



iGO4 Additional Product Policy

Motor Key Facts

Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Your Schedule will show which of these sections you have chosen.

Except where stated otherwise, this Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK general Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register, or by telephoning 0800 111 6768

Cover extends to the United Kingdom unless stated otherwise.

Section A - Motor Legal Expenses

This section can help where you have had a non-fault motor collision, where you need temporary transport or you have suffered "uninsured" losses.

Exclusions specific to this Section A – Motor Legal Expenses

1. Any claim if it appears to us the claim does not have reasonable prospects of success.
2. An incident caused by an uninsured or untraced motorist.
3. Claims for death or personal injury.
4. Claims not reported within 180 days.
5. Claims relating to a contract involving the vehicle.
6. Costs incurred before our written acceptance of a claim.
7. Any claim for hire charges if you make your own arrangements for vehicle hire or if you have allegedly unlawfully consumed alcohol or other drugs.

Conditions specific to this Section A – Motor Legal Expenses

1. You must try to prevent or minimise costs wherever possible.
2. We can take over any claim or proceedings at any time and conduct them in your name and negotiate or settle any claim.
3. We may attempt to recover hire charges from any third party in your name. We will specify the hire company and select the vehicle hired. You must abide by the hire company's terms and conditions and fall within any age and licensing criteria.

Telephone Legal Advice Helpline

Available 24/7 to provide confidential telephone advice about any personal legal problem in the European Economic Area. Telephone calls may be recorded.



Phone 0333 241 9133 quoting "Motorplus".

Section B - Premium Motor Legal Expenses

All parts of Section A apply to Section B, plus these additional benefits, terms & conditions:

1. Where you have suffered or may have suffered identity theft or where you are concerned your personal details have or may be stolen or used without permission, we will provide a confidential helpline offering support, information and advice.

Call 0333 241 9566.

2. We will fund hire charges following theft, attempted theft, fire or vandalism of your vehicle where it is rendered un-driveable, or following a collision where it is written off, or a non-fault collision where the vehicle is damaged but economically repairable. Hire charges will be paid for a maximum of 14 days, or (in the event that the vehicle is written off in a collision) until you receive a cheque in settlement if this is sooner, or (in the event that your vehicle is un-driveable following a theft, attempted theft, fire or vandalism incident or collision which was not your fault) until the date the vehicle is driveable, if this is sooner.

Conditions specific to this Section B – Premium Motor Legal Expenses

1. You must report the incident to the policyholder's motor insurers.
2. You must report any criminal act to the police.

Section C - Key Cover

This section provides protection for keys to which you must attach a fob which will be supplied to you.

If an insured key is lost, damaged or stolen, we will pay up to £1,500 in respect of locksmiths charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral if it cannot be repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the fob but are not integral to an insured key.

We will also pay a £10 reward payable to the finder of a lost insured key.

Emergency Helpline 24 hours a day, 265 days a year.

We will not indemnify:

- a) Keys lost, stolen or damaged when not attached to the fob.
- b) Sums claimed where you do not produce receipts or invoices.
- c) Any associated costs (other than the cost of replacing the insured key) where duplicate keys are available.
- d) Any loss, theft or damage not reported within 30 days.
- e) Vehicle hire charges where a hire vehicle exceeds 1600cc, or over a maximum sum of £40 per day, or after the third day of hire.
- f) Transport costs over a maximum sum of £75 per day.

Section D - Personal Accident Plus

Provided the insured person has not attained 81 years of age and is normally resident in the United Kingdom we will pay up to the sum insured shown below if they suffer loss, damage, death or bodily injury whilst driving or travelling in the insured vehicle within the UK during the period of insurance. Limited cover is available within the EU.



1. Accidental Death £30,000
2. Loss of Sight in one or both eyes £30,000
3. Loss of Limbs (one or more) £30,000
4. Permanent total loss of speech £30,000
5. Permanent total loss of hearing
 - In one ear £ 7,500
 - In both ears £30,000
6. Permanent total disablement £30,000

If the Insured Person is under 16 years of age accidental death cover is limited to £2,500. The maximum accumulation limit for any one accident is £240,000.

Exclusions specific to this Section D – Personal Accident Plus

Claims arising from:

- Physical or mental conditions or disabilities of a recurring or chronic nature.
- Use of the vehicle for hire or reward, racing, competition or for any purpose in connection with the motor trade, haulage or courier services.
- Deliberate exposure to exceptional danger, criminal act, alcohol or drugs.
- Provoked assault or fighting.
- Riding a motorcycle or moped as a driver or passenger.
- Committing or attempting to commit suicide or intentionally inflicting self-injury.

Conditions specific to this Section D – Personal Accident Plus

1. If the injury is aggravated by a pre-existing physical disability or condition the amount payable shall be the amount which would have been payable if such consequences had not been so aggravated.
2. The police must be notified immediately following any event likely to give rise to a claim.

Section E - Replacement Car

We will fund vehicle hire charges following:

- a) The theft, attempted theft, fire or vandalism of your vehicle where it is rendered undriveable.
- b) A collision involving your vehicle as a result of which it is written off.
- c) A collision in which your vehicle is damaged but economically repairable, where that collision was not your fault.

Payment of hire charges will be made until the soonest of 14 days or the date on which you receive a cheque in settlement of the value of your vehicle or until the date you can drive the vehicle again.

Conditions specific to this Section E – Replacement Car

You must report the incident to your motor insurer and any criminal act to the police.

Section F - Gadget Cover

Cover extends to the EU and up to 30 days worldwide.

Part 1.

Where you suffer theft of the property insured from the vehicle during the period of insurance, we will replace, or pay the cost of replacing the item of property insured, with a similar article of like kind, functionality and quality.

Exclusions specific to this part 1 of Section F – Gadget Cover

- a) Policy excess of £25.
- b) Any claim over £250.
- c) Any claim for accessories unless the property insured is stolen at the same time.
- d) Theft by a person to whom the property insured is entrusted (other than a family member).
- e) Theft when you have not complied with Security Requirements (see below).
- f) Any reinstatement costs for data, recompilation or downloads.

Part 2.

Where you suffer accidental damage to the property insured during the period of insurance, we will repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the property insured with a similar article of like kind, functionality and quality. Where the property insured would be economical to repair but parts required are obsolete we will pay a cash settlement equivalent to the cost of the repair.

Exclusions specific to this part 2 of Section F – Gadget Cover

- a) Policy excess of £25.
- b) Any claim over £250.
- c) Any claim for Accessories unless the property insured is damaged at the same time.
- d) Damage sustained in transit when by a recognised transport provider, unless securely packaged.
- e) Unattended property.
- f) Leads, earphones, earpieces and cables unless the property insured is damaged at the same time.
- g) Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin.
- h) Defects in operation.
- i) Faulty or defective design, materials or workmanship or latent defect.

Exclusions specific to all of this Section F – Gadget Cover

- 1. Accidental Damage or Theft caused by:
 - a. Confiscation or detention by Customs or other public authority.
 - b. Depreciation or consequential loss.
 - c. Intentional causes with your knowledge.
- 2. Any item not specified on your Schedule.
- 3. Policy excess amount of £25.
- 4. Any liability in excess of £250 or value, whichever is the lesser.
- 5. Any property if evidence of ownership has not been provided.
- 6. Any individual item with a value over £100 unless we have agreed cover.
- 7. Where the total value of property insured exceeds £250 unless we have agreed cover.
- 8. Any consumable items.

Conditions specific to this Section F – Gadget Cover

Security requirements for Vehicles

Theft whilst the item is in a vehicle shall only be covered in circumstances where all of the listed conditions are met:

- a) The property insured is stored in a locked luggage compartment.
- b) All doors, windows and other openings of the vehicle are left closed, securely locked and properly fastened.
- c) Access to the vehicle must have been by forcible and violent entry.
- d) All security devices installed in the vehicle are in operation.
- e) Where possible, when at the insured location the property insured must be removed from the vehicle and stored within the insured location.
- f) Any vehicle used must have:
 - i. Valid motor insurance.
 - ii. A valid MOT Certificate where applicable.
 - iii. Current road tax where applicable.
 - iv. Windows and locks that are capable of rendering the Vehicle secure.

Section G – “Keep Motoring” MOT, Alloy & Misfuelling Cover

1. MOT Cover

Where a VT30 is issued for your vehicle listing one or more of the item(s) specified, we will pay the cost of repair or replacement providing that:

- a) A claim is made between 30 days prior to and 30 days after the date the MOT Test is due; and
- b) Any replacement or repair is authorised in advance and carried out by our approved repairer; and
- c) You must submit the VT20, VT30 and repair invoice.

LIST OF FAULTS COVERED (subject to the claim limit):

- Lighting equipment - headlamps, front and rear side lamps, number plate illumination lamp, headlamp aim, stop lamps, rear reflectors, rear fog lamps, hazard warning lamps and control, direction indicator control, fog lamp on/off indicator.
- Steering and suspension - steering control, steering mechanism and system, power steering, transmission shafts, wheel bearings, front and rear suspension and shock absorbers, suspension drag link, track rod ends, suspension springs, wishbones, swivel joints, suspension mountings, sub frame.
- Brakes - master cylinder, wheel cylinders, callipers, load compensator, ABS modulator/sensors, electronic control unit, hoses / cables.
- Seats and seatbelts - the condition and operation of all seats, seatbelts, pre-tensioners and seatbelt mountings. General - carburettor, fuel injection, engine management unit or sensor replacement directly as a result of calibration failure to meet MOT exhaust emission standards, horn, speedometer, and speed limiter, windscreen wipers and washers, (excluding wiper blades and rubbers). NB. Tuning and adjustments only if necessary to meet MOT exhaust gas emission standards.

2. Alloy Wheel cover

We will pay for the cost of repairs resulting from accidental damage to alloy wheels.

3. Miss-fuelling cover

We will pay costs (subject to the claim limit) associated with fitting parts affected by miss-fuelling

Exclusions specific to this Section G – Keep Motoring

1. Loss:

- D Of “Aftermarket” or non-original wheels, Diamond (laser) cut rims, wheels with split rim construction or with chrome effect finishes (Alloy Wheel cover).
- E To a Vehicle that normally Uses Bio-diesel, ethanol, red diesel, auto gas or nonstandard fuel (miss-fuelling cover).
- F Arising from Accident Damage or adjustments or tuning, fees payable either for the MOT Test or for any retest (MOT cover)
- G Occurring during any warranty or guarantee period.
- H Resulting from any modification.
- I If the mileometer has been altered or disconnected.
- J Routine servicing maintenance, fire, flood, theft or attempted theft, any extreme cause, road traffic accident or collision.
- K Relating to taxis, self-drive hire, or vans exceeding 3500kg.
- L Involving components subject to recall.
- M Caused by or arising from antifreeze, hydraulic fluids, grease or oils (other than those falling within the definition of miss-fuelling).
- N Arising during routine servicing or repair.
- O Involving all American, Australian and Canadian Vehicles (unless built for the UK market), Stretched limousines, Aston Martin, Bentley, BMW „M” series, Bristol, Bugatti, Caterham, Daimler 12 cylinder models, De Tomaso, Electric or hybrid powered Vehicles, Ferrari, Ford Cosworth models, Hummers, Jaguars exceeding 4000cc, Kit cars, Lamborghini,

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How to Claim on all Sections

Section A – Motor Legal Expenses, or
Section B – Premium Motor Legal Expenses or
Section E – Replacement Car or
Section F – Gadget Cover

Call 0333 241 9566 or write to

Motorplus Limited,
Kircam House
5 Whiffler Road
Norwich
NR3 2AL.

Please do not appoint your own solicitor as this will invalidate the cover provided.

All claims must be reported within 180 days.

Section B – Premium Motor Legal Expenses
For Identity Theft call 0333 241 9566.

Section C –Key Cover
Call 0333 241 9599 and quote the fob number. You must report any claim within 30 days.

Section D – Personal Accident Plus
Claims should be made by contacting the advice line, as soon as is reasonably practical.
Tel: 0333 241 9566.

Section G – Keep Motoring
Should it be necessary to make a claim the following procedure **MUST** be adhered to.
Call 0333 241 9566 as soon as reasonably possible.

No work of any description should be carried out on the vehicle without our express authorisation. Costs for any other work will be your responsibility and will automatically invalidate any claim. You must pay the costs of dismantling and repairing the vehicle if the cause of the breakdown is not covered by this Policy. For claims relating to the MOT cover, the MOT Test Station which conducts the MOT Test and issues a VT30 will need to provide a copy of the previous MOT Certificate and a copy of the notification of refusal to issue an MOT Certificate.

Section H – Windscreen Cover
This policy, the policy Schedule, proof of identity and the vehicle registration document must be produced. Call 0800 1694 677.

No claims will be considered if reported more than thirty days after the expiry of this insurance.

Customer Care & Complaints

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone numbers:

Quality Assurance Manager
Motorplus Limited
Kircam House
Whiffler Road
Norwich
NR3 2AL



Telephone Numbers:

Section A – Motor Legal Expenses - 0333 241 9566
Section B – Premium Motor Legal Expenses - 0333 241 9566
Section C – Key Cover - 0333 241 9574
Section D – Personal Accident Plus - 0333 241 3364
Section E – Replacement Car - 0333 241 9562
Section F – Gadget Cover - 0333 043 1330
Section G – Keep Motoring - 0333 241 9566

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**
Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

Section H – Windscreen Cover

Disputes concerning this insurance that cannot be resolved with our nominated supplier representative at your nearest depot, should in the first instance be referred to Windscreen Insurance Services Ltd customer care department on 0344 800 0026. If you are not satisfied with the response please write quoting your policy number to:

The Underwriting Director
Markerstudy Insurance Company Limited
Montagu Pavilion
8-10 Queensway
Gibraltar.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 or 0300 123 9123

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau. Financial Services Compensation Scheme.

Your insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that they cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300. Motorplus Limited is authorised and regulated by the Financial Conduct Authority. Regulated by the Ministry Of Justice in respect of regulated claims management activities.