other information that we or O2 may hold on you if you hold other products and services with us or O2 now (or if you have held such products and services in the past). This may include information about how you use your mobile phone and may include location data. We use this information to help us to better understand you and this may help us offer you a more personalised quote now and at renewal. This information is also used for research and analysis purposes to help us improve and develop the service we provide.

Driving Licence Number

If you have provided your driving licence number this may be passed to the DVLA, either by us or the Insurers on our panel, in order for a search to be carried out to confirm your (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out as part of your quote or at any point throughout the duration of your insurance policy including when amendments are made to the policy and at renewal. Undertaking searches using your driving licence number helps Insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.

A search with the DVLA will not show on your (or any named driver's) driving licence record.

For details relating to information held about you by the DVLA, please visit www.dvla.gov.

Claims & Underwriting Exchange and Other Registers and Databases

We or the Insurer exchange information with various databases and registers to help us check information provided, to detect and prevent crime or fraud and to obtain information about your no claims history. These may include the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd), the Hunter Database run by MCL Software Ltd, the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI), the No Claims History Database run by Reed Elsevier (UK) Limited trading as LexisNexis and any other relevant industry databases or registers. Information may be shared with these registers and checks carried out against the information held on these registers when we or the Insurer deal with your request for insurance, at renewal, when amendments are made to your policy, where a claim is made or where it is necessary to update our policy records. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we or the Insurer will pass this information to the registers and any other relevant registers. You can ask us for more information about this.

Your electronic information

If you contact us electronically, we or the insurer may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This information may be used by us or the insurer to aid in the detection of fraud.

Sensitive personal data

In order to assess the terms of the insurance contract or administer claims, we or the insurer will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history or criminal convictions and we or the insurer may need to transfer this data overseas. By proceeding with this contract, you will signify your explicit consent to such information being processed by us, the insurer or its agents.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLENI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MID may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Credit searches and use of third party information

In assessing your application/renewal, to prevent fraud, check your identity and to maintain their policy records, we or the insurer or the credit provider may:

- Search files made available to them by credit reference agencies who may keep a record of that search. We or the insurer or the credit provider may also pass to credit reference agencies information they hold about you and your payment record. The information will be used by other credit providers for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. We or the insurer or the credit provider may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us or the insurer or the credit provider, acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process.
- Use information relating to you and your vehicle supplied to us or the insurer or the credit provider by other third parties.

Overseas transfer of data

We and the other companies processing your data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided on request.

Fraud prevention

In order to prevent and detect fraud we or the insurer may at any time: Share information about you with other organisations including the Police; Undertake credit searches; Check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We, the insurer or other organisations may also access and use this information to prevent fraud and money laundering, for example when: Checking details on applications for credit and credit related or other facilities; Managing credit and credit related accounts or facilities; Recovering debt; Checking details on proposal and claims for all types of insurance; Checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We, the insurer or other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Marketing and market research

Telefónica UK Limited and its agents may use your information to keep you informed by SMS, email, telephone, post or other means of products and services which may be of interest to you. They may also contact you to conduct market research. Your information may also be used for the above purposes after your policy has lapsed.

If you do not wish your information to be used for these purposes please write to the Data Protection Officer at the address below.

Your rights

You are entitled to request a copy of the information we hold about you for which we may charge a small fee. If you have any questions or you would like to find out more about this notice please write to the Data Protection Officer, BISL Limited Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 0303 123 1113 or 01625 545745 or visit www.ico.org.uk

Use of Data from O2 Drive Box

This section explains how we, Telefonica UK Limited, our agents and service partners will use the information provided by you and collected by the O2 Drive Box.

1. You must show this Data Protection Notice to any named driver on your policy and any other person who drives the car so they are aware that an O2 Drive Box has been installed and that their journey will be monitored and data collected.
2. Your O2 Drive Box will collect data including but not limited to your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.
3. This data may be used for the following purposes:
 - a. Provide you with data via the O2 Drive App.
 - b. Contribute towards the calculation and charging of insurance premiums based upon your Driver Score (as defined in the O2 Drive - Box on Board Terms and Conditions), standards of driving and how you use the car.
 - c. Test your O2 Drive Box and any associated software (e.g. during installation or to perform maintenance checks).
 - d. Assess your driving performance and Driver Score to help determine your future insurance premiums.
 - e. Provide you with any additional optional services relating to the O2 Drive Box or policy that are or may become available, where you agree to these at purchase or during the lifetime of your policy.
 - f. To be passed to insurers or service providers in the event of a claim and to assist with the identification, assessment, or investigation of claims made and to provide clarification as to the circumstances of the claim.
 - g. Carry out research and analysis of the driving behaviour of our customers.
 - h. Review the information disclosed by you in relation to your policy or any claim to identify any inconsistencies.
4. Your information may be transferred to any country, including countries outside the European Economic Area for administration and back-up of data and any information will be kept and transferred securely.
5. We will disclose information collected by the O2 Drive Box to third parties in the following circumstances:
 - a. Where you have provided your agreement to the disclosure.
 - b. For agents and service partners who work with us or Telefonica UK Limited for reasons to do with installing, servicing and removing the O2 Drive Box and in order to provide you and the insurer with data from the O2 Drive Box.
 - c. Where required to do so by law.
 - d. Where necessary for the prevention or detection of crime.

This policy and other associated documentation are also available in large print, audio and braille. If you require any of these formats please contact us.

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→ O2 Drive - Box on Board

About this document

This section explains the terms and conditions of purchase of your O2 Drive Box from Telefonica UK Limited and how the data from the O2 Drive Box will be used in relation to your policy .

Definitions

In this section certain words have been defined and they will have the same meaning wherever they are shown in bold .

Word or Expression	Definition
Approved Installer	An installer authorised by Telefonica UK Limited to install the O2 Drive Box into your vehicle .
Black Flag	A warning that is issued to you that your driving has fallen below an acceptable standard or that the O2 Drive Box has been disconnected.
Driver Score	The results of the monthly analysis by us or our service providers of the data received from your O2 Drive Box which indicates your driving performance for that month.
O2 Drive Box	The telematics device which will be installed in your vehicle and will transmit data regarding how your vehicle is being driven.
Policy	The policy for car insurance for your vehicle .
Red Flag	A warning that is issued to you if the O2 Drive Box is not fitted, if there is a problem with the operation of the O2 Drive Box or if the O2 Drive Box has indicated that there is a problem with the information you provided in relation to your policy.
Vehicle(s)	The vehicle specified in the Certificate of Motor Insurance by registration number.
We/Us/Our	BISL Limited.
You/Your	The person named as the policyholder on the Schedule of Insurance.

Purchase of your O2 Drive Box

- The policy requires the vehicle to be fitted with the O2 Drive Box within 14 days of the policy start date, or within 14 days of a change of vehicle . Failure to comply with this requirement will result in a Red Flag being issued and your policy being cancelled, subject to us notifying you in advance in accordance with the terms of your policy .
- By purchasing the policy you are entering into a contract with Telefonica UK Limited for the purchase of the O2 Drive Box upon the terms set out in these O2 Drive - Box on Board Terms and Conditions. Ownership of the O2 Drive Box will pass to you from Telefonica UK Limited upon the fitting of the O2 Drive Box in your vehicle . Once fitted, the O2 Drive Box cannot be transferred to another vehicle. If you change your vehicle during the life of the policy you will need to purchase a new O2 Drive Box for which a charge will apply as set out in the 'Important Information about Our Insurance Intermediary Services' document.
- If the O2 Drive Box develops any faults within 36 months of being fitted which affect the functionality of the O2 Drive Box then we will arrange for the O2 Drive Box to be repaired or replaced at no cost to you . You will not be entitled to a repair or replacement, for faults arising from misuse, tampering, deliberate damage or cosmetic damage if it does not affect the functionality of the O2 Drive Box .
- You have the right to change your mind and cancel the contract for the O2 Drive Box to be fitted within 14 days of the date you purchase your policy (but before the O2 Drive Box has been installed) in which case you will receive a full refund of the cost of the O2 Drive Box set up fee and a refund of any premium due in accordance with the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document. After the O2 Drive Box has been installed in your vehicle , if you decide to cancel the contract for the O2 Drive Box you will not receive a refund of the O2 Drive Box set up fee. If you exercise this right, your insurance policy will also be cancelled.
- take photographs of your vehicle as part of the installation process. These photographs do not constitute notice to us of the specifications of or any modifications made to your vehicle and it is your responsibility to ensure your policy details are accurate. In the event that the vehicle that is presented to the approved installer to have the O2 Drive Box fitted does not match the vehicle details which have been recorded on the policy , the approved installer may decline to fit the O2 Drive Box and will notify us of the discrepancy. If there are any discrepancies between the vehicle details and the information declared at point of purchase, it may lead to your premium changing or your policy being cancelled subject to us notifying you in advance.
- If the supply of the O2 Drive Box is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimize the delay. Provided we do this, we will not be liable for delays caused by the event but if there is a risk of substantial delay you may contact us to cancel the policy and receive a refund of the cost of the O2 Drive Box set up fee and a refund of any premium in accordance with the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document.
- If you fail to attend a booked appointment in relation to your O2 Drive Box for whatever reason, you will incur a missed appointment fee or if you cancel a booked appointment with less than 24 hours' notice you will incur a late cancellation of appointment fee as set out in the 'Important Information about Our Insurance Intermediary Services' document.
- It is your responsibility to ensure that the Registered Keeper or any other party who has an interest in the ownership of the vehicle has agreed that the O2 Drive Box can be installed in the vehicle .
- It is your responsibility to check the terms of any warranty you have for your vehicle and ensure this will not be impacted by having the O2 Drive Box fitted.

Installation

- We will arrange for the O2 Drive Box to be fitted in your vehicle on behalf of Telefonica UK Limited. The O2 Drive Box must be fitted by an approved installer . The approved installer and installation process will be advised to you at point of purchase. The approved installer may

Use of your O2 Drive Box

This section explains how your O2 Drive Box will operate with your policy .

- The O2 Drive Box must be in place and operational at all times during the term of your policy . Removal or disconnection of the O2 Drive Box at any time during the life of the policy may result in a Red Flag being issued and the policy being cancelled unless we have agreed

the removal or disconnection in advance. Temporary removal for example to allow a battery to be changed is permitted provided the O2 Drive Box is not disconnected for more than 1 hour.

11. You will not, nor will you permit any other person to tamper with, alter, dismantle or remove components from the O2 Drive Box ; or tamper/interfere with the GPS/GSM signal that is emitted from the O2 Drive Box unless you have obtained approval from us in advance.
12. If we have reason to believe that there has been non-permitted interaction or interfering with the O2 Drive Box or if we believe the O2 Drive Box has been removed or disconnected a Red Flag will be triggered on your policy and we will contact you to try and resolve the issue. If in our reasonable opinion an attempt has been made to interfere with the operation of the O2 Drive Box , we may cancel your policy . Damage or loss caused by any form of tampering or non-permitted interaction with the O2 Drive Box is not covered by this policy .
13. If you suspect the O2 Drive Box is faulty or if it has become damaged you must notify us as soon as possible, by calling our Customer Service helpline on 0330 018 0802. If we agree it is necessary, we will send out an Approved Installer to examine your O2 Drive Box . There will be a call out charge payable for this appointment as set out in the 'Important Information about Our Intermediary Services' document however this will not be charged if a fault is found with the O2 Drive Box .
14. You must provide a valid email address and mobile telephone number and you must notify us of any changes to these. In the event that the data received from the O2 Drive Box indicates to us that either (i) there may be a problem with the operation of the O2 Drive Box or (ii) the vehicle may have been involved in an incident, you may receive a courtesy call or SMS/email from us to check whether there are any problems with the O2 Drive Box or whether you require any assistance in reporting an incident. By purchasing the policy and providing your contact details you are consenting to receiving such communications.
15. You will be able to access certain data which is collected from the O2 Drive Box via the O2 Drive App during the life of your policy . The O2 Drive App is provided by Telefonica UK Limited and you will need to agree to the terms and conditions of use of the App when you download the App.
16. Should your policy be cancelled, the provision of data from your O2 Drive Box will be suspended. The O2 Drive Box will be fully deactivated after a period of 60 days from the date of cancellation, after which the provision of data cannot be reinstated and you will be required to purchase a new O2 Drive Box if you wish to take out a further O2 Drive - Box on Board Policy.
17. In the event that you change your vehicle , you must purchase a new O2 Drive Box to be installed in the new vehicle . O2 Drive Boxes cannot be transferred between vehicles. The charge for a new O2 Drive Box when you change your vehicle is set out in the 'Important Information about Our Insurance Intermediary Services' document and this is payable at the time that the change to your policy is made.
18. Wherever possible we and/or Telefonica UK Limited will provide any additional services such as the O2 Drive App, calculation and provision of Driver Scores and feedback to help you improve your driving, (and any additional services that may be developed and implemented during the term of the policy). If, due to the failure of one or more of the third-party suppliers or the telecommunications networks upon which they rely, provision of these services becomes impossible or severely impeded, then we and/or Telefonica UK Limited may have to withdraw these additional services. If this occurs we will continue to provide you with the insurance services you have purchased, with the omission of these additional services.
19. The policy does not provide a tracking facility in the event of theft of the vehicle and we will be unable to provide you with detailed information regarding the location of the vehicle in the event of theft however we may provide any data relating to your vehicle to the Police if we are requested to do so by them, please see the Data Protection Notice within your policy wording for more information on how data collected by the O2 Drive Box may be used.
20. The O2 Drive Box uses the vehicle's battery power supply and there may be a small drain on your vehicle's battery even when the vehicle is not being used. It is your responsibility to maintain your vehicle's battery in good working order.
21. The transmission and receipt of data is dependent upon mobile telecommunications services that may be interrupted. This does not mean that there is something wrong with the O2 Drive Box . If this happens, please notify us and we will make reasonable efforts to resolve any issues.

Changes to Information and Adjustments to Premium

22. We or your insurer may use information from the O2 Drive Box to check the accuracy of the information you have declared to us when you purchased the policy , either during the life of your policy or in the event

of a claim. We may contact you at any time to ask you to clarify any inconsistencies that may be identified between the O2 Drive Box data and the data that is held on your policy . If we become aware that any information on your policy needs updating based on the data received from the O2 Drive Box , (for example, your annual mileage) we will update your policy and advise you of any change to your premium or to the terms that the insurer requires. In some cases we may also have to cancel your policy . We will always notify you in advance before any changes are made to your policy . However, it remains your responsibility to ensure that all the information you have disclosed is correct and notify us of any changes to this information during the term of your policy . You must not rely on the data collected via the O2 Drive Box to make us aware of any changes required to your policy .

Driver Score - Standards of Driving and Driver Score

23. We will monitor your driving by collecting information from the O2 Drive Box about how the vehicle is driven and used. We will monitor this information regularly and use it to create a Driver Score for you.
24. The Driver Score is calculated using various measurements collected by the O2 Drive Box which may include (but is not limited to): your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, and country lanes), time and date of travel and the vehicle's location. We will start calculating the Driver Score after the O2 Drive Box has recorded that the vehicle has been driven a minimum of 250 miles.
25. Your Driver Score is impacted by all journeys the vehicle makes regardless of who is driving. You must make any additional drivers aware that information will be collected whilst they are driving and that the manner in which they drive the vehicle will affect your Driver Score . In order to help you monitor your driving and ensure you are complying with your obligations under this policy, we will keep you informed of how you are driving by displaying your Driver Score on the O2 Drive App.
26. The Driver Score will be updated on the O2 Drive App and you will receive regular communications from us to update you on your Driver Score .

Red and Black Flags and Cancellation of your Policy

27. A Black Flag will be issued where:-
 - a. The average Driver Score for any month falls below an acceptable level. We will determine what is an acceptable level having regard to good standards of safe driving and best practice as well as the provisions of the Highway Code.
 - b. The data from the O2 Drive Box indicates that the vehicle has been driven in a dangerous and/or unacceptable manner, for example where the data indicates that the vehicle may have been driven otherwise than in accordance with the law such as use of excessive speed.
 - c. The data from the O2 Drive Box indicates the O2 Drive Box has been tampered with or has been disconnected for longer than a period of 1 hour.
28. If you receive 3 Black Flags during any rolling 6 month period (in relation to this policy or any other O2 Telematics car insurance policy), your policy will be cancelled.
29. Where a Red Flag is issued we will send you a notification explaining the corrective action that you need to take to resolve the issue. If you do not take the required action, your policy may be cancelled.
30. If you believe that a Red Flag or Black Flag has been incorrectly issued you can ask us to review the data. We will remove the Red Flag or Black Flag if it is found to have been issued incorrectly; however, our decision as to whether or not a Red Flag or Black Flag will be upheld or removed based on the data received will be final.

→ Additional Benefits Policy Summary

keyfacts®

About this document

This document provides you with the basic details of your additional benefits you have purchased with your car insurance policy. Full details of the terms and conditions are contained in the relevant policy wording for each product.

This summary relates to private car insurance policies effective from 28/04/2017. Your policy will run for 12 months.

Keycare – underwritten by Ageas Insurance Limited

Cover against loss or theft of keys including up to £1000 towards replacement locksmith's charges. For terms and conditions of your Keycare cover, please refer to your Keycare documents that will be sent separately.

Cancellation Rights

You must contact us in order to cancel any of your additional benefits. Our contact details are on the reverse of your Certificate of Motor Insurance.

Cancelling your policy within the first 14 days

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

Cancelling your policy after the first 14 days

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due. If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

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Important Information about Our Insurance Intermediary Services

Your contract with BISL Limited ('We/Us/Our')

BISL Limited is an insurance intermediary and you will enter into separate contracts when you take out an insurance policy through Us in relation to the insurance policy (in addition you will enter into a further contract for the purchase of the O2 Drive Box with Telefonica UK Limited as explained below). The first contract is with Us and sets out the terms and conditions under which We will arrange and administer your insurance policy on your behalf and any fee(s) that We shall charge you for providing Our insurance intermediary services. Use this information to decide if Our services are right for you.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Welcome Pack. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter into further contracts with each insurer or supplier for these services.

Your demands and needs

The policy is designed to meet the demands and needs of customers who wish to insure their motor vehicle against the risk that they have selected to cover. For example third party risks only, third party fire and theft, or comprehensive cover, as well as any additional services chosen.

We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

Your additional products:

Keycare

We offer products from a range of insurers for car insurance. We only offer products from a single insurer or supplier for:

Keycare, underwritten by Ageas Insurance Limited

What Insurance Intermediary Services will We provide?

Our insurance intermediary services We provide to you on your behalf include:

- We will arrange your vehicle insurance by selecting a range of prices from Our panel of insurers that We can offer, We will arrange your cover with the insurer based on your requirements, We will deal with your payment and provide you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or vehicle insured. We will notify the insurer, deal with any amendments of risk or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notify the insurer, deal with any refunds of premium, confirm the changes to your policy and arrange for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements.
- We will arrange for an approved fitter to install your O2 Drive Box on behalf of Telefonica UK Limited who provide the O2 Drive Box. We will also carry out administration relating to the O2 Drive Box such as notifying you of your driver score.

Our fees and charges for providing Our insurance intermediary services to you

We will charge you the following fees where applicable for Our services:

Cancellation fee

If either you or We cancel within 14 days of receiving your policy documentation We will charge you the cost for the amount of time you have been covered unless you have made a total loss claim in which case no refund will be given and all premiums will be due. If either you or We cancel more than 14 days after receiving your policy documentation We will charge you a fee of £60 plus the cost for the period of cover you have benefitted from.

This is providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums will be due.

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due.

If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

If your policy is cancelled for any reason and your O2 Drive Box has already been fitted to your vehicle, the cost of your O2 Drive Box (including the Renewal of O2 Drive Services Fee if applicable) will be non-refundable. Please see the O2 Drive - Box on Board Terms and Conditions for further information.

We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out Our approach to providing you with a refund of premium for your time on cover.

We may also cancel your policy if you fail to have the O2 Drive Box fitted within 14 days of the start date of the policy or if you fail to keep the O2 Drive Box fitted to your vehicle for the duration of your policy. We may also cancel your policy if you receive 3 Black Flags within a rolling 6 month period. We have provided full information about the circumstances in which your policy may be cancelled in the O2 Drive - Box on Board Terms and Conditions.

We will pay any refund due to the bank account or credit/debit card We hold on file. The minimum amount We will refund is £1, refunds less than £1 will not be given.

Failed payment fee

If you fail to make a payment We will charge you a fee of £20 as shown in the Default Charges section your Fixed Sum Loan Agreement.

Documentation reissue fee

If you want a duplicate copy of your policy, or any of its component parts We will charge you a £12 reissue fee.

Transaction fee

In the event that any payments due on your policy are not paid, it may be necessary for Us to instruct agents to recover this amount.

Please note that where it is necessary for agents to recover any amount owing under your policy a transaction fee of £0.85 will be applied to each payment made to the agents by credit or debit card.

We are entitled to change any of the fees or terms and conditions of this contract between you and Us, (i) with 30 days notice during the term of the policy if required by law or regulatory authorities, or (ii) at renewal.

Compensation

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 90% 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; www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Who regulates Us

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Duration and Choice of Law

The minimum duration of this contract with Us is the duration of your related insurance policy. This contract will terminate simultaneously with the termination of your related insurance policy.

These terms and conditions are governed by the laws of England and Wales unless you and We agree otherwise and such agreement has been put in writing by Us.

Important Information About Your O2 Drive Box

You will be purchasing the O2 Drive Box from Telefonica UK Limited. We will arrange the supply and fitting of the O2 Drive Box on behalf of Telefonica UK Limited. The following fees apply to your O2 Drive Box and will be collected by Us on behalf of Telefonica UK Limited where applicable. (All fees include VAT where applicable at the appropriate rate).

O2 Drive - Box on Board Set Up Fee

The cost of this is £140.00 and this covers the purchase and installation of the O2 Drive Box and is payable at the time the policy is purchased.

Missed Appointment Fee

If you have an appointment booked in relation to your O2 Drive Box and you fail to attend the appointment you will be charged a £20.00 missed appointment fee.

Late Cancellation of Appointment Fee

If you have an appointment booked in relation to your O2 Drive Box and you cancel with less than 24 hours' notice, you will be charged a £20.00 late cancellation fee.

Renewal of O2 Drive Box Services Fee

Upon renewal of your policy, you will be charged a fee of £59.64 for the on-going provision of services relating to your O2 Drive Box.

O2 Drive Box Change of Vehicle Fee

You will be charged a fee of £79.76 for the fitting of a new O2 Drive Box and associated services if you change your vehicle.

Call Out Fee

If you ask us to send out an Approved Installer to examine your O2 Drive Box there will be a fee payable of £20.00 however this fee will not be charged in the event that a fault is found with the O2 Drive Box.

DECLARATION