

CAR INSURANCE



John Lewis
FINANCE

Welcome to your car insurance policy from John Lewis Finance

Thanks for choosing us to insure your car - we're delighted to have you with us, and there are just a few things that we need you to do.

Please take the time to read through this document to ensure you have the cover you need.

This document has been designed to explain exactly what you are and aren't covered for - we don't hide behind insurance jargon or complicated terms. This document is laid out so that you should be able to easily find what you need when you need it.

Check the information in your other documents

You gave us some important information so we could provide you with a quote, and we need you to check that all of this information is correct and that you've bought the cover that's right for you. Please take a moment to read:

- Your schedule
- Your statement of fact
- Your certificate of insurance

We need you to contact us as soon as possible if:

- the policy doesn't provide you with the insurance cover that you want; or
- any of the information in these documents is incorrect, as this can affect your insurance cover.

Yours sincerely,

The Car Insurance team
John Lewis Finance

Contact us

If you want to talk to us about your policy, call: 03300 240 612

Our Customer Services phone lines are open:

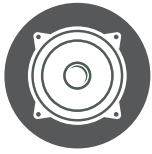
Monday to Friday from 8.30am to 8pm, Saturday from 9am to 5pm and Sunday from 10am to 4pm.

Please have your policy number to hand when contacting us.

A guide to your cover

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Cover at a glance



Cover for audio & sat nav equipment

Cost of repairing or replacing factory fitted audio and sat-nav equipment. Up to £750 if the device was fitted since manufacture.



Uninsured driver protection

If **you** are involved in an accident that is not **your** fault and the person responsible for the accident is not insured, **your** no-claims bonus will not be affected and **you** won't have to pay **your** excess.



Child car seat

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident, **we** will pay the cost of replacing the seat.



New car replacement cover

If **your car** is less than 12 months old and is written off or stolen and not recovered, **we'll** replace it with a new one.



Keeping you moving

We will pay **you** back up to £500 towards travel or hotel costs to finish **your** journey, if **your car** is not roadworthy following an accident.



Repairs are guaranteed

Our approved repairer will guarantee their repair work for as long as **you** own **your car** and will provide a courtesy car for the duration of repairs.



Replacement keys

If **your** keys are lost or stolen, **we** will provide cover up to £1,000 to replace them.



90 days EU cover

Comprehensive insurance cover for up to 90 days when driving **your car** abroad in the EU.



Personal accident

£10,000 if **you** or **your** spouse are seriously injured in an accident.



Personal belongings

Up to £250 cover for personal belongings.



Windscreens and windows

We will repair or replace any damaged windscreens or windows.



Legal liability to others

Cover for injury to any person and damage to property caused by **you** driving **your car**.

If you choose to pay a premium for additional products, these will be set out in your schedule and are not part of your comprehensive car insurance cover.



Our cover is rated 5 Star, which means **we** provide one of the highest quality offerings in the market with a comprehensive level of features and benefits.

Definitions

We don't hide behind jargon. To help you understand everything we say, here are the explanations of the key words and phrases we have used in this document.

We, us, our

Covea Insurance plc. This insurance policy is arranged by John Lewis Finance and provided by Covea Insurance plc.

You, your

The person or company named as the insured in **your schedule**.

Your car

The insured vehicle shown on the **certificate of insurance** including any accessories which are permanently fitted to it.

Insured driver

Anyone shown on the **certificate of insurance** as a person allowed to drive **your car** and who is not excluded from driving under the conditions and exclusions of the policy or in any **endorsement** to the policy.

Market value

The cost of replacing **your car** with one of the same make, model, specification, year, mileage and condition. In deciding the **market value** of **your car**, we will refer to insurance industry recognised guides as well as searching for available vehicles being offered for sale to the public.

Keys

Any device used for starting **your car** or using its locking mechanism or immobiliser.

Excess

The first part of a claim, which **you** must pay. More than one excess can apply to **your** policy as shown in **your schedule**.

Certificate of insurance

This forms part of the policy and proves that **you** have motor insurance which, by law, **you** must have to drive a motor vehicle on public roads. This also shows who is allowed to drive **your car** and the purposes for which **your car** can be used.

Schedule

This forms part of the policy and contains details of **you** and **your car** and particular features of the insurance. **We** will send **you** a replacement **schedule** each time **your car** or other features of **your** insurance are changed. **We** will also send **you** a new **schedule** when **you** renew the policy.

Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given by **you** or by someone on **your** behalf.

Period of insurance

The length of time the insurance cover is in force as shown in **your schedule**.

Endorsement

Further terms of the policy or features of the insurance cover that form part of **your** policy. Any **endorsements** that apply are printed in **your schedule**.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including transporting **your car** by sea within or between them.

Definitions

John Lewis Finance

John Lewis Finance is trading name of John Lewis plc.

Replacement Car

A car as determined by the **hire company**. The **replacement car** provided will be a class A vehicle such as a 3 door, 1.0 litre small hatchback car, to help **you** continue **your** everyday journeys.

Insured Incident

A road traffic accident or incident within the **territorial limits** that renders **your car** a total loss as determined by us. Alternatively it is where your car has been stolen and not recovered.

Hire Company

Enterprise Rent A Car.

Total Loss

Where your car has been confirmed by us as not economically repairable (the cost of the repair is more than the market value of your car).

Making a claim

Before you start

Read this document and **schedule** to make sure **you** have the right cover.

You will need to have the following details to hand before **you** start **your** claim:

- **Your** policy number
- Details of the incident, when it happened and the damage to **your car**
- Details of anyone else involved including their registration number
- Details of any passengers in all the vehicles involved
- Details of anyone who was injured
- Any dashcam footage or photos
- Details of any witnesses to the incident
- Details of whether the police attended the incident and any crime reference number, if relevant

Help with your claim

Call **us** on: **03300 240 613**

For a windscreen or window claim please use **our** online claim service or call **our** Glasline on **03300 240 615**.

Leave the rest to us!

Once **you** have told **us** about **your** claim, **we** will take care of it all as quickly as **we** can.

If **your car** has been damaged and can be repaired, **we** will put **you** in touch with one of **our** approved repairers and let **you** know when **you** can get a courtesy car.

If **your car** cannot be repaired **we** will tell **you** as soon as possible. **We** will assess **your car** and provide a valuation. Once **we** have agreed the valuation **we** can make the payment to **you** by a bank transfer to help **you** get back on the road as quickly as possible.

We will give **you** regular updates on how **your** claim is going, so **you** know what to expect and when.

Excesses

What you need to pay if you make a claim

If **your car** is lost, stolen or damaged, **you** must pay the **excess** shown in **your schedule** as the first part of **your** claim. **You** must pay the **excess** that applies regardless of whether or not **you** were responsible for the accident or loss unless **you** are claiming under section 6 – Replacement locks or under section 7 – Uninsured driver protection.

An additional **excess** will also apply if the driver of **your car** is aged 24 or under or has held a full driving licence for less than 12 months. This **excess** is shown in **your schedule**.

You will need to pay **your excess** to the repairer once the repairs are completed or **we** will deduct the **excess** from any settlement payment **we** make to **you**.

Example - how your excess would work if you were in an accident and your car could be repaired:

- **Our** repairer would collect **your car** and repair the damage caused by the accident.
- They would then drop **your car** off with **you**, so all **you** have to do is pay **your excess** to **our** repairer.

Important to note

Excesses form part of **your** insurance contract and can have a direct effect on the price **you** pay.

If **you** selected a voluntary **excess**, please be aware that **you** will have to pay this on top of any other **excess** as shown in **your schedule**. This will mean **you** will have to pay a higher **excess** if **you** need to make a claim.

Making a complaint

Please let us know if you're not happy with our service

How to tell us if there is something wrong

If **you** are unhappy with the service John Lewis Finance has provided or wish to register a complaint, please contact:

John Lewis Finance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Phone:

03300 240 617

Email:

complaints@car.johnlewisfinance.com

You may be able to refer **your** complaint to the Financial Ombudsman Service. For further details, please contact them as follows:

Write to:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone:

0800 023 4567

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass **your** complaint to the Financial Ombudsman Service.

Driving my car and its cover

Section 1a: Loss of or damage to your car if your car can be repaired

What we can cover you for

We will insure **you** against loss of or damage to **your car** caused by:

- accidental or malicious damage;
- fire; or
- theft or attempted theft.

We can choose to use parts or accessories which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

If the repairs improve the condition of **your car**, **we** can ask **you** to pay part of the repair cost.

You will have to pay the repairer the total **excess** as shown in **your schedule**.

Any repairs carried out by **our** approved repairer are guaranteed as long as **you** still own **your car**.

Benefits you receive

Courtesy car

You will be provided with a small car (such as a Ford KA) with a manual gearbox while **your car** is being repaired by one of **our** approved repairers. The courtesy car will be covered under the same terms and conditions as set out in this policy. **You** must only use the courtesy car in the United Kingdom and under the approved repairer's terms of use.

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to the nearest approved repairer or place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the cost of returning **your car** home after it has been repaired.

Use of the wrong fuel

We will pay up to £500 for draining and flushing **your car's** fuel tank if **you** have accidentally used the wrong fuel. This cover includes replenishing the tank with up to 10 litres of the correct fuel so **you** can continue **your** journey.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

Audio equipment or sat-nav equipment

We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when **your car** was first registered. **We** will pay up to £750 for permanently fitted audio equipment and sat-nav equipment that was not fitted to **your car** when it was first registered.

Important to note

Don't get caught out - **you** must provide a police crime reference number if **you** want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

Driving my car and its cover

Section 1b: Loss of or damage to your car if your car can't be repaired

What we can cover you for

We will insure **you** against loss of or damage to **your car** caused by:

- accidental or malicious damage;
- fire; or
- theft or attempted theft.

If **we** choose to make a cash payment to settle **your** claim, the most **we** will pay is the **market value** of **your car** (as it is at the time of the loss or damage).

If **you** are paying for **your car** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

If **your car** is leased or on contract hire, **we** will pay the lease or contract hire company the amount required to settle the agreement or the **market value** of **your car**, whichever is less.

Any payment **we** make will be less the total **excess** as shown in **your schedule**.

If **your car** is a total loss, and has a private registration number plate, **we** will give **you** 30 days from the date a settlement value is agreed to transfer that private registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the private registration number plate, **we** will dispose of it with **your car**.

Benefits you receive

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to a place where it can be stored safely.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

New car replacement

If **your car** is less than 12 months old and **you** have owned **your car** from the date of first registration, **we** will replace **your car** with a new one of the same make, model and specification if available in the **territorial limits** if **your car**:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing **your car** is more than 55% of the list price including taxes.

If **you** are still paying for **your car** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

If a new car of the same make, model and specification is not available in the **territorial limits**, **we** will settle **your** claim by giving **you** a cash payment.

Driving my car and its cover

Section 1a and 1b: Loss of or damage to your car

What we can't cover you for

We will not insure loss of or damage to **your car** caused by the following.

- Wear and tear
- Punctures, cuts or bursts to tyres
- Any mechanical, electrical, electronic chip or computer software breaking or failing to work properly
- Frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing
- Any claim for use of wrong fuel resulting from foreign matter entering the fuel system except for diesel or petroleum
- Theft or attempted theft while nobody is in **your car**, unless all the doors, windows and other openings are closed and locked, the car **keys** are removed, and the car alarm is set (if **you** have an alarm)
- **Your car** being seized or destroyed by, or on behalf of, any government or public authority
- **Your car** being driven without **your** permission by **your** employee, a member of **your** family, a person living in **your** home, **your** partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your car**
- **Your car** being taken or driven by a person who got **your** permission by pretending to be a buyer for it or by offering to sell it for **you**

We will also not insure the following:

- Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- Loss or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by **your car**
- Any decrease in value whether **you** have repaired **your car** or not
- Any extra costs resulting from parts or replacements for **your car** not being easily available in the United Kingdom
- Loss of use of **your car** and any associated costs or expenses

Important to note

Settling claims

If the loss or damage to **your car** is covered under **your** policy, **we** will choose whether to arrange for repairs to **your car** or **we** will settle **your** claim by giving **you** a cash payment.

Driving my car and its cover

Section 2: Legal liability to other people

What we can cover you for

Legal liability

We will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your car**;
- **you** or an **insured driver** driving a courtesy car supplied by **our** approved repairers while **your car** is being repaired as a direct result of damage covered by this policy; or
- an **insured driver** driving **your car** with **your** permission; or
- any person using (but not driving) **your car** for social, domestic and pleasure purposes with **your** permission; or
- any passenger travelling in **your car**, or getting into or out of **your car**, with **your** permission.

We will also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy;
- **Your** husband, wife, civil partner or employer while an **insured driver** is driving **your car** on the business of **your** husband, wife, civil partner or employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** employer.); and
- **Your** husband's, wife's or civil partner's employer while any **insured driver** is driving **your car** on the business of **your** husband, wife or civil partner's employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** husband's, wife's or civil partner's employer).

Legal costs and expenses

We will also pay:

- legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy;
- the cost of emergency treatment to injured people if the **Road Traffic Acts** say that the payment must be made; and
- liability to other people when **your car** is being used for towing any single trailer or caravan or broken-down vehicle attached to **your car** and if this is allowed by law, unless **you** are being paid to tow the attached vehicles.

Driving my car and its cover

Section 2: Legal liability to other people

What we can't cover you for

We will not insure loss of or damage:

- to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section; or
- to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your car** or being towed by a vehicle being driven by **you**.

We will also not insure any liability:

- for death of or injury to the person driving or in charge of **your car** under this section;
- which is covered under another insurance policy;
- for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

We will also not insure:

- loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your car** or being towed by a vehicle being driven by **you**;
- any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any amount over £1 million for pollution or contamination as a result of any claim, or series of claims caused by one event; or
- any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.

Driving my car and its cover

Section 3: Driving other cars

What we can cover you for

If **your certificate of insurance** states **you** have cover for driving other cars, **we** will cover **your** legal liability for the death of or bodily injury to any person or damage to property (or both) caused by **you** driving any other private motor car (this does not include any commercial vehicle, motorcycle or any other motor vehicle) that **you** don't own, is not registered to **you** and is not hired to **you** under a hire purchase or rental or lease agreement, as long as:

- **you** drive in the **territorial limits**;
- the car is registered and normally kept in the **territorial limits**;
- there is a current and valid policy of insurance in force for the car **you** are driving;
- **you** have the owner's permission to drive the car;
- the car has not been seized or confiscated by, or on behalf of, any government or public authority;
- **you** are not covered by any other insurance to drive the car;
- **your** occupation has no connection with the motor trade or other transport related employment;
- **you** still own **your car** (or **you** are still its main driver and **you** told **us** that someone else owns **your car** when **you** insured it with **us**), it has not been stolen and not recovered or damaged or has not been declared a total loss (a write-off); and
- **you** are aged 25 or over.

Benefits you receive

Driving other cars

You have the minimum insurance required by law (third party only) to protect **you** against any legal liability when driving another car.

What we can't cover you for

We will not insure loss of or damage to the private motor car **you** are driving under this section.

This cover for driving other cars does not apply if the other private motor car **you** are driving is owned by or registered to, or hired, rented or leased to, **you**, **your** business partner or **your** employer, or is being kept or used in connection with **your** or **your** employer's business.

This cover for driving other cars does not allow use to release a motor vehicle which has been seized by, or on behalf of, any government or public authority.

The private motor car **you** are driving under this section must not weigh more than 3.5 tonnes (in gross vehicle weight).

Anything which is not covered under section 2 of this policy is not covered under this section.

Important to note

If **you** have cover for driving other cars, (please check **your certificate of insurance**) this is a great benefit for unexpected situations or emergencies.

If **you** need to drive another car make sure it is already insured by the owner, **you** get the owner's permission to drive it and **you** let them know that **you** aren't covered for loss or damage to their car.

If **you** are regularly using someone else's car with this cover, **you** must add yourself as a named driver on their policy, as this cover should only be used for emergencies.

Driving my car and its cover

Section 4: Windscreen and windows

If your windscreen or windows have been damaged

What we can cover you for

We will pay the cost of:

- repairing or replacing a damaged windscreen or windows of **your car**; and
- repairing scratches to the bodywork caused by the windscreen or windows being broken if they are damaged accidentally or maliciously.

You will need to pay an **excess** which is shown in **your schedule**.

We can choose to use parts or accessories, which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

You should call **our** Glassline on 03300 240 615 before any work is carried out, so **you** can be put through to **our** approved glass repairer. If **you** choose not to use one of **our** approved glass repairers, **we** will limit the amount **we** pay under this section to £150 after deduction of the **excess** as shown in **your schedule**.

Our approved glass repairer will strive to provide a high-quality service. However in the unfortunate event that something goes wrong, please allow **our** approved repairer to put right any problems.

Benefits you receive

You won't lose your no-claims bonus

If **you** claim under this policy section, **your** no-claims bonus will not be affected. However, **you** will need to pay an **excess** which is shown in **your schedule**.

What we can't cover you for

We will not pay for the following.

- Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible car.
- Loss of use of **your car**.
- Any extra costs resulting from parts for **your car** not being easily available in the **territorial limits**.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered, or the damage affects the driver's vision or the security of **your car**.
- Any costs that are more than the **market value** of **your car**.

My other insurance benefits

Section 5: Personal belongings

If your personal belongings have been lost or damaged

What we can cover you for
We will pay for loss of or damage to personal belongings (including dash cams) in your car caused by a motor accident, fire, theft or attempted theft.
Benefits you receive
Personal belongings We will provide cover up to £250.
What we can't cover you for
We will not pay for the following. <ul style="list-style-type: none">• Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.• Loss of or damage to tools, goods or samples carried in connection with any business.• Theft of personal belongings, unless they are in a glove box, boot or luggage compartment and your car is locked when it is unattended.• Theft of personal belongings unless all doors, windows and other openings on your car are locked.• Loss or damage due to wear and tear or loss in value.• Loss of or damage to property that is covered under any other policy (for example, a household or travel policy).• The amount of your excess shown in your schedule.

Important to note

You must provide a receipt or invoice before **we** will make payment for any personal belongings.

Look after your personal belongings

We can't cover anything over £250 for personal belongings so please be careful when carrying valuable items in **your car**.

Remove any tell-tale signs that there could be valuables in **your car**, and make sure all CD's, shopping bags, sunglasses or other belongings are locked away in **your** glove box or boot. Be sure to keep all **your** personal belongings out of sight.

My other insurance benefits

Section 6: Replacement locks

If your keys are lost or stolen and not recovered

What we can cover you for
We will pay to replace the door and boot locks on your car .
Benefits you receive
Replacement locks We will provide cover up to £1,000.
No excess to pay If you claim under this policy section only, you do not have to pay your excess .
What we can't cover you for
We will not pay this benefit if your keys are left in or on your car at the time of the loss. We will not pay more than your car's market value .

Important to note

Your no-claims bonus will be affected if **you** claim under this section.

Securing your car

Don't forget to always lock the doors, check all **your** windows are shut and make sure any personal belongings are out of sight.

- Never leave **your car** engine running while **your car** is unattended.
- If **you** have an alarm, make sure **you** use it.

Please remember it is **your** responsibility to lock **your car** and make sure it is kept safe. **We** will not cover any loss or damage if this is not the case.

My other insurance benefits

Section 7: Uninsured driver protection

If you are involved in an accident that is not your fault and the person responsible for the accident is not insured

What we can cover you for

If you are involved in an accident that is not your fault and the person responsible for the accident is not insured, your no-claims bonus will not be affected and you won't have to pay your excess.

Benefits you receive

No excess to pay

If you claim under this policy section, you don't have to pay any excess.

Your no-claims bonus is safe

If you claim under this policy section, your no-claims bonus will not be affected.

What we can't cover you for

This cover will not apply if we are unable to trace the person responsible for the accident.

Important to note

To claim under this section you must provide us with the responsible person's vehicle registration number, vehicle make and model and, if possible, their name, address and phone number.

We'll protect you from uninsured drivers

We don't think it's right that you should be out of pocket by paying an excess and losing your no-claims bonus if you are involved in an accident caused by an uninsured driver.

My other insurance benefits

Section 8: Onward travel

What we can cover you for

If **your car** is not roadworthy after an accident and **you** cannot complete **your** journey, **we** will refund the cost of overnight accommodation or travel expenses (including taxi fares) for **you** and **your** passengers.

You must provide a receipt for the cost of overnight accommodation or travel expenses before **we** will make this payment.

Benefits you receive

Accommodation and emergency travel expenses

We will pay up to £100 per person (up to £500 in total).

Section 9: Child car seats

What we can cover you for

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident, as long as **you** are making a claim under section 1 of the policy, **we** will pay the cost of replacing the child car seat.

What we can't cover you for

- There is no cover for child car seats if **you** do not claim under section 1 of this policy for the same accident.
- The amount of **your excess** shown in **your schedule**.

Important to note

If **you** are claiming for accommodation or travel expenses **you** must provide a receipt or invoice before **we** will make any payment.

My other insurance benefits

Section 10: Foreign travel

Compulsory cover - Driving your car abroad on minimum insurance cover

What we can cover you for

Your policy provides the minimum cover you need by law for civil liability to other people while your car is used in: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland and Andorra.

The minimum insurance cover will apply to any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

If the minimum insurance needed by law in Great Britain is higher than the minimum needed in the country where your car is being used, we will provide the minimum insurance needed in Great Britain.

Benefits you receive

Compulsory insurance cover outside the territorial limits

You have the minimum motor insurance cover needed by law (third party only) to protect you against any legal liability when driving abroad in the countries described above.

Full policy cover - Driving your car abroad with comprehensive cover

What we can cover you for

Your policy automatically provides comprehensive cover for up to 90 days within the period of insurance while you are using your car in the countries described above, as long as:

- your car is taxed and registered in the territorial limits;
- your car is normally kept in the territorial limits; and
- you have a permanent home in the territorial limits.

Your policy provides cover while your car is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- you are travelling with your car;
- the total time taken to transport your car is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting your car is not to permanently export it.

Benefits you receive

Full policy cover outside the territorial limits

You can use your car in the countries listed above for up to 90 days in any one period of insurance.

What we can't cover you for

- Anything which is not covered under section 1 and 2 of this policy is not covered under this section.
- This section does not cover you to drive other cars.
- We do not offer insurance cover in countries that are not listed under this section.

You must take your certificate of insurance with you when taking your car to any of the countries listed

My other insurance benefits

Section 11: Personal accident benefits

What we can cover you for

We will pay £10,000 if **you** or **your** husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, **your car** or any private motor car.

- total and permanent loss of sight in one or both eyes
- total and permanent loss of use of one or both hands or one or both feet

What we can't cover you for

We will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if the injury is not listed above.

We will not pay the benefit if **you** are a company or firm.

We will not pay more than the policy limits above in any one **period of insurance**, or for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

My other insurance benefits

Section 12: Medical expenses

If you have any medical expenses to pay after an accident

What we can cover you for

We will refund medical expenses for each injured person if **you** or anyone in **your car** is injured as a result of an accident involving **your car**.

Benefits you receive

Medical expenses

We will pay up to £500 for each injured person.

Important to note

You must provide a receipt or invoice before **we** will give **you** a refund for medical expenses.

Important to note

Following an accident **you** may have to pay for emergency treatment and prescriptions. This section covers **you** for up to £500 for these costs.

Your no-claims bonus

How your no-claims bonus works

If **you** make a claim even if **you** were not responsible, (for example if **your car** is stolen or damaged by vandals) this will affect **your** no-claims bonus. **You** could lose part or all of **your** no-claims bonus. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

We will not reduce **your** no-claims bonus if the damage to **your car** was caused by an uninsured driver (as long as the conditions set out in section 7– Uninsured driver protection, are met).

We apply a step-back policy that reduces **your** no-claims bonus for each claim made when **you** renew **your** policy, depending on the claim or claims made. For example of what would happen if a claim is made on **your** policy within the **period of insurance** please see the table below.

Example – how your no-claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims	One claim* within the policy period	Two or more claims* within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

*Note: in the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.

Your no-claims bonus

If you have chosen to protect your no-claims bonus

Protecting **your** no-claims bonus allows **you** to make a claim without **your** no-claims bonus being reduced.

If **you** have chosen to protect **your** no-claim bonus this will be shown on **your schedule**, and **you** will only lose **your** no-claims bonus if **you** make more than two claims in a three-year period. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

The table below shows how **your** no-claims bonus would be affected if a claim is made and **you** have chosen to protect **your** no-claims bonus.

Example – how your no-claims bonus (NCB) would be affected at renewal if a claim is made during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (without NCB protection)			
	No claims	One claim* within the policy period	Two claims* within the policy period	Three claims* within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

*Note: in the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs for damage to **your car** cannot be, or have not yet been, recovered.

Important to note

If **you** have a minor incident with another person, but **you** are not claiming for the damage or loss to **your car**, another person may still make a claim against **your** policy. In these circumstances **we** may not allow **your** no-claims bonus until **we** are confident no claim will be made.

Cancelling your policy

If you cancel your policy

If **you** cancel **your** policy within 14 days of buying it or receiving **your** documents (whichever happens later), **we** will refund the amount for the exact number of days left on **your** policy. If **you** choose not to renew **your** policy, **we** will not charge **you** for the renewal period, as long as **we** receive **your** cancellation instructions before **your** renewal is due.

You may cancel **your** policy at any other time by calling **us** on 03300 240 612, emailing **us** at customerservice@car.johnlewisfinance.com or writing to **us** at John Lewis Finance, PO Box 887, Halifax, HX1 9UE. If **you** have paid for **your** policy in full, by a single payment, **we** will refund the exact number of days left on **your** policy less an administration charge of £40.

If **you** have chosen to pay for **your** policy by instalments to spread the cost **you** must continue to pay **your** monthly direct debit. **We** will refund any overpayment less an administration charge of £40.

If any claim has been made by **you** or against **you** in the current **period of insurance**, **we** will not refund any amount **you** have paid and the full amount will become payable if **you** are paying by instalments.

When we may cancel your policy

We may cancel **your** policy by sending **you** seven days' written notice to **your** last known address if **we** have a good reason for doing so. Some examples of situations where **we** might do this include:

- **you** not making a payment for **your** insurance policy, including any monthly instalments under a credit agreement, when it is due;
- **you** not providing **your** proof of no-claims bonus or security;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to;
- **you** using threatening or abusive behaviour or language, or being intimidating towards **our** staff or suppliers.

If **we** cancel **your** policy at any other time, **we** will refund the amount for the exact number of days left on **your** policy (if this applies), less an administration charge of £40. If any claim has been made by **you** or against **you** in the current **period of insurance** or a claim has been made against **you**, **we** will not provide a refund.

If **we** cancel **your** policy on the grounds of fraud, the cancellation may be immediate and **we** may keep any amount **you** have paid. **We** may also tell the police of the circumstances.

If **you** or **we** cancel this policy and **you** have bought Motor Legal Protection or Breakdown products, these products will automatically be cancelled.

General exclusions

This policy will not provide cover or benefits under the following circumstances:

When we really can't cover you

We will not pay for any loss, damage or liability which arises while **your car** is being:

- used for a purpose which is not allowed by the current **certificate of insurance** (for example, racing);
- driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver** (anyone not named on the policy);
- driven by a person who does not hold a driving licence, unless the person has held a licence and is not disqualified from holding or getting a licence (the person driving the car must be legally entitled to do so);
- driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold (for example, someone driving a car on a provisional licence without having a qualified driver with them);
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless **your car** has been stolen);
- used in a place used for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nurburgring; or
- used in an unsafe or un-roadworthy condition or without a valid MOT (where one is required).

We will not pay for any loss, damage or liability which is the direct or indirect result of the following:

- A deliberate act by anybody insured under this policy;
- War, revolution or any similar event;
- Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.

(Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:

- cause fear among the people of a country or state;
- disrupt any part of the economy of a government, country or state; or
- affect the policy or conduct of a government.)
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands;
- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste;
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live near to airports or military bases);
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your car**;
- Any harmful or incorrect medical treatment or help given at or from **your car**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

General exclusions

This policy will not provide cover or benefits under the following circumstances:

When we really can't cover you

We will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

We will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your car** was being used in that country and **we** had agreed to provide insurance in that country.

We do not cover any loss, damage or liability arising from an incident if **you** or anyone insured under the policy is convicted of driving whilst under the influence of alcohol or drugs. **We** reserve the right to recover from **you** any amounts which **we** pay before such conviction or which **we** are required to pay by law.

General conditions

Please make sure you read this page

Your duty

We will only provide the insurance cover set out in this policy if:

- you keep to the conditions of the policy; and
- the **statement of fact** does not contain any fact or declaration which is not true to the best of **your** knowledge.

Changes in circumstances

You must tell **us**, as soon as possible, about any change in circumstances as this could affect **your** insurance cover.

Examples of these changes are:

- any changes to **your car**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your car**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your car**;
- a change in ownership of **your car**;
- a change in use of **your car**;
- if any **insured driver** changes jobs;
- changes to **your** address or the address where **your car** is usually kept; and
- changes to the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your car**, **you** must give **us** their full details.

These changes may lead to an increased or refunded premium and **you** will have to pay an administration charge. Please see **your schedule** for fees that apply.

Please tell **us**, as soon as possible, if there are any changes to any of details **you** have provided **us** with, that are shown on **your statement of fact**.

Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the claim.

Taking care of your car and any trailer or caravan towed by your car

You must take all reasonable steps to:

- prevent loss of or damage to any vehicle insured by **your** policy;
- keep **your car** and any trailer or caravan towed by **your car** in a safe and roadworthy condition;
- Make sure any Advanced Driver Assistance Systems fitted by the manufacturer are calibrated and updated to the manufacturer's standard (Some examples of ADAS are electronic stability control, anti-lock brakes, lane departure warning, adaptive cruise control and traction control).

Our right to recover a payment from you

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can recover from **you** the amount of any payment **we** have had to make.

Fraud

We will not pay for any claim **you** make that is dishonest or exaggerated, or if **you** or any **insured driver** makes a false statement or provides false documents to support a claim. If this applies, **we** may also tell the police and **your** policy may be cancelled, as shown under 'Cancelling your policy' on page 24.

General conditions

Please make sure you read this page

Claims procedure

After any loss, damage or accident, **you** and any person insured by this policy must:

- report the incident to **us** as soon as possible by phoning **our** Claims Helpline on **03300 240 613**;
- give **us** all the information and help that **we** ask for, including all details of anyone else involved;
- send **us** every letter, claim, or legal document immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

Defending or settling a claim

You must not admit liability for any loss or damage, or make any offer to pay any claim. **We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

Car sharing

This policy does not insure anyone to use **your car** for hire or reward. However, if passengers in **your car** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your car** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

Service and repair

This policy will continue to provide insurance cover for **you** under policy section 2 while **your car** is with motor traders or their employees being serviced or repaired. (**We** will ignore any restriction in use on **your certificate of insurance** which excludes use for motor-trade purposes under these circumstances.)

However, the insurance cover for other people, companies or firms referred to in section 2 will not apply.

Other sections of the policy which apply for the type of cover shown in **your schedule** will also continue to apply if **your car** is being driven by an **insured driver** or is not being driven at the time of the incident.

Paying for your insurance

If **you** have not paid for **your** insurance policy in full and **you** make a claim under this policy, **we** may deduct the amount **you** still owe from the amount **we** pay to settle the claim.

More information

Other things you should know about us and how what we do is regulated.

Registration and regulatory information

John Lewis Finance is a trading name of John Lewis plc. John Lewis plc is an appointed representative (Financial Services Register No. 416011) of Covea Insurance plc. Registered in England No. 233462. Registered office 171 Victoria Street, London, SW1E 5NN.

Car Insurance arranged by John Lewis Finance is underwritten by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202277). Registered in England and Wales No. 613259. Registered office Norman Place, Reading, RG1 8DA.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if **we** cannot meet **our** obligations. Motor Insurance is covered for 100% of the claim without any upper limit. **You** can get more information about this at www.fscs.org.uk or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100.

Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB).

It is vital that **your** correct registration number is shown on the MID. If it is not, **you** are at risk of having **your car** seized by the police. **You** can check that **your** correct registration number is shown on the MID at www.askmid.com.

Law

You and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and will always communicate with **you** in English.

Replacement Car Cover

The **hire company** supplies the **replacement car** under this policy; however the insurance contract is between **you** and **us**. The information in this policy document is important and contains the terms and conditions of the contract. Please take the time to read through it and contact **us** if **you** need any further information on 03300 240 612. Failure by **you** to comply with the terms and conditions of this policy may result in cover not being provided.

How to claim

Following an **insured incident**, **you** must report it immediately to **us** on 03300 240 613 and to the police if **your car** has been stolen.

If **you** choose to make a claim, **we** will advise the **hire company**, who will contact **you** to arrange the supply of a **replacement car**. **Your car** must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made.

Conditions

The following conditions apply in all circumstances:

- **replacement cars** are provided in accordance with the **hire company** or its agent's standard requirements, terms and conditions (these are available on request).
- a **replacement car** will only be provided once confirmation is received from **us** that **your car** is a **total loss**.
- if **your car** has suffered theft damage (which has rendered **your car** a **total loss**) or **your car** has been stolen **you** must supply a police crime reference number before a **replacement car** can be provided.

Additional terms and conditions of the **hire company** will apply, these will be supplied to **you** prior to being given a **replacement car** (these are available on request).

Cover details

What is covered

We will arrange a **replacement car** for a maximum period of 30 days for use within the **territorial limits** following an **insured incident**, if **your car** is deemed a **total loss** or is stolen and not recovered.

Your car must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made. No more than two claims can be made under this policy within the **period of insurance**.

Car insurance for the **replacement car** is covered under **your** car insurance policy under the same terms and conditions.

The **replacement car** must be returned to the **hire company** or its designated agent:

- no later than 48 hours after payment is issued to **you** based on **our total loss** valuation of **your** claim; or
- no later than the 30th day of hire (whichever comes first).

What we need from you

A security/fuel deposit is payable by **you** on collection of the **replacement car**. This is refundable upon the car's return provided it is free from damage and has the same amount of fuel as when collected.

When taking possession of the **replacement car**, the driver will need to produce their full current driving licence, and personal identification, e.g. phone bill and sign the **hire company's** rental agreement.

What is not covered

The following are not covered under this policy:

- all fuel, fares, fines and fees relating to the **replacement car** whilst in **your** possession;
- any claim where **your car** was being used for hire or reward, racing, competitions, rallies or trials;
- any claim where **we** do not provide cover under the terms of **your** car insurance policy;
- any claim under **your** car insurance policy for theft of **your car** which has not been reported to the police;
- any claim reported to **us** under **your** car insurance policy more than 14 days after the **insured incident**;
- any claim for a **replacement car** more than 14 days after **your car** has been deemed a **total loss** as determined by **us**;
- sea transit charges in the delivery and collection of the **replacement car**;
- any claim **you** make that is dishonest or exaggerated, or where **you** or any insured driver makes a false statement or provides false documents to support a claim;
- any excess payable in the event of a claim involving the **replacement car**; and
- any incident which took place outside of the **replacement car period of insurance**.



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