

SIS MOTOR POLICY KEY FACTS

This is a summary of the policy and does not contain full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the insurer?

This policy is insured by certain Syndicates at Lloyd's. (Leading Syndicate: Amlin Underwriting Ltd, N° 2001)

Significant features and benefits

- Full support in English.
- Cover available for any driver from 21-80 years old. Under 25's can only be named on an older relatives policy, accumulating their own No Claims Bonus.
- Spanish and English registered vehicles covered.
- Temporary drivers can be added free of charge for up to 1 month, although they must be between 21 and 80 years old and have held a valid licence for over two years.
- The venal value of the vehicle will be printed on your policy, so you know exactly what you would receive in case of a total loss.
- New cars insured for their full new value including purchase taxes for the first two years, and for market value up to 7 years old.
- Unlimited windscreen cover on Fully Comprehensive policies and Third Party Only policies for saloon cars as standard, with no excess, and doesn't affect your NCB.
- Vehicle covered whilst abroad with no extra charge, within Europe and for a maximum of 90 days.

- Discounts for multiple policies.
- First assistance and third party recovery also included with Third Party Only cover.
- Liability cover for third party injuries or death, including passengers, of up to 70.000.000€
- Liability cover for third party property of up to 15.000.000€
- Low compulsory excess
- Fully Comprehensive cover offered for vehicles up to 15 years old.

Optional features and benefits

- Courtesy car available
- Protected policy available. (2 fault accidents over 3 year period without affecting your NCB).
- Tow bar cover available.
- Legal assistance plus 24h English speaking breakdown service within the European Union, including emergency roadside repairs or transfer to the nearest garage and assistance for all occupants.
- Choice of voluntary excess to reduce premium.

Exclusions or limits

Your policy excludes some situations. Please refer to your policy booklet for full details, but the most significant or unusual exclusions are listed below. Your policy excludes or limits the following:

- Over 80 year olds
- Under 21 year olds
- Drivers who have held a valid licence for less than two years

- Loss or damage arising from theft while the ignition keys have been left in or on your car.
- Loss due to depreciation, wear and tear and gradual deterioration, damage to the tyres.
- Losses or damage deliberately caused.
- Losses or damage caused outside the territorial limits of the policy.
- Losses or damage caused while the vehicle is being driven by an unauthorised person.
- Losses or damage caused whilst not complying with the applicable legislation on number of passengers or size and weight of load transported, or if the vehicle has not been appropriately maintained (if it has not been issued an ITV or MOT certificate).
- If a temporary driver is added whose age is outside the boundary of the policy, the excess will be doubled whilst he is driving.
- The cover of the compulsory insurance does not cover any damages caused by the injuries or death of the driver responsible for the accident.
- Cover for social, domestic and pleasure purposes only.
- The minimum excess for cabriolet vehicles is 700€

What you need to know

How do I make a claim?

Please report all accidents to your insurance agent or broker immediately, giving as many details as possible and providing all relevant documents. This information will be passed on to the Insurer, who will deal with the case as swiftly and efficiently as possible.

If you receive any contact from another party, in relation to your claim, please re-direct it to your agent or broker who will deal with it accordingly.

The agreed excess will be applied to each claim. In the case of a non-fault claim, said excess will be refunded as soon as the third party reimburses the indemnity due.

How do I make a complaint?

We hope that you will be very happy with the service provided by your insurance agent or broker. However, if you do wish to file a complaint to the Insurer, please contact by post or fax to the Coverholder for Certain Syndicates of Lloyd's *Spanish Insurance Solutions S.L.*, C/ Severo Ochoa 4, locales 5-6, 03730 Javea.

If you are not satisfied with the service rendered, he may address the Office of Lloyd's in Spain: *Lloyds office in Spain, Agent for Spain, (Lloyd's Iberia Representative S.L)*, C/ Ortega y Gasset N°7, 1ª planta, Edificio Serrano 49, 28006 Madrid, Tel 914262312, Fax 91402622394

If you are still dissatisfied with the solution, you can contact the *Complaints Department for Lloyd's of London*, 1 Lime Street, London EC3M7HA, United Kingdom. Fax 00442073275225

How long is my period of cover?

The policy will remain in force for 12 months from the date of commencement, and for any period for which you renew the policy, as long as you continue to pay the premium.

What are my data protection rights?

The particulars of the policy holder are entered in a database, owned by Amlin Underwriting Ltd., agent of Syndicate No 2001 of Lloyd's. They, along with Spanish Insurance Solutions S.L., acting as Coverholder, will treat this information in accordance with the provisions of the UK Data Protection Act 1998.

You may consult the privacy policy of the Lloyd's market at www.lloyds.com