

Premier Underwriting Limited - Additional Product Information

Please note that this additional product information does not describe the full terms and conditions of your policy with Premier Underwriting Limited. Please take time to read the insurance policy booklet and the Insurance Product Information Document to make sure you understand the cover your policy provides. You may also ask your insurance advisor for further details.

Please take care to ensure all questions asked in the preparation of your quotation and contract have been answered honestly, fully and to the best of your knowledge. Incorrect information could affect the price of your policy, result in your policy being cancelled, result in your policy being declared void, or lead to a claim being rejected or not fully paid.

During the preparation of your quotation and contract you will have answered questions about the insured vehicle and how that vehicle is to be used. Please ensure that you have given full and honest answers to these questions, including (but not limited to) questions about modifications to your vehicle (where it has been altered from the manufacturer's specification).

If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, please notify your insurance advisor as soon as possible. You must let them know about any changes which have occurred since you first provided your details. If you do not tell your insurance advisor about relevant changes, your policy may not be valid or may not cover you fully.

INSURANCE COMPANY

Premier Underwriting Ltd for and on behalf of Premier Insurance Company Limited
Premier Underwriting Limited is registered in England and Wales (Reg. No. 3760475) and its registered address is located at 37 Commercial Road Poole, Dorset, BH14 0HU

TYPE OF INSURANCE

Private Car

SIGNIFICANT FEATURES AND BENEFITS:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Courtesy Car	May be available if you make a claim for damage to your Vehicle. Note a courtesy Vehicle is not guaranteed. Ask your insurance advisor for full details.	No cover is provided	No cover is provided
Windscreen Replacement - subject to excess shown on the certificate and/or schedule.	Yes - subject to an excess of £80, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided	No cover is provided
Windscreen Repair - subject to excess shown on the certificate and/or schedule.	Yes - subject to an excess of £10, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided	No cover is provided
Replacement Car	Included - refer to Section 1 of the policy.	No cover is provided	No cover is provided
Personal Accident Benefits	Cover is provided to insured and spouse/civil partner (as defined in the Civil Partnership Act 2004) if aged under 70 at the time of the claim for death, loss of sight / limb(s). Refer to Section 1 of the policy.	No cover is provided	No cover is provided
Emergency Treatment Fees	Included - refer to Section 4 of the policy.	Included - refer to Section 4 of the policy.	Included - refer to Section 4 of the policy
Foreign Use - the policy cover is extended to include foreign use in certain countries up to 90 days - refer to the 'Driving Abroad' section of the policy booklet.	Yes - for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes - for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes - for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.

SIGNIFICANT/UNUSUAL EXCLUSIONS AND LIMITATIONS:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Excesses	A standard £100 Accidental Damage, Malicious Damage, Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	A standard £100 Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	No excesses apply.
Entertainment and Communication Equipment - NOT permanently fitted to your vehicle.	No cover is provided	No cover is provided	No cover is provided
Fuel - kept in your vehicle or private garage.	No cover is provided	No cover is provided	No cover is provided

	Comprehensive	Third Party Fire & Theft	Third Party Only
Keys left in or on your vehicle - Damage to or loss of your vehicle or its accessories through theft when your vehicle is left unattended	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 1 of the policy.	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 2 of the policy.	No cover is provided.
Driving an unsafe, damaged or unroadworthy vehicle or one with no valid MOT	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.
Towing - damage to or loss of any trailer/vehicle being towed	No cover is provided.	No cover is provided.	No cover is provided.
Drink and Drugs - any accident, injury, loss, damage or liability	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.

ALL POLICIES

FRAUD PREVENTION - CUSTOMER VERIFICATION AND VALIDATION

During the preparation of your quotation and contract you provided details about you, other people named as drivers under the policy, the insured vehicle and how that vehicle is to be used.

To prevent or detect fraud we will check the details you have provided with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases, the Electoral Roll and the Register of Judgments, Orders and Fines. To validate your (and any persons named on the policy) driving history we may also check the available databases to confirm your licence status, entitlement and restriction information and endorsement/conviction data as well as any No Claims Discount you are claiming.

If there is a discrepancy between the information held on the databases and the information that has been provided to us during the application process, we will contact you to ask for documents to help us validate the correct details. There may be a simple explanation for the discrepancy, however we must query inconsistencies to ensure the data we hold is accurate. We may cancel your insurance policy if we believe fraudulent details have been provided so it is important that you respond to our requests in the timescales we give you.

For further details of how we may use your data and to view our full privacy policy please visit www.premierunderwriting.com/privacy-policy.

CANCELLATION

We hope you are happy with the cover this policy provides. However, you may cancel the policy within 14 days after it has been taken out or (if later) within 14 days of your receipt of the policy documents without giving any reason. If that happens, we will refund your premium after first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

The policy may also be cancelled:

- by you at any point by contacting your insurance advisor - full details of any charges can be found under the General Conditions contained in the policy.
- by us at any time by giving you 7 days notice of cancellation - full details may be found under the General Conditions contained in the policy.

You are reminded that it is an offence to keep a vehicle without insurance unless it is formally declared to the Driver and Vehicle Licensing Agency (DVLA) as being off the road via a Statutory Off Road Notification (SORN).

CLAIMS CONTACT DETAILS

<p>CLAIMS TELEPHONE NUMBERS You should report immediately any accident or loss under the policy to:</p> <p>If cover is comprehensive: Freephone 0800 096 9629</p> <p>If cover is non-comprehensive: Freephone 0800 096 9629</p> <p>For all windscreen/window claims: Call 0345 075 1966. Calls to this number cost no more than your standard local or national landline rate.</p>	<p>CLAIMS ADDRESS Premier Claims Service PO Box 119 Cheltenham GL51 4YD</p>
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COMPLAINTS PROCESS

Premier Underwriting Limited is committed to providing you with a high-quality service and pay claims fairly and promptly under the terms of this motor insurance policy. If you have an enquiry or complaint regarding your insurance, please write to the Managing Director of Premier Underwriting Limited at:
Premier Underwriting Limited, Ocean 80, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.

Complaints that we or Premier Insurance Company Limited cannot resolved may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME ('F.S.C.S')

If Premier Insurance Company Limited is unable to meet its liabilities under the policy, you may be entitled to compensation from the FSCS. You can get more information about compensation scheme arrangements from the FSCS.