



NPA Insurance Ltd Car Insurance - Policy Summary

This is a summary of cover available under the NPA Insurance Ltd Car Insurance policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available on request from NPA Insurance Ltd, PO Box 530, Wakefield, WF1 9DL. Tel: 0800 496 0426.

This summary relates to the NPA Insurance Ltd Car Insurance policy.

NPA Insurance Ltd Car Insurance

This is a private car insurance policy underwritten by the NPA Insurance Ltd. English law applies to the contract. The contract is based on information you give us on your Statement of Insurance. You must tell us of any changes to the information.

The contract is made up of:

- the policy, which gives full details of the terms and conditions;
- the schedule, which shows the period of insurance, sections that apply to the policy whether your cover is comprehensive (Comp), third party fire and theft (TPF&T), fire and theft only (F&T) or third party only (TPO) and details of applicable excesses and endorsements;
- the certificate of motor insurance, which shows the registration number of the car insured, who may drive and what the car can be used for.

Significant Features and Benefits (Cover)

We will advise you of your level of policy cover, this will also be shown on your quotation documents and on your policy schedule when cover is issued.

Cover	Comp	TPF&T	F&T	TPO	Significant Limitations	Policy Section
Liability to the public	Yes	Yes	No	Yes	The limit for third party property damage is £20,000,000 exclusive of costs or £25,000,000 inclusive of costs	2
Use of your car in EU.	Yes	Yes	No	Yes	Extend full cover for up to 90 days in any period of insurance, regardless of the number of trips. Spanish bail bond £2,500.	8
Driving a car which does not belong to you	Yes	Yes	No	Yes	Cover only applies for any driver named on the motor certificate under the Driving Other Cars section of the motor certificate. Third Party Only cover applies.	2
Accidental damage to own car or trailer, if attached.	Yes	No	No	No	Market value. Subject to excesses. Additional excesses for young and/or inexperienced drivers. New car replacement	1
Damage to own car by fire or theft	Yes	Yes	Yes	No	Market value £100 excess applies New car replacement	1
Audio and navigation equipment	Yes	Yes	No	No	Unlimited.	1
Personal belongings and business goods	Yes	No	No	No	Up to £300. £100 excess applies.	5
Broken windows or windscreen	Yes	No	No	No	£150 limit if an approved repairer is not used, otherwise unlimited. £60 excess.	1
Personal Accident	Yes	No	No	No	Policyholder and Spouse. Death £3,000 each person. Loss of sight or limbs £3,000 each person.	3



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Medical Expenses	Yes	No	No	No	Up to £150 each person	4
Loss of Road Tax	Yes	No	No	No	Cover applies for the remaining period car was taxed for in the event of a claim where refund cannot be claimed from DVLA	6
Motor Legal Expenses	Yes	Yes	No	No	£50,000 legal costs cover.	12

Significant exclusions

Cover	Significant exclusions and limitations	Policy Section
Loss of or damage to the car or trailer, if attached.	Wear, tear, depreciation and loss of use. Mechanical, electrical, electronic or computer failure, breakdown or breakage. Reduction in market value as a result of a repair. New car replacements for cars up to one year old. £250 limit applies to trailers.	1
Loss of or damage to personal belongings or business goods.	Up to £300. Money, stamps, tickets, documents and securities. Theft of personal belongings or business goods carried in an open or convertible car, unless these are secured in a locked boot or locked glove compartment.	5

Cancellation Procedure

14 day cooling off:

- You have 14 days from receipt of your policy booklet to cancel the cover. Cancellation is subject to return of the certificate of motor insurance to us. We will then refund a part of your premium.

The policy can be cancelled mid-term:

- By you giving us notice in writing and subject to the return of the certificate of motor insurance. We will then refund part of your premium unless you have made a claim in the current period or insurance; or
- By us giving you 14 days notice in writing to your last known address. We will then refund part of your premium. You will be required to return the certificate of motor insurance.

How to make a claim

Telephone the claims helpline service on **0845 602 0063**, this helpline is open 24 hours a day, 365 days a year. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number. Alternatively you can write to us at the following address:

NPA Insurance Ltd
PO Box No 2152
Gloucester
GL3 4AD

If you have window glass replacement cover, telephone the glass helpline on **0800 174 764** if your windscreen or windows only are damaged.

Who to call in the event of vehicle breakdown

If you need help with a breakdown and your policy includes vehicle breakdown cover, which is an optional policy cover section, please call our Rapid Rescue service on **0800 056 4480**.



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Who to call if a claim needs to be made for uninsured losses

To report a potential claim under your uninsured loss and legal assistance cover please contact our legal expenses service on 0117 9342111. The claims handling is provided by DAS Legal Expenses Insurance Company Limited.

Complaints Procedure

If you have a question or complaint about your policy or the service that you have received then please contact our Customer Service Manager at NPA Insurance Ltd, Customer Service Centre, PO Box 530, Wakefield, WF1 9DL. Tel: 0800 496 0426.

Should you not be satisfied with the Customer Service Manager's reply, then please write to the Chief Executive at NPA Insurance Ltd, Mallinson House, 38-42 St. Peters Street, St. Albans, Herts, AL1 3NP.

In the unlikely event that you remain dissatisfied, you may have the right to ask the Financial Ombudsman Service to review your case. No charge is made for this service and you should write to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0207 892 7300.

The NPA Insurance Ltd. Registered in England. No. 64269. Registered Office: Mallinson Hse, 38-42 St. Peters Street, St. Albans, Herts, AL1 3NP. Authorised and regulated by the Financial Services Authority. A member of the Association of British Insurers.

For security and training purposes telephone calls may be recorded and monitored.