

# CAR INSURANCE

## A quick guide to your policy

### Welcome

Thank you for choosing Car Insurance from John Lewis Finance.

Now that you're insured with us, we'll be with you when it matters most – giving you the very best service possible at all times.

Plus, if you have a query or need to make a claim, we'll do everything we can to deal with it quickly and efficiently.

Contact us 24 hours a day	
Car Insurance claims	0345 610 0360
Claims outside the UK	00 44 23 8035 2941
Windscreen Cover Claims Helpline (Comprehensive cover only)	0345 610 0361
Breakdown Cover (Optional extra)	0345 610 0366
Misfuelling Helpline	0800 032 0685
<a href="http://johnlewisfinance.com/car">johnlewisfinance.com/car</a>	

### Get the most from your policy

To help you enjoy mile after mile of carefree motoring, we've put together this handy guide. It contains tips and advice on how to keep your car on the road and you safe behind the wheel. We also explain what to do if you're involved in an accident.

In the meantime, if you have any questions about your policy, you can call us on **0345 610 0355** – we're here to help.

For full information about your policy, please refer to your Policy Documentation or visit [johnlewisfinance.com/car](http://johnlewisfinance.com/car).

### Motoring tips and advice

#### Tyre safety

- Check your tyre pressure, as this can be affected by hot and cold weather as well as things like punctures and leaking valves. Pumping up your tyres correctly will extend their life and you'll save up to 10% on fuel. Check your vehicle handbook for the correct pressure for your tyres.
- The minimum legal requirement of tread depth is 1.6mm. To check the tread depth, simply insert a 20p coin into the main grooves of the tyre. If the outer band of the bottom edge of the coin is visible, then the tyre may not have sufficient tread and should be replaced.

#### Fix chips in your windscreen before they become cracks

- If you notice a small chip call the Windscreen Cover Claims Helpline on 0345 610 0361 (Comprehensive Cover only). We'll repair it for free, and it won't affect your No Claims Discount. Otherwise you may end up having to pay an excess for a new windscreen.

## Servicing

- Check your oil once the engine has cooled down after driving. Locate the dipstick, pull it out and wipe it clean, then push it all the way back in. Pull it out again and make sure the oil level is between the minimum and maximum mark. Top up accordingly.
- To check your coolant level, wait until your engine is cool and, without taking off the cap, check to see whether the liquid reaches the 'Full' line on the side of the coolant reservoir.

## Weather related maintenance

- During hot weather, use a car cover or reflective sunshade to protect your car's interior from excessive heat and sun damage.
- Inspect your windscreen wiper blades – especially at the beginning of cold weather. If your wipers are old, you can replace them with new winter wipers that prevent ice from collecting on the blade
- In winter a first aid kit, high-visibility vests, de-icing equipment, a torch and blanket are all essential items for your boot.

## Securing your car

- If you've bought a new car, the chances are it has an alarm or immobiliser. If not, it's straightforward to have one fitted.
- Where possible park your car in a secure place – a locked garage, or a guarded or Police-approved car park. If these are not an option, then choose a well-lit parking space on a road with plenty of other cars and continuous traffic. If you can park in the view of CCTV cameras, then do this too.
- Reverse parking against a wall can also make it harder for thieves to get to your boot.
- Wherever you park, make sure you remove all valuables from vision, lock all doors and set the alarm.
- Clean portable sat nav suction cup marks off your windscreen – this could prevent thieves from breaking into your car to look for your sat nav equipment.

**You're covered for up to £250 for personal belongings lost or damaged following an accident, fire or theft (Comprehensive Cover only).**

## Identity theft

Increasingly thieves steal or copy number plates to avoid paying parking tickets, speeding fines or for fuel. You should inform the police or the DVLA if:

- Your number plates are stolen.
- You receive a mystery parking fine, speeding ticket or court summons.

**If someone steals your vehicle's identity, we'll provide up to £25,000 for legal aid.**

## Travelling abroad

- Make sure you're aware of the country's road laws.
- In some countries you may need to carry a tool kit, high visibility vest, warning triangle or fire extinguisher.
- Take your driving licence with you plus your registration documents and Insurance Certificate.

**We provide up to 90 days' cover in Europe, and there is no need to tell us before you travel. However, if you are going outside the EU or travelling for more than 90 days, just let us know.**

## Green motoring

- Go for the smallest engine size that suits you, and check out electric or hybrid models, which may be more fuel efficient.
- If you're just making a short journey, look into walking, cycling or taking public transport. Many towns also offer Park and Ride schemes, see the National Park and Ride Directory for a scheme near you ([parkandride.net](http://parkandride.net)).
- Air conditioning, a heated rear windscreen, demister blowers and headlights all increase fuel consumption so turn them off when you don't need them.
- Carrying extra weight uses more fuel, so clear out your boot and take off your roof rack.

### Driving more efficiently

- Drive smoothly by accelerating and decelerating gently, and avoiding unnecessary braking to use less fuel.
- Change gear at the right time to reduce the amount of fuel you use. If you drive a petrol car, shift up at 2,500rpm – for diesel cars it's 2,000rpm.
- Stick to speed limits as the faster you go, the greater the fuel consumption and pollution. Driving at 70mph uses up to 9% more fuel than at 60mph and up to 15% more than at 50mph.

### The right fuel for your car

Filling your car with petrol instead of diesel (or vice versa) is a common mistake which could prove costly. If you do put the wrong fuel in your car, never start the engine as this can cause serious damage.

So that you're covered, you'll need to contact our 24 hour Misfuelling Helpline straight away on 0800 032 0685. We will arrange for a full drain out and 10 litres of the correct fuel and can organise assistance or recovery through one of our approved suppliers.

## What to do if you're involved in an accident

If you're involved in an accident, you are obliged to:

- Give your name, address and insurance details to anyone who has a good reason to ask for them – namely the other driver.
- Report the incident to the police within 24 hours if you or anyone else is injured, and provide your Certificate of Motor Insurance within seven days of the incident unless produced at the time.
- Although it may go against your nature, you should never apologise or admit fault until you have spoken to us.

If the accident is not your fault, you may be contacted by the fault driver's insurance company to offer their repair services. However you may prefer to use our own recommended repairers. We will ensure you'll receive the highest quality of service for you and your vehicle.

### You should also collect the following information

- Full details of the other driver(s).
- Registration numbers of all vehicles involved in the accident.
- Where, when and how the accident happened.
- Injuries or damage caused.
- Names and contact details of witnesses.
- Police officers' details and report references.
- Photographs of the scene or any damage, if possible.

## How to make a claim

<b>Step 1</b>	<b>Contact us 24 hours a day</b>	
	Car Insurance claims	0345 610 0360
	Claims outside the UK	00 44 23 8035 2941
	Windscreen Cover Claims Helpline (Comprehensive cover only)	0345 610 0361
	Breakdown Cover*	0345 610 0366
	Misfuelling Helpline	0800 032 0685
<b>Step 2</b>	<b>Details of your claim</b>	
	The claims handler will explain the amount of excess that will be applied and ask for details of your claim – the more information you can give, the sooner the claims process will begin.	
<b>Step 3</b>	<b>Putting things right</b>	
	<p>If your car needs to be repaired one of our approved repairers will contact you as soon as possible to arrange repairs, and will also offer you a courtesy car if yours is unsafe to drive (Comprehensive Cover only).**</p> <p>You can also use your own repairer, and we will authorise repairs once we have received and approved their quote.</p> <p>If your vehicle is beyond economical repair, you'll be offered a settlement based on its market value.**</p>	

\* Optional extra.

\*\* Terms, conditions, exclusions and limitations apply.

**Calls may be recorded and monitored.**

John Lewis Finance and John Lewis Insurance are trading names of John Lewis plc. Registered office: 171 Victoria Street, London SW1E 5NN. Registered in England (Registered Company Number 233462). John Lewis plc is an appointed representative (Financial Conduct Authority number 416011) of Ageas Retail Limited. John Lewis Car Insurance is provided by Ageas Retail Limited (No1324965). Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority (number 312468). Ageas Retail Limited is a sister company of Ageas Insurance Limited.