

## Home and Legacy Prestige Motor – 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, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording as part of your policy documents.

### How long does the cover last?

The policy lasts for 12 months or for the period of insurance shown on the insurance schedule unless you or we choose to cancel.

### What type of cover is provided by us?

Home and Legacy Prestige Motor provides motor insurance cover for households that own one or more vehicles who wish to insure them all under a single policy.

The policy covers loss of or damage to your insured vehicle(s) following accidents, malicious damage, fire, theft or attempted theft. You will also be covered for damage to vehicles and property belonging to other people and for injuries that you cause to other people arising out of the use of your vehicle(s).

If an insured vehicle is damaged you can choose where you want the vehicle to be repaired. Whilst the vehicle is being repaired we will provide you with a courtesy car. **Full details can be found in Sections 1-19 of the policy wording.**

You may also be covered for Motor Legal Expenses and European Breakdown Cover. **Full details about these covers can be found in Sections 20 and 21 of the policy wording.**

### Who is providing the insurance?

**Sections 1 – 19** - Chaucer Insurance, Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent, CT5 3FD. Chaucer Insurance is a trading name of an authorised Lloyds syndicate managed by Chaucer Syndicates Limited which is registered in England & Wales No.184915, Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD, United Kingdom.

**Section 20** – UK General Insurance Limited on behalf of Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No: FC008998. UK Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 310101. Inter Partner Assistance is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group. Inter Partner Assistance SA is authorised by the Commission Bancaire Financiere et des Assurances (CBFA) to l'Autorité des Services et Marchés Financiers in Belgium (their regulatory arm) and regulated by the Financial Conduct Authority here in the UK. Financial Services Register number is 202664.

**Section 21** – Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number is 202715

### What happens if I take out cover and then change my mind?

You have a statutory right to cancel your policy within 14-days from the day of purchase or renewal of the contract or the day you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

If you choose to cancel the policy and the insurance cover has already commenced you will be entitled to a refund of the premium paid except where a claim for which you are at fault or an incident for which you are at fault that may lead to a claim has occurred during the period of cover we have provided, in which case the full annual premium will be payable to us.

You can exercise your right to cancel by returning the certificate of motor insurance to the insurance intermediary through whom you arranged your insurance or to Home & Legacy Insurance Services Limited, 500 Avebury Boulevard, Milton Keynes, Bucks MK9 2LA.

If you cancel your insurance after the first 14 days, provided you have not made a claim or no incident has occurred which may give rise to a claim, you will be entitled to a proportionate refund of the premium paid. If an incident has occurred that might give rise to a claim or if you have made a claim you may be required to pay the premium for agreed period of insurance as shown on your schedule.

### What are the significant features and benefits and the key exclusions and limitations and where can I find them in the policy?

The policy wording should be referred to for full definitions and details. A specimen will be provided on request.

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
<b>Your Liability to Others</b>		
Cover for death or injury to any person or damage to property belonging to others whilst you are: <ul style="list-style-type: none"> <li>• using your vehicle (including whilst towing)</li> <li>• driving vehicles that you do not own (if you are driving with the owner's permission).</li> </ul>	Unlimited cover for death or injury and £20 million for property damage (£5 million if your vehicle is a commercial vehicle or a horsebox).	Section 1 - What is not covered Section 2 - Driving Other Cars Section 3 - Towing
<b>Loss or Damage to your vehicle</b>		
<b>Damage to your vehicle</b> Loss or damage to your vehicle, its accessories and spare parts.	We will not cover loss or damage caused while your vehicle has been left unattended, unless the ignition key/card has been removed, or loss or damage caused intentionally by you or a member of your immediate family. Other exclusions and limits apply and these are explained fully in your policy.	Sections 8,9,11,12,17 & 18, the general exclusions and some endorsements.
<b>Settlement of Claims</b> New cars up to a year old will be replaced if they were first registered in the UK and you have been the only keeper.	Cover is limited to the market value of your vehicle (unless we agree a value with you when you start your insurance).	Section 8 - What is not covered
<b>Salvage Retention</b> Option to retain salvage if the cost of repair is the same as or exceeds the market value.	If you retain the salvage we will pay you 70% of the market value (or value we agreed with you when you started your cover) for your vehicle in cash.	Section 8 - How we will settle your claim.
<b>Excess for young or inexperienced drivers in addition to the excess shown on your schedule:</b> Payable in addition to any other excess shown on your schedule.	<ul style="list-style-type: none"> <li>• Under 21 years of age      <b>£500</b></li> <li>• 21 to 24 years of age      <b>£300</b></li> <li>• UK driving licence held under 12 months      <b>£500</b></li> </ul>	Section 8 – Excess under How we will settle your claim.
<b>Temporary Replacement Car</b> We will provide a temporary replacement car whilst your own vehicle is being repaired following an insured incident. The replacement car may not be the same size, type or value as the vehicle that is being repaired.	Until the repairs to your vehicle have been completed or up to 14 days in the event of a total loss or if your vehicle is stolen and not recovered.	Section 10

Significant Features and Benefits	Key Exclusions and Limitations	Policy Section
<b>Audio, Entertainment, Communication and Navigation Equipment</b>		
Up to the market value for loss of or damage to equipment permanently fitted to your vehicle at the time of manufacture. Up to £750 for all other permanently fitted equipment.	Excludes portable satellite navigation equipment and phones. You will not have to pay an excess under this section.	Section 11
<b>Glass</b>		
The cost of repairing or replacing a broken windscreen, window glass or any sunroof in your vehicle.	The Excess that applies for glass replacement that will be shown on your schedule.  If you do not use the Home and Legacy Helpline there will be a £150 limit for glass replacement and for repair you will have to pay the glass excess.	Your Schedule Section 17.
<b>Foreign Use</b>		
The same cover as we provide in the UK is also provided whilst you are driving abroad.	Cover only applies whilst driving in countries within the territorial limits as stated in the policy – but it may be possible to extend cover if you ask us. Limited to a maximum of 90 days for any one period of insurance. You must notify us each time you travel.	Section 18 Also refer to the 'Definitions' for details of the territorial limits that apply.
<b>No Claim Bonus</b>		
You may pay an extra premium to protect your No Claim Bonus from being reduced following a claim.	No more than two claims in any five successive periods of insurance will be allowed.	Section 19
<b>Motor Legal Expenses</b>		
Cover is included to help to recover uninsured losses or to pursue an injury claim if an incident occurs where you are not at fault.	Up to a maximum of £100,000. Claims will not be dealt with if there is not a reasonable chance of success. Reasonable Prospects are considered to be 51% or better chance of success.	Section 20 (a) Definitions and Conditions that apply to Section 20
<b>European Breakdown Cover (if you choose to include this cover)</b>		
Assistance at home and at the roadside anywhere within the territorial limits if your vehicle breaks down.  The recovery of your vehicle. Transporting you and your passengers home or to your intended destination; or 48 hour car hire; or the cost of a nights accommodation.	Limited to 60 minutes assistance.  £400 limit for car hire (£600 outside the UK); or up to £75 per person for accommodation (Maximum of £600 per incident) or up to £100 per person (maximum £800 per incident) outside the UK.	Section 21

## **How do I make a claim?**

If you wish to make a claim or report an incident which might result in a claim under any Section of the Policy, please contact your insurance intermediary (if you have one) or call the Home and Legacy Helpline\* which is staffed 24 hours a day 7 days a week, 365 days a year. The Home and Legacy Helpline\* can be contacted on:

Phone: 0845 077 0810 (for calls made inside the UK)

Phone: 0044 1925 428193 (for calls made outside of the UK)

\*The Home and Legacy Helpline is provided by LawShield UK Ltd, registered in England & Wales No 3360532, Registered Office: LawShield House, 850 Ibis Court, Centre Park, Warrington WA1 1RL United Kingdom. LawShield UK Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 306793.

## **How do I make a complaint?**

### **If you have a complaint, please contact:**

The Customer Satisfaction Manager  
Home and Legacy Insurance Services Limited  
500 Avebury Boulevard  
Milton Keynes MK9 2LA.

Alternatively phone: 0844 893 8360.

Please note that if the complaint relates to the service provided by your insurance intermediary or where the insurer(s) are required to investigate the details will be re-directed.

We will monitor the progress of complaints that are re-directed to other parties for investigation.

Where the insurer is a Lloyd's syndicate you may also contact:

Policyholder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London EC3M 7HA.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 08000 234 567 free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Full details of our complaints procedure may be found in your policy documentation.

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

## **Would I receive compensation if insurers were unable to meet their liabilities?**

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme is available from the FSCS.

The FSCS can be contacted at:  
Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London EC3A 7QU.  
Tel: 0800 678 1100 or 0207 741 4100.  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

**This policy summary can be made available in large print, audio or Braille.**

**Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.**

**Please note that calls may be recorded for our joint protection training and/or monitoring purposes.**