

Motor Insurance Summary of Cover
Underwritten and provided by
Brit Insurance Ltd

keyfacts

This summary of cover does not contain the full terms and conditions of the Insurance Contract. Full details of the terms, conditions and exclusions of the Insurance Contract are contained in the Policy Document, which is available on request.

The motor policy you have purchased is provided by Linkfield Insurance Logistics Ltd and underwritten by Brit Insurance Ltd.

Significant Features of the Motor Insurance Policy

This policy provides comprehensive cover for which the following key features and eligibility are described below:

UNLIMITED manufacturers fitted stereo equipment (otherwise limit is £500)
UNLIMITED windscreen cover with £50 excess (provided a recommended repairer is used)
Personal Accident cover up to £5,000
Medical Expenses
Personal Effects cover up to £100 each (provided vehicle is not a Cabriolet)
Full EU cover (Accidental Damage, Fire and Theft) included provided notification received by Linkfield Insurance Logistics prior to travelling
GAP Cover – Total loss in years 1, 2 & 3 full settlement of financial liabilities in the event of a total loss as assessed by an approved repairer

Full details of features and benefits of comprehensive cover can be found in Sections 1 to 6 of your Policy Document.

Any excesses and endorsements applicable to your Policy can be found on your Motor Insurance Schedule along with cover limitations and premiums due.

Accident Management Service (does not form part of the Insurance Policy)

Full accident management service with:

- Free courtesy car during accident repair (providing recommended repairer is used)
- 24-hour helpline
- Full uninsured loss recovery service

How to Make a Claim

All matters related to claims should be reported direct to Linkfield Accident Management Limited telephone 08457 023518 as soon as possible quoting your policy number. You must give them any information or help they ask for. Full details of how to claim are included in your Policy Document.

How to Complain

Should there ever be an occasion where you need to complain please call us in the first instance on telephone 01737 232 2000.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint. The address and telephone number is Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800.

Your Rights To Cancel

You have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation. To cancel please write to Linkfield Insurance Logistics Ltd, Buckland House, 38 Albert Road North, Reigate, Surrey RH2 9EH or telephone 01737 232000.

On receipt of your notice we will refund any premiums already paid, except when you have already made a claim under your policy.

Details About Our Regulator

Linkfield Insurance Logistics Ltd is authorised and regulated by the Financial Services Authority (FSA).

The policy is underwritten by Brit Insurance Ltd [Valentines House, 51/59 Ilford Hill, Ilford, Essex IG1 2DG]. Brit Insurance Ltd is authorised and regulated by the FSA.

The FSA website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscf.org.uk