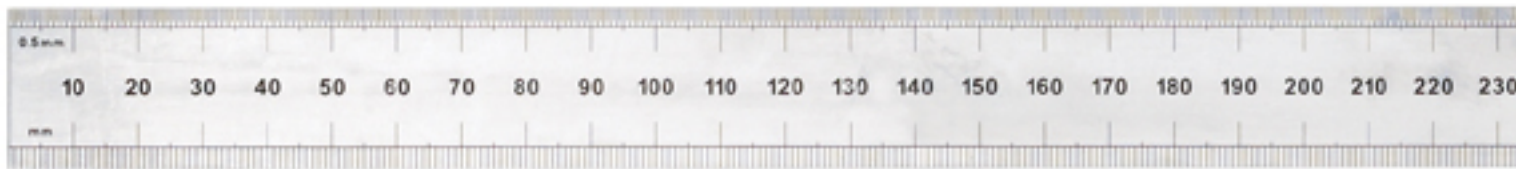


Precision Annual Insurance



Contact us

Customer services 0844 209 0312
Lines open 8am – 9pm Monday to Friday
9am – 5pm Saturday
Email customerservice@insurewithaudi.co.uk
Write Audi Insurance
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW
Or visit us online at www.insurewithaudi.co.uk

Need to make a claim?

Claims helpline

0844 893 9543

Accident recovery

0800 777 132 within UK

+44 20 8603 9432 outside UK

24 hour service

Windscreen cover

0844 826 8368



Legal advice line

0870 241 4140



For more useful information on what to do if you have an accident see How to make a claim section in this policy.

To improve our customer service, calls maybe recorded or monitored.

Calls provided by BT will be charged at up to 4p per minute at all times.

A call set-up fee of 3p per call applies to calls from residential lines. Mobiles and other providers charges may vary. Cost can be checked with your network provider. Prices correct at time of printing.

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Policy summary

This is a policy summary only and does not contain the full terms and conditions of the contract.

It does not form part of the contract between you and us. Full terms can be found in the policy wording, which is contained within this document.

Who provides the cover?

Allianz Insurance plc.

Legal expenses cover is provided by Allianz Legal Protection, part of Allianz Insurance plc.

How long does the cover last?

The policy lasts for 12 months.

What is covered?

Cover is comprehensive. You are covered for damage to your car as well as injury or damage you cause to others.

Subject to acceptance criteria you can take out a policy as long as:

- ▶ you are aged over 17
- ▶ you live permanently in the United Kingdom, Channel Islands or Isle of Man
- ▶ your car is taxed, registered and kept in the United Kingdom, Channel Islands or Isle of Man.

What happens if I want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period, we will refund your unused premium.

If you cancel the policy any time after 14 days we will refund your unused premium.

If you cancel the standard cover at any time and you have added any of the covers listed under 'Additional cover you have chosen' in this policy summary, these covers will also be cancelled.

You may also remove any of your options within 14 days of the date you receive your policy or the date that you received the amended policy. For further details please refer to the general conditions section of this document.

How to make a claim?

For accidents in the United Kingdom, Channel Islands and Isle of Man call 0800 777 132

For accidents in Europe call +44 20 8603 9432

For optional legal expenses call 0870 241 4140 and quote master policy 36571

How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Audi Insurance
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0800 975 3369

Email: customersatisfaction@insurewithaudi.co.uk

If your complaint is about the optional legal expenses section of your policy, please contact:

Customer Satisfaction Manager
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW

Phone: 0845 0700 886

If we are unable to resolve the problem, we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure can be found in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz were unable to meet their liabilities?

In the event that Allianz are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your policy wording section of this document.

continued



Your policy is designed to be flexible and has been tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections that are available for you to select from.

When selecting each cover option you must make sure that it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your schedule provided with your policy documents will show you the cover you have selected and provide further details.

Standard cover

Section	Significant or unusual exclusions and limitations
Liability to others	<p>Driving other cars is not covered automatically under this section. If you select, or have selected this cover, it will be shown as a separate section in your policy.</p>
Damage (including theft)	<p>This section provides the minimum cover needed to use your car abroad. If you wish to cover damage to your car whilst it is abroad, you must purchase the Foreign Travel section.</p>
	<p>Excess You will have to pay the first amount (excess) of any claim as shown in your schedule. The excess will not apply if your claim is solely for replacement of locks following loss of your keys.</p>
	<p>Theft or attempted theft of your car is excluded if it is unoccupied at the time of the theft, unless your car is locked and the ignition key or other removable ignition device removed.</p>
	<p>Cover for loss or damage to audio visual and other in-car entertainment that is not manufacturer standard for your car is limited to £750.</p>
	<p>Loss of or damage to your car is not covered if at the time of the damage your car was being used by a person aged 17 - 24 and that person is not named on your Certificate of Motor Insurance.</p>
	<p>You are not covered for damage to windscreens, windows, sunroof or for bodywork scratched as a direct result of a broken windscreen, window or sunroof under this section.</p>
	<p>Hire car If your car can be repaired by a Volkswagen Group approved repairer we will arrange and pay for a hire car whilst your car is being repaired. We will make all the delivery arrangements and also insure the hire car to the same extent as your car. Subject to availability the hire car will be of a make and model from the Volkswagen Group range and will be class A size (small hatchback). Where a Volkswagen Group car is not available a car of an alternative make will be provided. If your car is assessed as being beyond economical repair (total loss), you may retain the hire car for a period of four days from the date that your car is declared a total loss. If you have the car hire section in your policy you will be able to keep the hire car for longer. If you have the upgraded car hire section in your policy you will also be entitled to a class D (medium size hatchback/saloon) vehicle. Please see the relevant section in your policy. We will not supply a hire car if your car has been stolen and not recovered unless you have the car hire section or the upgraded car hire section in your policy.</p>

continued



Section	Significant or unusual exclusions and limitations
UK Accident recovery	This section provides cover for recovery of your car following an accident, fire, theft or act of vandalism.
Legal advice	<p>You can ring our legal advice line, Lawphone, to get advice on any personal legal problem. The service is open 24 hours a day 365 days a year. We may record the calls to protect you.</p> <p>Advice is only available over the telephone and will always be in accordance with the laws of Great Britain and Northern Ireland.</p>

continued



Options

The following sections are optional. Your policy schedule will tell you which sections apply and the limits that you have chosen.

Section	Significant or unusual exclusions and limitations
Driving other cars	Third party only cover whilst driving a car not owned by or hired to you. Loss or damage to the car being driven is not covered.
Windscreen	Cover for windscreens, other fixed glass in your car including sunroofs and bodywork scratched as a direct result of a broken windscreen, window or sunroof. You will have to pay an excess of £75 for claims in respect of glass replacement and there is a limit of £250 if you do not use our approved supplier Autoglass. Claims under this section do not affect your no claims discount.
Car contents	Cover for personal belongings whilst in your car or any attached trailer or locked roof box. Claims for loss of money or securities is excluded. Goods samples or equipment carried in connection with a business is excluded. Theft of jewellery including watches, personal computer, audio, visual, navigational or communication equipment including mobile phones is excluded unless in a locked boot, locked glove compartment or locked roof box.
Foreign travel	Provides cover for your car in addition to the minimum legal requirements whilst you are using it in any European Union member country plus Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City.
Personal accident	Cover for you and any passengers in your car in the event of an accident. Cover excludes suicide, intentional self injury, being under the influence of drugs or alcohol or failure to wear a seatbelt.
Roof boxes and car trailers	Cover for trailers and roof boxes whilst attached to or detached from your car. Excludes any trailer with a value over £1,000 and maximum gross weight of more than 1,500kg, refrigerated trailers or mobile canteens, caravans, horseboxes, tools, livestock or any mechanically propelled vehicle being carried on the trailer including boats or other watercraft.

continued



Section	Significant or unusual exclusions and limitations
<p>Car hire</p>	<p>Two Levels of cover are available to choose from for this section.</p> <p>Car hire Provides a hire car (class A - small hatchback) for you if your car is stolen or damaged beyond economical repair. We will make all the necessary arrangements and insure the hire car up to the same level as your car. Subject to availability the hire car will be of a make and model from within the Volkswagen Group range. If your car can be repaired by a Volkswagen Group approved repairer you may keep the hire car for the duration of the repairs to your car. If your car is stolen and not recovered you may keep the hire car for a period of 14 days. If your car is damaged beyond economical repair you may keep the hire car for a period of 18 days. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom.</p> <p>Upgraded car hire Provides a hire car (class D - medium sized hatchback/saloon) if your car is stolen or damaged beyond economic repair. We will make all the necessary arrangements and insure the hire car up to the same level as your car Subject to availability the hire car will be of a make and model from within the Volkswagen Group range. If your car can be repaired by a Volkswagen Group approved repairer you may keep the hire car for the duration of the repairs to your car. If you car is stolen and not recovered you may keep the hire car for a period of 14 days. If your car is damaged beyond economical repair you may keep the hire car for a period of 18 days. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom.</p>
<p>Legal expenses (this section of your policy is provided by Allianz Legal Protection, part of Allianz Insurance plc)</p>	<p>Covers the costs of taking any legal action as a result of a road accident that was not your fault and which causes your death or bodily injury, damage to your car or damage to any personal property whilst in or on your car. We will not cover any claim that you do not have a reasonable chance of winning, any costs we have not agreed to in writing and any claim reported more than six months after the road accident. The most we will pay for all claims arising out of one road accident is £100,000. We will choose the legal representative – you may only choose the legal representative if we agree legal proceedings need to be issued or if a conflict of interest arises that means our chosen legal representative cannot act for you.</p>

General exclusions

These exclusions apply to each and every section of this **policy** except the legal expenses section.

This **policy** does not cover the following unless **we** have to provide cover under motor insurance legislation in force within the **territorial limits** of this **policy**.

Geographical limits

Any loss, damage or liability if **you** do not live permanently in and **your car** is not taxed and registered in Great Britain, Northern Ireland, Channel Islands or the Isle of Man.

War

Loss, damage, liability, death or injury caused directly or indirectly by war, revolution or other similar event.

Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means:

- ▶ the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
- ▶ any act deemed by the United Kingdom government to be an act of terrorism.

Radioactive contamination

Loss, damage, liability, death or injury caused directly or indirectly by:

- ▶ ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- ▶ the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

Pollution or contamination

Loss, damage 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**.

Riot

Loss, damage or liability caused by riot or civil commotion outside Great Britain, Channel Islands or the Isle of Man.

Earthquake and underground fire

Loss, damage, injury or liability caused by earthquake or underground fire.

Contracts

Loss damage or liability as a result of any agreement or contract that **you** have entered into.

Drivers and use of your car

Loss, damage or liability while **your car** is being:

- ▶ driven by anyone who is not named in the persons entitled to drive section of **your current certificate of motor insurance**
- ▶ used for a purpose not shown on or excluded on **your certificate of motor insurance**
- ▶ driven by someone who does not hold, or is disqualified from holding or obtaining, a licence to drive **your car**
- ▶ driven by anyone who has not kept to the conditions of their licence.

This exclusion does not apply to:

- ▶ claims under the damage section of **your policy** while **your car** is being used without **your** authority
- ▶ cover provided to **you** under the liability section while **your car** is being used without **your** authority or by a motor trader for servicing or repair.

Competition and performance driving

We will not cover loss, damage, injury or liability arising while **your car** is being used for racing, rallying, speed testing, speed trials or whilst driven on a motor sport circuit.

Drugs and Alcohol

We will not cover any loss, damage or liability caused whilst the driver is under the influence of drugs or over the legal limit for alcohol consumption.

General conditions

These conditions apply to all sections of this policy

1. Premium

You must pay the premium or any agreed instalment when **we** ask.

2. Reasonable precautions

You must do all **you** reasonably can to protect **your car** from damage or theft and keep it in a good and roadworthy condition. **You** must let one of **our** authorised representatives inspect **your car** at any reasonable time.

3. Claims

In the event of a claim:

- ▶ **you** must not admit fault or liability or pay/offer or agree to pay any money or settle any claim without **our** permission
- ▶ phone **our** claims department on 0844 893 9543 (0800 169 7180 for Windscreen claims)
- ▶ **you** must tell **us** as soon as reasonably possible about any claim or incident that may lead to a claim and give **us** any information **we** may need without delay
- ▶ **you** must co-operate with **us** at all times.

We can, in **your** name:

- ▶ take over, defend and settle a claim; and
- ▶ take proceedings at **our** own expense and for **our** own benefit to recover any payment **we** have made under this **policy**.

4. Keeping to the terms of this policy

We will only give **you** the cover described in this **policy** if:

- ▶ any person claiming has met all the conditions as far as they apply
- ▶ any declarations made and information given to **us** verbally, electronically or in writing and in the personal details section of this **policy** are complete and correct as far as **you** know.

5. Other insurances

We will not make any payment if there is cover under any other insurance.

6. Compulsory insurance

If the law of any country in which this **policy** covers **you** says that **we** must pay a claim which **we** would not otherwise have paid, **we** are entitled to recover any such payments made from **you**.

7. Fraud

If **you**, or anyone acting on **your** behalf, makes a claim which is in any way false or fraudulent, or supports a claim with any false or fraudulent statement or documents, including inflating or exaggerating a claim, **you** will lose all benefit and premiums **you** have paid for this **policy**. **We** may also recover any sums that **we** have already paid under the **policy**.

If **you** fraudulently provide **us** with false information, statements or documents, **we** will record this on anti-fraud databases and may also notify other organisations. Please see the data protection notices at the beginning of this **policy**.

8. Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

9. Reflection period

You may cancel this **policy** on request to **us** within 14 days of the date **you** receive it. **We** will require **you** to return or destroy all copies of the current **certificate of motor insurance**.

If **you** cancel the **policy**, **you** are entitled to a refund of the premium that **you** have paid for this **policy** except where an incident has occurred which may give rise to a total loss claim in which case the full annual premium may be payable to **us**.

You may also remove any of **your** options within 14 days of the date **you** receive **your policy** or the date that **you** received the amended **policy**.

If **you** remove an option **you** will receive a full refund for that option unless **you** are removing the foreign travel option and an incident has occurred which may give rise to a total loss claim in which case the full annual premium may be payable to **us**.

continued

10. Cancellation outside the reflection period

Cancelling the whole policy

We may cancel this **policy** by giving **you** seven days notice in writing to **your** last known address. If this happens **you** must, by law return **your certificate of motor insurance** to **us**.

We will return the premium for the part of the **policy** that **you** have not yet used unless **you** have made a claim during the **period of insurance**.

You may cancel this **policy** on request to **us**, and **we** will require **you** to return or destroy all copies of the current **certificate of motor insurance**. Any cancellation refund will be calculated from the date **we** are advised of cancellation.

Return premium

If **you** cancel the **policy** **we** will refund the premium for the part of the **policy** that **you** have not yet used.

If **you** cancel the standard cover under **your policy**, all other sections including the Legal expenses section will also be cancelled from the same date.

Cancelling **your** options

We may cancel any of **your** options by giving **you** seven days notice in writing to **your** last known address. If this happens **we** will return the premium for the part of the policy that **you** have not yet used unless **you** have made a claim during the **period of insurance**.

You may cancel any of **your** options at any time, without cancelling the whole **policy** or any part of it. **We** will not charge **you** an administration fee.

Return premium

If **you** cancel an option and **you** have paid the full annual premium, **we** will refund the amount you have paid for the unused period as long as:

- ▶ **you** took the option out at the start of **your policy** or at renewal; or
- ▶ **you** have not made a claim under the option in the current **period of insurance**.

If **you** cancel an option and **you** pay by monthly direct debit, **your** debits will be adjusted for the remaining period unless **you** have made a claim.

If the 'driving other cars' option is cancelled **you** must return **your certificate of motor insurance** to **us** so that **we** can issue **you** with a replacement if necessary.

11. Changing your details

You must tell **us** as soon as possible about any changes that may affect **your policy** cover. Here are some of the changes **you** must tell **us** about:

- ▶ **you** changing **your car**
- ▶ changes **you** make to **your car** that make it different from the manufacturer's standard United Kingdom specification
- ▶ **you** want to use **your car** for a purpose not permitted on **your certificate of motor insurance**
- ▶ **you** become aware of a medical or physical condition of any driver which may affect their ability to drive
- ▶ **you**, or any other driver covered by **your policy**, are convicted of a criminal or motoring offence
- ▶ **you** change **your** address or where **you** normally keep **your car**
- ▶ **you** or any driver covered under this **policy** change occupation including any part-time work
- ▶ **you** want someone to drive **your car** who is not insured under this **policy**.

This is not a complete list and **you** should contact **us** if **you** are unsure whether a change of circumstances may affect **your policy**.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your policy**. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

To reduce costs **we** will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of **your policy**.

In some circumstances **we** may not be able to continue **your policy** following the changes. Where this happens **you** will be advised and the **policy** will be cancelled in line with the cancellation outside the reflection period condition.

12. Rights of parties

A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy**. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

continued

13. Paying premiums by instalment

If **you** pay **your** premium by direct debit or by any other instalment method:

- ▶ should **you** cancel the **policy** **you** will be required to pay all future premium instalments up to what would have been the renewal date. **You** will also be required to pay all other premiums **you** may owe. If **you** are due a return premium under condition ten of this **policy**, **your** instalments will be adjusted and
- ▶ **we** have the right to take any premiums **you** have not yet paid from any claims payment.

14. Choice of law

Unless **we** agree otherwise:

- ▶ the language of the **policy** and all communications relating to it will be in English
- ▶ english law will apply to the contract of insurance.

15. Information and declarations

We will only give **you** the cover described in this **policy** if the information and declarations **you** have supplied to **us**:

- ▶ orally
- ▶ electronically
- ▶ in writing.

at **our** request are complete and correct as far as **you** know.

16. Automatic renewal

When **your** **policy** is due for renewal, **we** will renew it for **you** automatically. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the **policy** expires with full details of **your** next year's premium and **policy** conditions. **We** will also issue **you** with a new **certificate of motor insurance**.

If **you** do not want to renew this **policy**, all **you** need to do is return the **certificate of motor insurance** issued with **your** renewal documents to **us** marked lapsed. If the **certificate of motor insurance** is received after the renewal date, **we** will follow the procedures laid out in the cancellation outside the reflection period condition.

Should **we** decide that **we** will not renew **your** **policy**, **we** will notify **you** in writing prior to the renewal date.

17. Renewal

Regardless of **your** claims history, **your** no claim discount or whether **you** have paid for no claims discount protection at renewal, **we** have the right to amend **your** **policy** terms and conditions.

This includes:

- ▶ imposing terms such as the application of **excesses** or **endorsements**
- ▶ increasing **your** premium
- ▶ excluding cover
- ▶ amending the **policy** wording
- ▶ changing **your** payment type
- ▶ declining to renew **your** **policy**.

We will notify **you** in writing of any such action prior to the renewal date of **your** **policy**.

18. No claims discount proof

You must provide **us** with written proof of **your** no claim discount within 21 days of the start date of this **policy**.

If **you** do not, **we** have the right to:

- ▶ remove the no claim discount allowed and recalculate **your** premium
- ▶ cancel **your** **policy** in line with the cancellation outside the reflection period condition.

If **we** cancel **your** **policy** as a result of failure to provide proof of no claims discount within the stated time, **we** will not issue any no claims discount relating to the time that **you** were on cover with **us**.

19. Car sharing

Your **policy** also covers **your** **car** when **you** are paid for carrying passengers for social reasons or similar, as long as:

- ▶ **your** **car** is not built or adapted to carry more than eight passengers (not including the driver)
- ▶ the passengers are not being carried as part of a business of carrying passengers; and
- ▶ **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this **policy**, please contact **us** immediately.

continued

Tips on keeping your car safe

The following information is for guidance only. It does not form part of your policy.

- ▶ Remove the ignition key when you get out of the car, even when parking in your own drive or at a petrol station. Your policy may not cover you if your car is unoccupied with the keys inside it.
- ▶ Never leave a car door unlocked or a window or sunroof open, even when just going into a shop for a moment or two. Your policy may not cover you if you do not take reasonable precautions.
- ▶ Don't leave any belongings in your car. A thief won't know that a bag or coat doesn't contain something valuable and might break a window to get at it. If you can't take them with you, lock them in the boot.
- ▶ Never leave your vehicle documents in the car, they could help a thief to sell it.
- ▶ If you can, leave the car in a locked garage and lock your car and the garage. If you do not have a garage, try to park in a well-lit, open space.
- ▶ When parking in a public car park, look for one that is well supervised, with restricted entry and exit points, good lighting and security cameras. Wherever possible use Park Mark® car parks – details of approved Park Mark® car parks can be found on www.saferparking.com.
- ▶ Etch the car's registration number on all glass surfaces – windows, sunroofs, etc. Thieves don't want the expense of replacement.
- ▶ If your vehicle is not fitted with an alarm or immobiliser, consider fitting one which is Thatcham approved. Also think about fitting a tracking device, especially if you have a high-performance or expensive car.

An explanation of the policy wording

This is **your** car insurance policy from Audi Insurance. It is made up of several parts which must be read together as they form part of **your** contract. The basis of this contract is the information which **you** supplied and/or the statement of facts including the declaration which **you** have checked to **your** satisfaction. Please take time to read all parts of the **policy** to make sure that they meet **your** needs and that **you** understand the terms, exclusions and conditions.

If **you** wish to change anything or if there is anything you do not understand, please let **us** know.

The parts of the **policy** are:

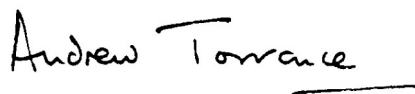
- ▶ this explanation, the general exclusions and general conditions, all of which apply to all sections of the **policy** unless otherwise stated
- ▶ standard cover: the sections of the **policy** that are always provided
- ▶ options: the sections of the **policy** selected by **you**
- ▶ the **schedule**, this document includes **your** details and specifies any limits and **endorsements** applied to the **policy**. It also sets out the options that **you** have chosen under the **policy**
- ▶ your **certificate of motor insurance**.

You must tell **us** immediately if **you** sell or replace **your car** insured by this **policy**. If **we** agree to cover the new car, **we** may set terms and/or ask **you** to pay a higher premium. The **certificate of motor insurance** **we** have issued with this **policy** only applies to **your car** as described by its registration mark. If **you** change **your car**, **you** must ask **us** to issue a new **certificate of motor insurance** showing the registration mark of **your** new car.

Each section of **your policy** has its own explanation of words that have a specific meaning. If **we** explain what a word means in a section, that word has the same meaning wherever it appears within that section of **your policy**. These words are highlighted in bold throughout **your policy**.

In return for paying or agreeing to pay the **premium**, **we** will insure **you** under the conditions of **your policy** for any insured event which takes place during the **period of insurance** within the **territorial limits**.

Signed on behalf of Allianz Insurance plc



Andrew Torrance
Chief Executive

continued

How to make a claim

If you have an accident:

- ▶ always stop and ensure **you** and **your** passengers are safe
- ▶ if anyone is injured or the accident is blocking the road, call the emergency services
- ▶ if **you** think **your car** is unsafe to drive, call **our** claims department on 0844 893 9543 (lines are open 24 hours a day seven days a week) who will take details of **your** claim. They will also put **you** in touch with **our** accident recovery service who will arrange for **you** and **your** passengers to be taken home or to **your** original destination, and **your car** to be transported to the nearest Volkswagen Group approved repairer or garage of **your** choice
- ▶ do not accept blame or admit liability for the accident
- ▶ obtain the following details and advise **us** of them as soon as **you** can:
 - ▶ the registration number of any other vehicle involved in the accident together with the name and address of the driver
 - ▶ name, address and insurance details from any driver who **you** think is responsible for causing the accident. Under the terms of the Road Traffic Act 1988 **you** must also provide the same details to anyone who holds **you** responsible
 - ▶ obtain the names and addresses of anyone who witnessed the accident.

In providing accident recovery assistance **we** will use **our** reasonable care and skill when providing the service. This will include liaising closely with local authorities and emergency services in adverse weather conditions to ensure the accident recovery service can be provided when it is safe to do so.

The benefits of using a Volkswagen Group approved repairer:

- ▶ **you** will not need to obtain estimates
- ▶ **we** will arrange and pay for a hire car whilst **your car** is being repaired. Subject to availability the car will be of a make and model from the Volkswagen Group range and will be class A size (small hatchback). Where a Volkswagen Group car is not available a car of an alternative make will be provided
- ▶ **you** will receive priority service and they will start repairs immediately (subject to workloads)
- ▶ the bill will be settled direct with them. **You** only need to pay the **excess** and any other amount that **you** will have been told about in advance
- ▶ **you** can arrange for **your car** to be collected from **your** home or place of work and they will also deliver it back
- ▶ all vehicle repairs will be guaranteed in line with the standard Volkswagen guarantee period or for a period of three years from the date of repair whichever is the greater
- ▶ **your car** will be washed and cleaned before being returned to **you**.

Windscreen and glass claims

If **you** have the windscreen cover section on **your policy schedule** and **your** windscreen or other glass in **your car** has been damaged call **our** windscreen supplier, Autoglass on freephone 0844 826 8368 (lines are open 24 hours a day seven days a week).

If **your** windscreen or other glass is replaced **you** will have to pay the **excess** shown in the windscreen section of **your policy**.

Legal advice

Your Audi Insurance **policy** includes access to Lawphone to give advice 24 hours a day, 365 days a year on any personal legal matter, whether **you** have made a claim or not.

We may record the calls to protect **you**. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

Lawphone: 0870 241 4140

When you call Lawphone, please quote reference number 36605. You will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return your call.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

continued

How to make a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

If **you** have a complaint please contact **our** Customer Satisfaction Manager at:

Audi Insurance
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 0800 975 3369

Email: customersatisfaction@insurewithaudi.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

If **your** complaint relates to the legal expenses section of **your** **policy**, please contact:

The Customer Satisfaction Manager
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW

Phone: 0845 0700 886

Standard cover

Liability to others

The meaning of words

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess – the amount **you** will have to pay if **you** make a claim. This will be shown on **your schedule**.

Market value – the cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**. This will not exceed the estimate of value last supplied by **you**.

Period of insurance – the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits – Great Britain, Northern Ireland, Isle of Man, Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

continued

Liability to others

What is covered

1. Cover we provide for you

We will pay all the amounts **you** legally have to pay as a result of driving or using **your car** and any trailer, caravan or vehicle being towed by it if **you**:

- ▶ cause the accidental death of or bodily injury to any person; or
- ▶ cause accidental damage to anyone's property.

In respect of accidental damage to property **we** will not pay any more than £20,000,000 including all costs (or any higher limit provided for by local legislation in territories outside the United Kingdom but within the **territorial limits**) for any one occurrence or series of occurrences arising from one cause.

2. Cover we provide for other people

We will provide the same cover as **we** provide in section 1 above to the following people:

- ▶ anyone **you** allow to drive or use **your car** as long as they are entitled to drive by **your** current **certificate of motor insurance**
- ▶ anyone travelling in, getting into or out of **your car**
- ▶ the employer of anyone **you** allow to drive or use **your car** as long as they are entitled to drive by **your** current **certificate of motor insurance**.

3. Cover we provide for legally appointed representatives

After the death of anyone who is insured under this **policy**, **we** will protect that person's estate against any liability they had if **we** insure that liability under this **policy**.

4. Legal fees and expenses

If there is an accident insured under this **policy**, **we** will, subject to **our** consent and written agreement, arrange and pay for:

- ▶ a solicitor or barrister to represent anyone insured under this **policy** at a coroner's inquest or court of summary jurisdiction
- ▶ defending anyone insured under this **policy** if they are charged with manslaughter or causing death by careless, reckless or dangerous driving.

What is not covered

We will not cover

Liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this **policy** unless cover is compulsory under motor insurance legislation in force within the **territorial limits** of this **policy**.

Loss of or damage to **your car** unless covered by another section of this **policy**.

Liability for loss of or damage to property which belongs to or is held in trust by **you** or is in **your** care, custody or control under this section of the **policy**.

Liability for loss of or damage to property which belongs to, is held in trust by or is in the care, custody or control of anyone **you** allow to drive **your car** and who is entitled to drive by **your** current **certificate of motor insurance**.

Liability incurred by anyone who is covered under any other **policy**.

Liability caused by using **your car** on any part of an aerodrome, airport, airfield or military base where aircraft can go.

Loss, damage or legal liability shown in the general exclusions.

Loss or damage to any trailer, caravan or vehicle being towed by **your car**.

Liability arising from loading or unloading any livestock being carried in a trailer whether attached or detached.

continued

Liability to others

What is covered

5. Emergency medical treatment

If there is an accident insured by this **policy**, we will pay for emergency medical treatment which must be provided under compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.

6. Foreign travel

This section provides the minimum cover **you** need by law to use **your car** in the **territorial limits** stated. However, it does not provide cover for damage to **your car** whilst **your car** is being driven outside Great Britain, Northern Ireland, Channel Islands or the Isle of Man. (See separate foreign travel section if purchased.)

What is not covered

Damage, fire and theft

The meaning of words

Certificate of motor insurance – the document issued by us showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess – the amount **you** will have to pay if **you** make a claim. This will be shown on **your schedule**.

Market value – the cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**. This will not exceed the estimate of value last supplied by **you**.

Period of insurance – the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits – Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

continued

Damage, fire and theft

What is covered

Damage to your car

In the event of loss or damage to **your car** we will:

- ▶ pay for the damage to be repaired, up to the **market value of your car**; or
- ▶ replace any parts damaged with original parts
- ▶ settle **your** claim by making a full and final payment which will not exceed the **market value of your car**.

Lease hire or hire purchase

If **you** have hired or purchased **your car** under a lease hire or hire purchase agreement, **we** may be required to make **our** payment to the owners. In that event **our** payment will be in full and final settlement of **our** liability under this section of **your policy**.

Replacement locks

If the keys, transmitter or immobiliser key for **your car** are lost or stolen, **we** will pay the cost of changing the locks as long as **you** report the loss to the police within 24 hours of discovering it. **We** will not pay more than £500.

Replacement car

If **your car** is:

- ▶ stolen and not recovered; or
- ▶ damaged to the extent that the cost of repair is more than 50% of the United Kingdom list price (including vat) of an identical new car at the time of loss or damage.

We will, at **your** request, replace **your car** with a new one of the same make, model and specification.

We will only do this if:

- ▶ **you** have owned **your car** (or **you** have hired it under a lease hire or hire-purchase agreement) since it was first registered as new
- ▶ **your car** is a United Kingdom specification model bought from one of the manufacturer's authorised United Kingdom retailers
- ▶ **we** have **your** permission (or the hire-purchase company's permission) to replace **your car**; and
- ▶ the loss or damage occurs before **your car** is one year old and the model is still available from the manufacturer's authorised United Kingdom dealers. If not, then **we** will settle **your** claim by paying **you** the equivalent cost of replacing **your car** with one of the same make, model and specification.

What is not covered

Loss of or damage to **your car** if at the time of the damage **your car** was being used by a person aged 17-24 and that person is not named in Section 5 of **your** current **certificate of motor insurance**.

Loss of or damage to **your car** following theft or attempted theft, if at the time of the loss or damage **your car** was unoccupied with the ignition key or other removable ignition device in or on **your car**.

Loss of or damage to **your car** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.

Any amount over £750 in respect of audio, communication, navigational or in-car entertainment unless it is standard equipment for **your car** when built. Such equipment must be permanently and securely fitted to **your car** and operated solely via **your cars** electrical system.

You will have to pay the first amount (**excess**) of any claim as shown in **your schedule**. The **excess** will not apply if **your** claim is solely for replacement of locks following loss of **your** keys.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to **your car**.

Loss of use of **your car** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

Damage to windscreens, windows, sunroofs and bodywork scratched as a direct result of a broken windscreen, window or sunroof if there no other loss or damage.

continued

Damage, fire and theft

What is covered

Unavailable parts

If any part or accessory is not available, the most we will pay is the cost shown in the manufacturer's last United Kingdom list price, plus a reasonable fitting cost.

If the part is not listed in the manufacturer's last United Kingdom price list, we will pay the cost of an equivalent part listed plus the reasonable fitting cost.

If no equivalent part is listed, the most we will pay is £250.

Salvage

If we settle your claim by replacing your car or paying you the market value, your car will become our property.

If your car has a personalised registration, you may retain this subject to Driver and Vehicle Licencing Agency rules and regulations.

Hire car

If your car can be repaired by a Volkswagen Group approved repairer we will arrange and pay for a hire car whilst your car is being repaired. We will make all the delivery arrangements and also insure the hire car to the same extent as your car.

Subject to availability the hire car will be of a make and model from the Volkswagen Group range and will be class A size (small hatchback). Where a Volkswagen Group car is not available a car of an alternative make will be provided. If your car is assessed as being beyond economical repair (total loss), you may retain the hire car for a period of four days from the date that your car is declared a total loss.

If you have the car hire section in your policy you will be able to keep the hire car for longer. If you have the upgraded car hire section in your policy you will also be entitled to a class D (medium size hatchback/saloon) vehicle. Please see the relevant section in your policy.

We will not supply a hire car if your car has been stolen and not recovered unless you have the car hire section or the upgraded car hire section in your policy.

What is not covered

continued

Damage, fire and theft

No claims discount

If you do not claim under this policy during the period of insurance, we will give you a no claims discount (NCD) on your premium when you renew your policy (as shown below).

NCD years at inception or last years renewal	NCD years at next renewal if you do not claim
0	1
1	2
2	3
3	4
4	5
5+	5+

If you do make a claim, your no claims discount will be affected as shown in the table below.

NCD years at inception or last years renewal	NCD years at next renewal prejudicial claims since inception or renewal				
	No claim	1 claim	2 claims	3 claims	4 or more claims
0	1	0	0	0	0
1	2	0	0	0	0
2	3	0	0	0	0
3	4	1	0	0	0
4	5	2	0	0	0
5	5+	3	1	0	0

UK Accident recovery

This section of your policy explains your cover, terms and conditions and the procedures you must follow should you require assistance after an accident. It does not provide any cover in respect of breakdown or immobilisation of your car.

Our accident recovery service is designed to provide comprehensive assistance to you after an accident.

The meaning of words

Certificate of motor insurance – the document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Insured incident – the immobilisation of **your car** as a result of an accident, fire, theft, attempted theft or act of vandalism.

Insured person(s) – for the purposes of this section only, means the policyholder named on the **schedule** or any other person who at the time of the **insured incident** is driving or is a passenger in the **your car** and is not a hitch-hiker.

Period of insurance – the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Schedule – a document which includes **your** details and specifies any limits and endorsements that apply to **your policy**.

We, us, our – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

For the purposes of this section only, this also includes any caravan or trailer attached to **your car**.

Any caravan or trailer attached to **your car** must not be more than 6.42 metres (21 feet) long, including the tow bar.

Territorial limits – Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

continued

UK Accident recovery

What is covered in the United Kingdom, Channel Islands and Isle of Man

1. Accident recovery and onward travel

We will pay the cost of protecting and removing **your car** to the nearest repairer. We will take **your car** and up to six **insured persons** to **your** destination in the territorial limit after an **insured incident**. As part of the same journey **your car** may be taken to **our** nearest repairer or to another of **your** choice within 10 miles.

If **you** do not wish **your car** to be taken to a suitable repairer, we will arrange and pay for the transportation of **your car** and up to six **insured persons** to **your** home address or **your** original destination.

We will also pay the cost of delivering **your car** back to **you** (at **your** home in Great Britain, Northern Ireland, Channel Islands and Isle of Man) after it has been repaired.

You and **your** passengers must be with **your car** when the repair or recovery vehicle arrives, unless **you** have made other arrangements with us.

2. Replacement driver

If **you** or any person entitled to drive under your certificate of motor insurance cannot drive because of an illness or injury within the territorial limit and within the **period of insurance**, we can arrange and pay for a replacement driver to take **your car** and up to six **insured persons** to **your** destination within the territorial limit. We will need to see all medical and other evidence. We will not cover any costs that **you** would have paid in continuing **your** trip or returning home.

3. Message service

We can relay up to three telephone messages to family members, friends or business associates of **yours** to advise of the unforeseen travel delays within the territorial limits and within the **period of insurance**.

4. Emergency overnight accommodation and travel expenses

Following an insured accident where **you** are unable to use **our** accident recovery service to transport the persons or pets being carried to the intended destination due to:

- ▶ hospitalisation of any persons in **your car**
- ▶ **your** domestic dogs and cats needing veterinary care ; or
- ▶ any person in **your car** being required to help the police with their enquiries.

We will pay for:

- ▶ emergency overnight accommodation
- ▶ travel expenses for any person or pet being carried in **your car**.

The maximum amount we will pay is £250.

What is not covered

We will not provide cover for the following:

In respect of replacement driver:

- ▶ any costs **you** would normally have to pay, such as petrol and toll charges

In respect of emergency accommodation:

- ▶ any incident that occurs within 50 miles of your home or the final destination
- ▶ accommodation in a hospital
- ▶ accommodation of pets in a veterinary hospital or similar establishment.

Options

Driving other cars



Please refer to your certificate of motor insurance

The meaning of words

Car – for the purposes of this section **car** shall mean a mechanically propelled vehicle, not being a motor cycle which is intended for use on public highways, is constructed to carry no more than eight people including the driver and is not constructed or adapted for carriage of goods.

Certificate of motor insurance – the document issued by **us** showing that this **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy – the contract between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the schedule.

continued

Driving other cars



What is covered

1. Cover we provide for you

We will provide indemnity in respect of all amounts **you** legally have to pay as a result of driving or using a **car** that is not owned by or hired to **you** under a hire purchase agreement if **you**:

- ▶ cause the accidental death of or bodily injury to any person; or
- ▶ cause accidental damage to anyone's property.

In respect of accidental damage to property **we** will not pay any more than £20,000,000 including all costs.

2. Cover we provide for other people

We will provide the same insurance as **we** provide in section 1 above to anyone travelling in, getting into or out of the **car**.

3. Cover we provide for legally-appointed representatives

After **your** death, **we** will protect **your** estate against any liability **you** had if **we** insure that liability under this **policy**.

4. Legal fees and expenses

If there is an accident insured under this **policy** **we** will, subject to **our** consent and written agreement, arrange and pay for:

- ▶ a solicitor or barrister to represent **you** at a coroner's inquest or court of summary jurisdiction
- ▶ defending **you** if **you** are charged with manslaughter or causing death by careless, reckless or dangerous driving.

5. Emergency medical treatment

If there is an accident insured by this **policy**, **we** will pay for emergency medical treatment which must be provided under compulsory motor insurance legislation.

A claim under this section of your cover only applies if:

- ▶ **you** have the owner's permission to drive the **car**
- ▶ **you** are 25 years of age or over
- ▶ **your car** has not been sold, disposed of, damaged beyond economic repair or declared a total loss
- ▶ **you** are not a company, firm or more than one person.

Claims under this section will affect your no claims discount.

What is not covered

Liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this **policy** unless this is necessary under compulsory motor insurance legislation in force within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Loss of or damage to the **car** being driven, or any trailer or caravan being towed by it.

Liability for loss of or damage to property which belongs to or is held in trust by **you** or is in **your** care, custody or control under this section of the **policy**.

Any loss, damage or liability arising from an accident outside Great Britain, Northern Ireland the Isle of Man or the Channel Islands.

Liability incurred by anyone who is covered under any other **policy**.

Liability caused by using a **car** on any part of an aerodrome, airport, airfield or military base where aircraft can go.

Loss, damage or liability if the **car** is being used for a purpose not shown or excluded on **your certificate of motor insurance**.

Windscreen cover



The meaning of words

Certificate of motor insurance – the document issued by us showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Glass – any **glass** in the windscreen, windows or sunroof of **your car**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

What is covered

If the **glass** in **your car** is damaged, **we** will pay for its replacement or repair. **We** will also pay for repairs to **your car's** bodywork scratched by broken **glass**.

We will not pay any more than £250 if **you** do not use **our** approved supplier, Autoglass.

Provided there is no other loss or damage and no claim is made under any other section of **your policy**, any claim for payment made for **glass** replacement or repair under this section will not affect **your** no claims discount.

What is not covered

You will have to pay the windscreen **excess** shown in **your schedule** if the **glass** is replaced. If the **glass** can be repaired then **you** will not have to pay this **excess**.

Damage to lights or reflectors and damage caused by their breakage.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

Car contents



The meaning of words

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

What is covered

We will pay:

- ▶ up to £250 for personal belongings while in **your car** or any attached trailer or locked roof box if they are lost or damaged by an accident, fire, theft or attempted theft.

Claims under this section will affect **your** no claims discount.

What is not covered

Money including cash, cheque books, credit, debit, cheque and loyalty cards.

Securities (financial certificates such as shares and bonds).

Goods, samples or equipment which **you**, or any person insured by this **policy**, carry in connection with any trade or business or which is owned by any business.

Theft of jewellery including watches, laptops, ipods and other unfixed audio, visual, navigational or communication equipment (including mobile phones) if **your car** is unoccupied, unless placed in the locked boot, locked glove compartment or locked roof box and the keys removed from **your car**.

Foreign travel



The meaning of words

Certificate of motor insurance – the document issued by us showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess – the amount **you** will have to pay if **you** make a claim. This will be shown on **your schedule**.

Glass – any **glass** in the windscreen, windows or sunroof of **your car**.

Market value – the cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**.

Period of insurance– the period you are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits – Great Britain, Northern Ireland, Isle of Man, Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

continued

Foreign travel



What is covered

This section gives **you** and anyone entitled to drive **your car** under **your** current **certificate of motor insurance**, the full cover shown in the **schedule** in any country in the **territorial limits** for up to 90 days in any one **period of insurance**.

You do not need a green card or a bail bond if **you** want to travel within or between the territorial limits.

If **you** want cover outside the **territorial limits**, **you** must tell **us**. **We** may provide cover and **you** may need to pay an extra premium.

We will pay any customs duty if **your car** is damaged and **we** cannot return it to Great Britain, Northern Ireland, the Isle of Man or the Channel Islands after a claim covered by this **policy**.

Claims under this section will affect **your** no claims discount.

What is not covered

Loss or damage to **your car**, following theft or attempted theft, if at the time of the loss or damage **your car** was unoccupied with the ignition key or other removable ignition device in or on **your car**.

Loss or damage to **your car** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.

Loss or damage to **your car**, if at the time of the damage **your car** was being driven by a person aged 17 – 24 and that person is not named in section 5 of **your** current **certificate of motor insurance**.

The **excess** shown in **your schedule**. The **excess** will not apply if **your** claim is solely for replacement of locks following loss of **your** keys.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to **your car**.

Loss of use of **your car** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

In respect of replacement driver:

- ▶ any costs you would normally have to pay, such as hotels, fuel or road tolls.

continued

Foreign travel



What is covered

1. Returning your car to the United Kingdom, Channel Islands and the Isle of Man after an insured incident

If **your car** is repaired before **your** scheduled return to the United Kingdom, Channel Islands and the Isle of Man, then **you** will be responsible for returning **your car** to the United Kingdom, Channel Islands and the Isle of Man at **your own** cost and for all associated costs.

If **your car** cannot be repaired before **your** scheduled return to the United Kingdom, Channel Islands and the Isle of Man or **your car** is stolen outside the United Kingdom, Channel Islands and the Isle of Man and not recovered until after **you** have returned to the United Kingdom, Channel Islands and the Isle of Man, **we** will pay for the following:

- ▶ the reasonable costs of taking up to six **insured persons** and **your** luggage to **your** home in the United Kingdom, Channel Islands and the Isle of Man by a route and method of **our** choice. **We** will not pay for special travel arrangements if one of **you** has a medical condition. **We** will also pay for **your car** to be taken to **your** home or to a suitable repairer near **your** home
- ▶ if **you** had to leave **your car** abroad, **we** will pay the costs of one standard class single ticket by rail or sea (or by air if the travel would take more than 12 hours by train or boat) for **you** or a driver of **your** choice to collect **your car**.

We will also pay any necessary and reasonable expenses on the outward journey for one person collecting **your car**, including accommodation. **We** will pay up to a maximum of £600.

The maximum **we** will pay to repatriate **your car** will be its current market value in the United Kingdom, Channel Islands and the Isle of Man.

Any unused travel tickets must be used for the repatriation of **your car** before **we** will provide any alternatives.

What is not covered

continued

Foreign travel



What is covered

2. Loss of use of your car

If, at any time during **your** trip, **you** cannot use **your car** due to an insured incident within the European Assistance territorial limits and **your car** will be out of use for more than eight hours; or

If **your car** is stolen within the European Assistance territorial limits and not recovered within eight hours **we** will organise and pay for one of the following:

- ▶ taking up to six **insured persons** and **your** luggage to **your** original destination within the European Assistance territorial limits, and returning **you** to **your car** after it has been repaired
- ▶ accommodation including one daily meal (excluding alcoholic beverages) for up to six **insured persons** while **your car** is repaired. **We** will pay a maximum of £45 per person per day for up to five days
- ▶ up to £750 towards the costs of hiring another vehicle while **your car** remains unserviceable.

3. Storage

If **your car** has to be stored whilst **you** are waiting for it to be repaired, **we** will pay for the cost of storing **your car**. The most **we** will pay is £100.

4. Replacement driver

If accidental injury, sudden illness or death means that there is no one who is entitled to drive under **your certificate of motor insurance** available to drive **your car**, **we** will pay for a replacement driver to take **your car** and up to six **insured persons** to **your** home address in the United Kingdom. **We** will need to see all medical and other evidence. **We** will not cover any costs that **you** would have paid in continuing **your** trip or returning home.

We will pay accommodation costs on **your** return journey, provided these costs would not have occurred if the trip had gone ahead as planned. The most **we** will pay is £45 per person per night for up to six **insured persons** for a maximum of two days.

5. Parts delivery

If the parts needed to repair **your car** are not available locally, **we** will arrange and pay for these parts to be delivered. These costs do not include the costs for the spare parts and any custom duty. This excludes any parts which are no longer made, cannot be bought from a wholesaler or agent or cannot be exported to the country where **your car** is.

What is not covered

Personal accident



The meaning of words

Accident – a sudden and unforeseen event involving **your car**, which occurs during the **period of insurance**, resulting in **bodily injury** including **assault**.

Assault – a sudden and unexpected attack by an unknown third party with deliberate intent to cause **bodily injury** at an identifiable time and place following a road incident within the **territorial limits**.

Bodily injury, injury – any injury which is caused by accidental means or following **assault**, and which within 52 weeks from the date of the **accident** shall solely and independently of any other cause result in death, **loss of limbs** or **loss of eyes**, **loss of hearing**, **loss of speech**, or **permanent total disablement** of a **driver** and/or **passengers**.

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Driver – anyone entitled to drive **your car** under **your certificate of motor insurance**.

Endorsement – changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Effective time – whilst travelling in, getting into or out of, or undertaking emergency roadside repairs to **your car** while it is being used by a **driver**.

Loss of eye/eyes – permanent and total loss of sight which shall be considered as having occurred if the **driver** and/or **passengers** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Loss of hearing – total, permanent and irrecoverable loss of hearing.

Loss of limb or limbs – shall mean the permanent and complete loss of a limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.

Loss of speech – total, permanent and irrecoverable loss of speech.

Passenger – any person travelling in **your car**.

Period of insurance – the period of cover shown on **your schedule** and **certificate of motor insurance**.

Permanent total disablement – shall mean disablement, caused other than by **loss of limb, eye, hearing or speech**, which has lasted for 52 consecutive weeks and which will prevent the **driver** or **passengers** from engaging in gainful employment of any and every kind for the remainder of their life.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

We, us, our, Allianz – Allianz Insurance plc.

continued

Personal accident



What is covered

We will pay £20,000 to the **driver** and/or any **passengers** who have an **accident** during the **period of cover** shown on the **schedule**, whilst travelling in, getting into or out of **your car**, or undertaking emergency roadside repairs to **your car** while it is being used by anyone entitled to drive on **your certificate of motor insurance** and this results in death or **bodily injury** within 52 weeks.

We will only pay for one benefit for death or **bodily injury** to any person for any one **injury** in any one **period of insurance**.

Any disability which existed prior to a person sustaining **bodily injury** shall be taken into account when calculating the benefit payable.

The benefits shown above shall not be subject to interest.

Claims under this section will affect **your** no claim discount.

What is not covered

Death or **bodily injury** caused by any **driver** or **passenger** committing or attempting to commit suicide.

Any **bodily injury** inflicted deliberately.

Bodily injury to the **driver** or **passengers** arising out of racing, rallying, speed testing, speed trials or whilst driving on a motor sports circuit.

Any **driver** (including **you**) being under the influence of alcohol or drugs to a level which would be a driving offence in the country where the **accident** happens.

Bodily injury caused by failure to wear a seatbelt unless exempt on medical grounds.

Roof boxes and car trailers



The meaning of words

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement – changes to the terms of **your policy** which will be shown on **your schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits – Great Britain, Northern Ireland, The Isle of Man, the Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Trailer – any **trailer** with a maximum gross weight of less than 1,500kg that has been built to be towed by a car.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

continued

Roof boxes and car trailers



What is covered

If any **trailer** or roof box owned by **you** is damaged or stolen whilst attached to or detached from **your car** whilst in the **territorial limits**, we will pay the cost of repair or replacement up to a maximum of £1,000.

Claims under this section will affect **your** no claim discount.

What is not covered

The contents of any trailer or roof box unless covered under the car contents section.

Any **trailer** exceeding 1,500kg maximum gross weight.

Any mechanically/self propelled vehicle carried in or on the **trailer** including yachts, canoes, boats or motorcycles.

Mobile canteens, any trailer equipped for cooking, horseboxes and caravans.

Any livestock being carried on the **trailer**.

Any refrigerated **trailer**.

Any **trailer** used in connection with a business.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to the **trailer**.

Loss of use of the **trailer** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of the **trailer** by or under order of any government, public or local authority.

Car hire



The meaning of words

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

What is covered

We will arrange and pay for hiring another car for **you** if **your car** is going to be out of use as a result of damage covered under this **policy**, or is assessed as being beyond economical repair or if it is stolen and not recovered. **We** will make all the delivery arrangements and also insure the hire car to the same extent as **your car** for the periods shown below.

Subject to availability the hire car will be of a make and model from the Volkswagen Group range and will be a class A size (small hatchback) car. Where a Volkswagen Group car is not available a car of an alternative make will be provided.

If **your car** can be repaired by a Volkswagen Group approved repairer **you** may keep the hire car for the duration of the repairs to **your car**.

If **your car** is assessed as being beyond economical repair **you** may keep the hire car for a period of 18 days in total from the date that **your car** is declared a total loss.

If **your car** is stolen and not recovered **you** may keep the hire car for a period of 14 days from the date of discovering the theft.

What is not covered

Costs of fuel, oil and other items **you** use in the hire car during this period of hire.

Any car hire agreed outside the periods described above unless **we** have agreed to an extension of the hire period. **You** must pay for the extra hire period.

Any car hire agreement made outside the United Kingdom, Channel Islands and Isle of Man.

Upgraded car hire



The meaning of words

Certificate of motor insurance – the document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

What is covered

We will arrange and pay for hiring another car for **you** if **your car** is going to be out of use as a result of damage covered under this **policy**, or is assessed as being beyond economical repair or if it is stolen and not recovered. **We** will make all the delivery arrangements and also insure the hire car to the same extent as **your car** for the periods shown below.

Subject to availability the hire car will be of a make and model from the Volkswagen Group range and will be a class D size (medium hatchback/saloon). Where a Volkswagen Group car is not available a car of an alternative make will be provided.

If **your car** can be repaired by a Volkswagen Group approved repairer **you** may keep the hire car for the duration of the repairs to **your car**.

If **your car** is assessed as being beyond economical repair **you** may keep the hire car for a period of 18 days in total from the date that **your car** is declared a total loss.

If **your car** is stolen and not recovered **you** may keep the hire car for a period of 14 days from the date of discovering the theft.

What is not covered

Costs of fuel, oil and other items **you** use in the hire car during this period of hire.

Any car hire agreed outside the periods shown unless **we** have agreed to an extension of the hire period. **You** must pay for the extra hire period.

Any car hire agreement made outside the United Kingdom, Channel Islands and Isle of Man.

No claims discount protection



The meaning of words

Certificate of motor insurance – the document issued by us showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Glass – any **glass** in the windscreen, windows or sunroof of **your car**.

Period of insurance – the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz – Allianz Insurance plc.

You, your – the policyholder named on the **schedule**.

Your car – the car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including childrens car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your cars** electrical system.

If **you** do not claim under this **policy** during the **period of insurance**, **we** will give **you** a no claims discount (NCD) on **your** premium when **you** renew **your policy**.

The following will not affect **your** no claims discount:

- ▶ payments made for glass repairs and for bodywork scratched as a direct result of a damaged window windscreen or sunroof under the optional windscreen cover section
- ▶ claims where **you** or a driver entitled to drive by your current **certificate of motor insurance** are not at fault, as long as **we** have recovered all that **we** have paid from those who are responsible.

If **you** have selected no claims discount protection, **your** premium will be adjusted as shown below.

NCD years at inception or last years renewal	NCD years at next renewal				
	No claim	1 claim	2 claims	3 claims	4 or more claims
1 Protected	2	1	0	0	0
2 Protected	3	2	0	0	0
3 Protected	4	3	1	0	0
4 Protected	5	4	2	0	0
5 Protected	5+	5	3	1	0

Legal expenses



How to make a claim

You must first make a valid claim on **your car** insurance **policy** by calling the claims phone number shown in the ‘how to make a claim’ section of this policy.

When **you** call, **you** will be asked for full details of the road accident. Please quote reference number 36571. This **policy** section includes access to one of **our** approved specialist solicitors if **your** claim is covered. **You** must not appoint a solicitor yourself.

If **you** have already seen a solicitor before **we** have accepted **your** claim, **we** will not pay any fees or other expenses that **you** have incurred. If **your** claim is covered, **we** will appoint the **legal representative** that **we** have agreed to in **your** name and on **your** behalf and will only start to cover the costs from the time **we** have accepted the claim and appointed the **legal representative**.

The meaning of words

Certificate of motor insurance – the document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Costs – under this **policy** section **we** will pay the following:

- ▶ the professional fees and expenses reasonably and properly charged by the **legal representative**, on a **standard basis**, up to the standard rates set by the courts, which cannot be recovered from **your** opponent
- ▶ **your** opponent’s **costs** which **you** are ordered to pay by a court or tribunal.

We will only pay **costs** which **we** consider are necessary and in proportion to the value of **your** claim.

We will only start to cover the **costs** from the time **we** have accepted the claim and appointed the **legal representative**.

The most **we** will pay for all claims arising out of any one road accident is £100,000.

Legal representative – the solicitor or other person appointed with **our** agreement under this **policy** section to represent **you**. At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**. **You** can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send his or her name and address to **us**. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the disputes procedure detailed in condition 6 of this **policy** section.. When choosing the **legal representative**, **you** must remember **your** duty to keep the costs of any legal proceedings as low as possible.

Period of insurance – the period shown in the **schedule** and on **your** current **Certificate of motor insurance**.

Policy – the contract of insurance between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Standard basis – the assessment of **costs** which are proportionate to **your** claim.

Territorial limits – Great Britain, Northern Ireland, Isle of Man, Channel Islands, Republic of Ireland, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Holland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

We, us, our – Allianz Legal Protection, part of Allianz Insurance plc.

You, your – the policyholder named in the **schedule** or any person entitled to drive or any passenger in **your car**.

Your car – **your** motor car as described in **your** current **certificate of motor insurance**. This also includes any caravan or trailer attached to **your car**.

continued

Legal expenses



What is covered

We will pay the **costs** we have agreed to of **you** taking legal action as a result of any road accident which causes the following:

- ▶ **your** death or bodily injury while **you** are in, on or getting into or out of **your car**
- ▶ damage to **your car**
- ▶ damage to property which **you** own or are legally responsible for and which is in or on **your car**.

We will provide this cover as long as:

- ▶ the claim is not covered under any other insurance policy
- ▶ the road accident happened within the **territorial limits** and within the **period of insurance**
- ▶ the claim will be decided by a court within the **territorial limits**; and
- ▶ **you** have a reasonable chance of successfully recovering damages, at all times.

What is not covered

We will not provide cover for the following:

- ▶ any claim arising out of a contract **you** have with another person or organisation
- ▶ a claim for an event which is not covered under **your** current car insurance **policy**
- ▶ **your car** being used for racing, rallies or competitions
- ▶ disputes between **you** and **us**
- ▶ **costs** we have not agreed to in writing
- ▶ any **costs** incurred before **we** have accepted **your** claim in writing
- ▶ any **costs** covered by another insurance policy
- ▶ **costs** **you** have paid directly to the **legal representative** or any other person without **our** permission
- ▶ any VAT which **you** can recover from elsewhere
- ▶ claims directly or indirectly caused by, contributed to, or arising from:
 - ▶ ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - ▶ the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment
- ▶ claims arising from war, invasion, riot, revolution or a similar event
- ▶ any claim which happens because **you** have deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim
- ▶ any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change
- ▶ any fines or penalties
- ▶ an application for a judicial review.

continued

Legal expenses



Conditions

If **you** do not keep to the conditions, **we** will have the right to cancel this **policy** section and refuse any claim and withdraw from any current claim.

1. **You** must:

- ▶ report any claim to **us** and not to another person or organisation
- ▶ not appoint a **legal representative**
- ▶ give **us** written details of **your** claim along with any other supporting information **we** ask for
- ▶ make **your** claim within six months of the date of the road accident
- ▶ follow the **legal representative's** advice and provide any information he or she asks for
- ▶ take every reasonable step to get costs back and pay them to **us**
- ▶ get **our** written permission before making an appeal
- ▶ make sure that the **legal representative** keeps to all parts of condition 2 below.

2. The **legal representative** must do the following:

- ▶ get **our** written permission before instructing a barrister or expert witness
- ▶ tell **us** if, at any stage, there is no longer a reasonable chance of getting damages back or getting any other solution
- ▶ tell **us** immediately if **you** or **your** opponent make a payment into a court or any offer to settle the matter
- ▶ report the result of the claim to **us** when it is finished.

3. **We** will have the right to do the following:

- ▶ take over and conduct, in **your** name, any claim or proceedings.
- ▶ settle a claim by paying the amount in dispute
- ▶ appoint the **legal representative** in **your** name and on **your** behalf.
- ▶ have any legal bill audited or assessed
- ▶ contact the **legal representative** at any time, and have access to all statements, opinions and reports relating to the claim
- ▶ end **your** cover if, during the course of the claim, **we** think there is no longer a reasonable chance of success. If **you** continue the claim and get a better settlement than **we** expected **we** will pay **your** reasonable **costs**
- ▶ settle the **costs** covered by this section of **your** **policy** at the end of the claim

- ▶ end **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if:
 - ▶ the **legal representative** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act by **you** or
 - ▶ **you** unreasonably withdraw **your** claim from the **legal representative** without **our** agreement and
 - ▶ **we** do not agree to appoint another **legal representative** to continue **your** claim.

4. **Your** agreements with others

We will not be bound by any agreement between **you** and the **legal representative** or **you** and any other person or organisation.

5. Choosing the **legal representative**

At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**.

You can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send his or her name and address to **us**. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the procedure in condition 6.

When choosing the **legal representative**, **you** must remember **your** duty to keep the costs of any claim or legal proceedings as low as possible.

6. Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator, who **you** and **we** agree to. If **we** and **you** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one. Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs.

7. Notices

Every notice which needs to be given under this **policy** section must be given in writing by recorded delivery. If **you** give **us** notice, **you** must send it to **our** address. If **we** give **you** notice, **we** must send it to **your** last known address.

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