

Motor Insurance Information Document for Customers of the **TCH Salsa** Salary Sacrifice Scheme

Underwritten and provided by Allianz Insurance Plc.

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 is accepted and administered by Howden and underwritten by Allianz Insurance Plc. and will run for the duration of the Agreement.

Significant Features of the Policy

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

Standard Acceptance Criteria

- Agreement holder must be a permanent employee not on a period of probation
- All drivers must reside in Mainland UK (excluding Northern Ireland)
- Aged between 18 and 68.
- Holder of a Full, UK/EU, South Africa, USA, New Zealand, Canada or Australian Driving Licence (any other licences are not acceptable).
- No more than six points on the driving licence in the last 3 years
- Not subject to a driving ban in the last 5 years.
- No more than one claim, within the last three years. Claim meaning any accident or loss where full recovery not made from other party.

Approved Drivers

- Named employee (Agreement holder)

Additional named drivers are allowed if declared and meet the "Acceptance Criteria" above i.e.

- Named Spouse/Civil or Domestic Partner
- Other named and approved driver
- Declared drivers who do not meet the 'Acceptance Criteria' must be referred to Howden to check on acceptance..
- The rate is based on the age of the youngest driver and a named driver specified certificate will be issued

Vehicle Car Group Driving Restrictions

ABI Groups	1 to 11	Drivers Aged 18 and over
ABI Groups	12 to 16	Drivers Aged 20 and over
ABI Groups	17 to 21	Drivers Aged 21 and over
ABI Groups	22 to 29	Drivers Aged 22 and over
ABI Groups	30 to 35	Drivers Aged 25 and over
ABI Groups	36 to 50	Drivers aged 30 and over

(Additional Terms may apply and additional excess applicable due to higher vehicle value)

Use

- Social domestic and pleasure use and commuting from home to permanent place of employment for all the "Approved Drivers".
- Personal Business Use by the agreement holder on the business of their employer only
- No other Business Use is permitted unless specifically agreed and shown on the certificate of insurance.

Courtesy Vehicle

- This policy includes comprehensive insurance cover for a **courtesy car** whilst your Salary Sacrifice car is in for a service or maintenance up to a maximum period of **fourteen days**.
- In the case of accident repairs providing a TCH Salsa recommended repairer is used a Class A Courtesy Car will be provided for the duration of the repairs. In the case of a write off a "courtesy car" as described above is provided until such time as the vehicle is confirmed as written off. In the case of a vehicle stolen not recovered no courtesy car is provided

Exclusions for loss or Damage to the insured vehicle

- Standard Excess : £250 Accidental Damage, Fire & Theft Excess

Except for fire and theft claims, the first part of any claim Allianz is increased to: -

- £500 Drivers under 25 years of age
- £425 Drivers aged 25 and over and not having held a full licence for 12 months at the time of loss or damage
- £100 Windscreen Excess (waived if the glass is repaired rather than replaced)
- Increased excesses for higher valued vehicles (applicable to value of vehicle at policy inception)
Vehicle Value £50,000 to £74,999: £500 Accidental Damage, Fire & Theft, £250 Windscreen
Vehicles Value £75,000 to £99,999: £1000 Accidental Damage, Fire & Theft, £500 Windscreen
- Excludes loss or damage arising from theft or attempted theft whilst the vehicle is unlocked or whilst the ignition key or similar has been left in or on the insured vehicle.
- Excludes Fraud and/or deliberate acts
- Excludes a vehicle being used Airside

Significant Features

- Full policy cover provided throughout European Community including Croatia, Bosnia-Herzegovina, Serbia, Monaco, San Marino, Vatican City Iceland, Liechtenstein, Norway and Switzerland, limited to 30 days any one trip
- Loss or theft of keys, affected locks, transmitter and central locking interface or re-coding any alarm or immobiliser system.
- Loss of keys and transmitter £1,000
- Audio equipment fitted as standard is unlimited
- Medical Expenses £250 per person maximum any one cause £1,000
- Personal Clothing & Effects £500 (excludes money, jewellery)
- Personal Accident insurance £5,000
- In the event of your vehicle sustaining loss or damage to the extent that it is considered a total loss by your insurer they will pay the written down value as held by the lease co of such vehicle, at the time of loss or damage.
- The policy includes **Uninsured Loss Recovery** which allows the insurer's appointed representatives to pursue a claim against a third party on your behalf following an agreed non fault road traffic accident where indemnity is provided under the contract up to a maximum sum insured of £100,000.

Insurance Premium Tax

- The rating will be amended to reflect changes to the insurance premiums tax as they occur.

Additional Terms Applicable to 3 Year Policies

The premium entering the third year of the contract period is guaranteed subject to the following provisions: -

The Insurer may terminate or amend the premium, terms and conditions of the agreement if there is:

- Any change in legislation, reinsurance or insurance industry practice of legal precedent established in any court of law that has a material effect upon the policy or agreement.
- Any significant change in the requirements of Reinsurers.
- Any individual Policy has been the subject of more than two fault claims in any preceding twelve month period of insurance or a total of at least three fault claims in the preceding two year period of insurance.
- Any individual driver has sustained a motoring conviction resulting in a period of disqualification from driving of at least six months, a custodial sentence of any length and/or a fine in excess of £1,000.

How to Make a Claim

All matters related to claims should be reported to . **Call claims 0333 800 1451 Option 3**

Fair Presentation of Risk

The policy states that you must make a fair presentation of the risk to insurers. Failure to disclose information that would have affected the judgement of Insurers acceptance of risk or the the terms they would have applied. An example being if the failure was deliberate or reckless Insurers may avoid the policy and refuse to pay any claims. For more detail refer to the Policy General Condition 7

Fraud Prevention and Detection (See policy for further details)

In order to protect the interests of our policyholders and to prevent and detect fraud Allianz may at any time:

- share information about you with other organisations and public bodies including the Police;
- check and/or file your details with fraud prevention agencies and databases; and
- undertake credit searches and additional fraud searches.

If you provide false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies and databases to prevent fraud and money laundering.

Claims History

Under the conditions of the policy you must advise Allianz about any insurance related incidents whether or not they give rise to a claim in line with "acceptance criteria"

When you advise Allianz about an incident the information will be passed to the appropriate databases including the Claims Underwriting Exchange register.

Allianz may search the register and other databases when:

- you apply for insurance;
- in the event of any accident or claim; or
- at time of renewal;

to validate your claims history or that of any person or property likely to be involved in the policy or claim

What to do if you have a complaint

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website www.financial-ombudsman.org.uk or telephoning 0800 0234567 or 0300 1239123.

Details About Our Regulator

Howden is a trading style of Aston Lark Limited. Aston Lark Limited is authorised and regulated by the Financial Conduct Authority, No. 307663. The motor policy is underwritten by Allianz Insurance plc. Authorised and regulated by the Financial Conduct Authority The FCA website which includes a register of all regulated firms can be visited at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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.fscs.org.uk

FREQUENTLY ASKED QUESTIONS

Basis of Policy re No Claims Discount

The policy being a Employee benefit is deemed a company car and is therefore not based on years no claims discount.

On entering the policy please keep safe your previous entitlement to No Claims Discount from previous Insurer (if applicable)

No Claims Discount years are not accrued in the same way on a company car and therefore on exiting the scheme Howden will provide you with a letter of your driving record to take to the new Insurer for them to convert to appropriate No Claims Discount alongside the document showing your entitlement prior to entering the scheme

Temporary driver

It is not possible to include temporary drivers on the policy. Changes can be made which are for the duration of the lease contract