



Self-Drive Hire Policy
Arranged by Bollington Underwriting Limited

Registered in England, No. 02074674. Registered Office: Adlington House,
Adlington Road, Bollington, Macclesfield SK10 5HQ.
Authorised and regulated by the Financial Services Authority.

Underwritten by Aviva Insurance Limited

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised and regulated by the Financial Services Authority.

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INTRODUCTION

Welcome to CompuQuote. **You** should keep this document in a safe place and make a note of your policy number and the CompuQuote number so these are available should an emergency arise.

If **you** have any queries about the cover or would like to extend it please speak to your usual insurance adviser.

The Contract of Insurance

Your policy is a contract between us, and you, the policyholder. The statement of fact and declaration which you have accepted will be the basis of the contract. In return for you having paid or agreed to pay the premium, we will indemnify you by payment or, at our option, by reinstatement or repair in respect of loss, destruction, damage, accident or injury occurring during the period of insurance, subject to the terms and exclusions contained in or endorsed on the policy.

IMPORTANT

This policy is a legal contract. You must tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance adviser. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully.

You should keep a written record (including copies of letters) of any information you give us when you renew this policy.

Law Applicable to Contract

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Telephone taping

For our joint protection, telephone calls may be recorded and/or monitored.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact your insurance adviser.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

DEFINITION OF TERMS

To save lengthy repetition, wherever the following words or phrases occur in this policy they will have the meaning set out below:

The insured/insured person/you/policyholder:

The person, persons, company or companies described as the insured in the **policy schedule**

The Insurer/we/us/company:

Aviva Insurance Limited

Your vehicle:

Any motor vehicle registered in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and described in the **policy schedule** or any other motor vehicles for which details have been supplied to **us** and a **certificate of motor insurance** has been delivered to you and remains effective

Policy Schedule:

Details of **you/your vehicle** and the insurance protection provided to **you**

Certificate of Motor Insurance:

The current document that proves you have the motor insurance required by the Road Traffic Act to use your vehicle on a road or other public place. It shows who can drive your vehicle and what you can use it for. It does not show the cover you have

Period of insurance:

The period of time covered by this policy as shown in the **policy schedule** and any further period for which **we** agree to insure **you**

Market value:

The cost of replacing your vehicle with one of a similar type and condition

Clause:

Additional or alternative wordings which, when applied to your policy, change its terms. Those **clauses** applicable are identified in your **policy schedule**

Fire:

Fire, self-ignition, lightning and explosion

Theft:

Theft, attempted theft or taking your vehicle without your consent.

Accessories:

Parts of your vehicle which are not directly related to how it works as a vehicle. This includes spare parts, audio equipment, multi-media equipment, communication equipment, personal computers, satellite navigation and radar detection systems, providing they are permanently fitted to your vehicle and have no independent power source.

Excess:

The amount, or amounts, shown in your policy, schedule or clause, which we deduct from each and every claim for loss of or damage to your vehicle or other property insured. The amount applies to each individual vehicle.

Trailer:

Any drawbar trailer, semi-trailer or articulated trailer.

Territorial limits:

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

The hirer

Any person to whom the vehicle is let on hire by you.

Road Traffic Acts:

Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

The CompuQuote Self Drive Hire system:

The computerised vehicle rental system you use to send data on the Hirers of your vehicle.

POLICY COVER INDEX

Code (See Code indicated in the **policy schedule**)

Operative Sections

- | | | |
|---|----------------------------|---|
| A | Comprehensive | - All sections of the policy are operative |
| B | Third Party Fire and Theft | - Section 1 operates only in respect of loss or damage caused directly by fire or by theft
- Sections 2 to 5 |
| C | Third Party Only | - Sections 2 to 5 |

Policy cover shall only operate when your vehicle is being driven, or is in the charge of for the purpose of being driven, by:

- **You** or a person employed by you or any other person named on the Certificate of Insurance.
- Any **hirer** authorised to drive your vehicle and whose details CompuQuote has accepted.

COVER FOR YOUR VEHICLE

Cover Section 1

Loss of or damage to your vehicle

If **your vehicle** is lost, stolen or damaged, we will at our option:-

- pay for **your vehicle** to be repaired, or
- replace **your vehicle**, or
- pay the amount of the loss or damage in cash

We may decide to use suitable parts or accessories not supplied by the original manufacturer. The same cover also applies to accessories and spare parts relating to your vehicle while these are in or on your vehicle.

If we know that you are still paying for your vehicle under a hire purchase, leasing or contract hire agreement, we will pay any claim to the owner described in that agreement. Our liability under this policy will then end. The maximum amount we will pay will be the market value of your vehicle immediately prior to the loss or damage.

Accident Recovery

In Great Britain, Northern Ireland, the Channel Islands and the Isle of Man we can arrange for the protection and removal of your vehicle to the nearest repairers. In the event of an accident we will arrange for the following at no additional cost.

- Someone to come out and help. If your vehicle cannot be made roadworthy immediately it will be taken to our nearest approved repairer.
- Your vehicle can be taken to a repairer of your choice if this is nearer, but this may lead to delays in arranging the repairs to your vehicle.
- The onward transmission of any messages on your behalf.
- Delivering the vehicle back to your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man after the repairs have been carried out.

In providing accident recovery assistance we will use our reasonable care and skill when providing the service. We can, however, cancel services or refuse to provide them if, in our opinion, the demands made are excessive, unreasonable or impractical.

Exceptions to Section 1 of your policy

We will not pay for

- (1) the amount of excess shown in the Schedule.
- (2) Loss of or damage to in car entertainment equipment or telecommunications equipment.
- (3) Theft which involves deception.
- (4) The first 25% of the value (or £750 whichever is the greater) of any claim for loss of your vehicle which involves theft by the hirer. (This amount is increased to 40% for risks based in Northern Ireland).
- (5) Damage to your vehicle or its accessories when not out on hire.
- (6) Broken windows or windscreens if this is the only damage to your vehicle, (including any resulting scratching of bodywork).
- (7) Loss of use, wear and tear, depreciation, mechanical, electrical, electronic, computer, failures, breakdowns or breakages.
- (8) Damage to tyres caused by braking or by punctures, cuts or bursts.
- (9) Loss or damage directly arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- (10) Loss of value following repair.
- (11) Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle.
- (12) computer and equipment failure or malfunction;
- (13) loss or damage arising during or in consequence of riot or civil commotion occurring:
 - a. in Northern Ireland;
 - b. outside of the territorial limits;
- (14) loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.

LIABILITY TO THIRD PARTIES

Section 2

Your liability to third parties

We will insure **you** in respect of all sums which **you** may be required to pay at law and all other costs and expenses incurred with **our** written consent arising from:-

(a) death or bodily injury to third parties, for an unlimited amount
(b) damage to third party property up to an amount of £1,000,000 in respect of any one incident or a number of claims arising from the one incident This cover only operates where such death, injury or damage arises out of an accident caused by or in connection with:-

- **your vehicle** including its loading and unloading or
- any **trailer** while it is being towed by **your vehicle**

Liability of other persons driving or using your vehicle

On the same basis that **we** insure **you** under this section **we** will also insure the following persons:-

- any person **you** give permission to drive **your vehicle** provided that **your certificate of motor insurance** allows that person to drive
- any person **you** give permission to use (but not drive) **your vehicle** for social domestic and pleasure purposes provided that use for social domestic and pleasure purposes is included within the **certificate of motor insurance** and
- any passenger travelling in or getting into or out of **your vehicle**
- any hirer of **your vehicle**

Indemnity to owner (Leasing or Hiring Agreements)

If to our knowledge **your vehicle** is the subject of a leasing or contract hire agreement between you and the owner of **your vehicle**, **we** will insure the owner, on the same basis as **we** insure **you** under this section, in the event of an accident occurring while **your vehicle** is let on hire or leased under the agreement provided that:-

- **your vehicle** is not
 - being driven by the owner
 - being driven by a person employed by the owner
 - in the charge of but not being driven by the owner or any person employed by the owner
- the owner cannot claim under another policy
- the owner observes the terms, exceptions and conditions of this policy as far as they can apply

Indemnity to Legal Personal Representatives

In the event of the death of anyone who is insured under this section **we** will protect his/her legal personal representatives against any liability of the deceased person if that liability is insured under this section.

Legal costs

If you, or anyone else, are involved in an accident which is covered under this section, we will pay the fees and disbursements of any legal representative we agree to defend anyone we insure under this section:

- at a coroner's inquest;
- at a fatal accident inquiry;
- in any proceedings brought under the Road Traffic Acts or equivalent European Union legislation.

We will not pay representation for:

- a plea of mitigation;
- appeals.

Cross liabilities

Where there is more than one **insured person** named in **your policy schedule**, cover will operate for each one as if they are the only **insured person** covered under this policy.

Application of indemnity limits

In the event of an accident involving payments by **us** to more than one person insured under this section any limitation by the terms of this policy or any **clause** endorsed on it relating to the maximum amount payable shall apply to the aggregate amount of payments to all such persons and your liability shall be settled in priority.

Exceptions to Section 2 of your policy

The cover under this section will not apply:

- 1) if any person insured under this section fails to observe the terms exceptions and conditions of this policy as far as they can apply. The cover will also not apply if they can claim under another policy;
- 2) in respect of death or injury to any employee of the person insured which arises out of the course of such employment except where such liability is required to be covered by the **Road Traffic Acts**;
- 3) to loss or damage to property belonging to or in the care of anyone **we** insure who claims under this section.
- 4) to loss or damage to property being carried in **your vehicle**.
- 5) to loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with anyone other than the driver or attendant of **your vehicle** either bringing a load to **your vehicle** for loading on to it or taking a load away from **your vehicle** having unloaded it.
- 6) in respect of liability for damages to premises (or to the fixtures and fittings) attaching solely as occupier (not as owner) where the damage is insured by another policy.
- 7) in respect of damage to any vehicle where cover in connection with the use or driving of that vehicle is provided under this section.
- 8) in respect of all loss, damage, injury or death directly caused by pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the **period of insurance** except where such liability is required to be covered by the **Road Traffic Acts**.

For the purposes of this Exception pollution or contamination means all pollution or contamination of buildings or other structures or water or land or the atmosphere.

- 9) to any loss, damage, injury or death caused whilst **your vehicle** is being used in that part of an aerodrome or airport provided for the take-off and landing of aircraft on the surface, aircraft parking aprons including the associated service roads and ground equipment parking areas, and those parts of passenger terminals which come within the Customs examination area except where such liability is required to be covered by the **Road Traffic Acts**.

10) except to the extent that we are liable under the Road Traffic Acts in respect of any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.

(i) Terrorism

Terrorism is defined as any act or acts including but not limited to

- (a) the use or threat of force and/or violence and/or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and /or chemical and /or biological and /or radiological means. caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.
- (ii) any action taken in controlling preventing suppressing or in any way relating to (i) above. Wherever we are liable under the Road Traffic Acts the maximum amount we will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by you or any other person and for which cover is provided under this section will be
 - (i) the third party property damage limit specified in the policy or £5,000,000 whichever is the lower in respect of all claims consequent on one originating cause or
 - (ii) such greater sum as may in the circumstances be required by the Road Traffic Acts.

Section 3

Continental use / compulsory insurance requirements

In addition to providing cover within the **territorial limits**, this policy in compliance with EU Directives also provides the necessary cover to meet laws on compulsory insurance of motor vehicles in:-

any other country which is a member of the European Union.

any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 7 (2) of EC Directive 72/166/EC relating to civil liabilities arising out of the use of motor vehicles. Eligible countries change from time to time -your insurance adviser should be able to tell **you** the current list of eligible countries.

The level of cover provided will be the minimum required to comply with the laws on the compulsory insurance of motor vehicles of the country in which the accident occurs. Where the accident occurred in another EU Member State, however, if the minimum cover required by the laws of Great Britain is wider than that of such EU Member State, the level of cover provided will be that applicable to Great Britain.

Section 4

Payments made under compulsory insurance regulations and rights of recovery

If the law in any country in which this policy operates requires **us** to settle a claim which, if this law had not existed, **we** would not be obliged to pay, **we** reserve the right to recover such payments from **you** or from the person who incurred the liability.

Section 5

Emergency treatment

We will reimburse any person using **your vehicle** for payments made under the **Road Traffic Acts** for emergency medical treatment.

GENERAL EXCEPTIONS

Your policy does not cover the following:

1. any accident, bodily injury, loss or damage while any vehicle insured under this policy is being:
 - a. used or driven other than in accordance with the terms of your certificate of motor insurance;
 - b. driven by or is in the charge of any person for the purposes of being driven who:
 - i. does not have a licence to drive your vehicle, has never held one or is disqualified from holding or obtaining such a licence;
 - ii. is not complying with the terms and conditions of the licence;
 - iii. does not have the appropriate licence for the type of vehicle.

We will not withdraw this cover:

- i. while your vehicle is in the custody or control of a member of the motor trade for the purposes of maintenance or repair, or an employee of a hotel or restaurant or car parking service for the sole purpose of parking;
 - ii. if the accident, bodily injury, loss or damage was caused as a result of the theft of your vehicle;
 - iii. if the person driving does not have a driving licence and you had no knowledge of such deficiency;
2. any liability you have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist;
3.
 - a. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever or any consequential loss;
 - b. any legal liability of any nature directly or indirectly caused by or contributed to by or arising from:
 - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
4. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:
 - i. war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - ii. any action taken in controlling, preventing, suppressing or in any way relating to i. Above except as is necessary to meet the requirements of the Road Traffic Acts;

5. any accident, bodily injury, loss or damage arising out of the driving or use of your vehicle by any person purporting to be a hirer where your consent to such hiring has been obtained by fraud or deceit.
6. any accident, bodily injury, loss or damage if your vehicle is being used by the hirer for the carriage of passengers for hire or reward other than under a permit issued within Section 19 of the Transport Act 1985.
7. any accident, bodily injury, loss or damage while your vehicle is let on hire due to or arising from theft or conversion by the hirer.

CONDITIONS

Claims Procedure

- (1) As soon as reasonably possible after any accident, loss or damage, **you** or your legal personal representatives must telephone **us** giving full details of the incident. Any communication **you** receive about that incident should be sent to **us** immediately. **You** or your legal personal representatives must let **us** know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
- (2) **You**, or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without **our** written consent. If **we** want to **we** can take over and conduct in your name, or that of the person claiming under the policy, the defence or settlement of any claim or take proceedings for **our** own benefit to recover any payment we have made under this policy. **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give **us** all the information and assistance necessary for **us** to achieve a settlement.
- (3) Where there is a claim, or a number of claims arising out of one incident, and this relates to payment for liability for damage to property, **we** may, at any time, pay **you** the full amount **we** are required to pay under the policy (less any sums we have already paid in compensation) or, any lesser amount for which such claims can be settled and, having done so, relinquish the conduct and control of such claim(s) and be under no further liability for them. **We** will, however, be liable for the payment of costs and expenses of litigation, recoverable or incurred, in respect of matters prior to the date of such payment.

Cancellation

- (4)
 - a. **You** may cancel this policy at any time after the date **we** have received the premium, by providing 7 days notice in writing to **us**.
 - b. **We**, or any agent appointed by **us** and acting with **our** specific authority, may cancel this policy, by providing notice in writing to **you** at **your** last known address, if there is a default under any relevant instalment agreement. In such case, **your** policy will end with effect from the beginning of the period in respect of which the instalment has not been paid.

If **your** policy is cancelled under a. or b. above, at **our** discretion, **we** may refund part of the premium for the unexpired period, which will be calculated on **our**, then current, short period rating basis, and provided that there have been no:

- i. claim(s) made under the policy for which **we** have made a payment,
 - ii. claim(s) made under the policy which are still under consideration,
 - iii. incident(s) which **you** are aware of and are likely to give rise to a claim which has yet to be reported to **us**, during the current period of insurance.
- c. **We** will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by **us** to **your** last known address.

- d. **We** may also cancel this policy at any time by sending not less than 7 days notice in writing to **your** last known address, in which case **we** will refund a proportionate part of the premium for the unexpired period.
 - e. **You** must return **your** certificate(s) of motor insurance immediately after cancellation.
- (5) The policy, the application form, statement of fact and/or declaration made by **you**, and any clauses endorsed on the policy, the policy schedule and the certificate of motor insurance, should be read together and form the contract of insurance between **You**, (The policyholder,) and **Us** (Aviva).

We will clearly state if the cover provided by the policy is subject to **you**:

- a. providing **us** with any additional information requested by the required date(s),
- b. completing any actions agreed between **you** and **us** by the required date(s),
- c. allowing **us** to complete any actions agreed between **you** and **us**.

Upon completion of these requirements (or if they are not completed by the required dates), **we** may, at **our** option:

- a. modify **your** premium,
- b. issue a mid-term amendment to **your** policy terms and conditions,
- c. require **you** to make alterations to the risk insured by the required date(s),
- d. exercise **our** right to cancel **your** policy,
- e. leave the policy terms and conditions, and **your** premium, unaltered.

We will contact **you** with **our** decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by **you** and/or any decision by **us** will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until **we** agree otherwise in writing. If **you** disagree with **our** requirements and/or decisions, **we** will consider **your** comments and where **we** consider appropriate; will continue to negotiate with **you** to resolve the matter to **your** and **our** satisfaction. In the event that the matter cannot be resolved:

- i) **You** have the right to cancel this policy from a date agreed by **you** and **us** and, providing no claims have been made, **We** will refund a proportionate part of the premium paid for the unexpired period of cover.
- ii) **We** may, at **our** option, exercise **our** right under policy cancellation condition (4).

Except where stated all other policy terms and conditions will continue to apply.

The above conditions do not affect **our** right to void the policy if **we** discover information material to **our** acceptance of the risk.

Other Insurance

- (6) If at the time of any claim arising under this policy there is any other insurance policy covering the same loss damage or liability **we** will only pay our share of the claim.

This provision will not place any obligation upon **us** to accept any liability under Section 2 of the policy which **we** would otherwise be entitled to exclude under Exception (1) to Section 2.

Your Duty to Prevent Loss or Damage

- (7) **You** shall at all times take all reasonable steps to safeguard **your vehicle** from loss or damage. **You** shall maintain **your vehicle** in efficient condition and **we** shall have at all times free access to examine such vehicle.

Arbitration

- (8) Where **we** have accepted a claim and there is a disagreement over the amount to be paid the dispute must be referred to an arbitrator to be agreed between **you** and **us** in accordance with the law at the time. When this happens a decision must be made before **you** can take any legal action against **us**.

Your Duty to Comply with Policy Conditions

- (9) Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions and conditions of this policy and any **clauses** endorsed on it.

Fraud

- (10) If any claim is in any way fraudulent or if **you** or anyone acting on **your** behalf has used any fraudulent means, including inflating or exaggerating the claim or submitting forged or falsified documents, all benefits under this policy shall be forfeited.

Non Disclosure, Misrepresentation or Misdescription

- (11) We will void this policy if there has been any misrepresentation, misdescription or failure to disclose any material acts by you or anyone acting for you.

Payments made under compulsory insurance regulations and rights of recovery.

- (12) If the law in any country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we reserve the right to recover such payments from you or from the person who incurred the liability.

Subjectivity

- (13) The policy, the application or any statement of fact made by you, any clauses endorsed on the policy, the schedule and the certificate of motor insurance, form the contract of insurance between you, the policyholder, and us, Aviva.

We will clearly state if the cover provided by the policy is subject to you:

- a. providing us with any additional information requested by the required date(s);
- b. completing any actions agreed between you and us by the required date(s);
- c. allowing us to complete any actions agreed between you and us.

Upon completion of these requirements (or if they are not completed by the required dates), we may, at our option:

- a. modify your premium;
- b. issue a mid-term amendment to your policy terms and conditions;
- c. require you to make alterations to the risk insured by the required date(s);
- d. exercise our right to cancel your policy;
- e. leave the policy terms and conditions, and your premium, unaltered.

We will contact you with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by you and/or any decision by us will take effect. Our requirements and decisions will take effect from the date(s) specified unless and until we agree otherwise in writing. If you disagree with our requirements and/or decisions, we will consider your comments and where we consider appropriate, will continue to negotiate with you to resolve the matter to your and our satisfaction. In the event that the matter cannot be resolved:

i. you have the right to cancel this policy from a date agreed by you and us and, providing no claims have been made, we will refund a proportionate part of the premium paid for the unexpired period of cover;

ii. we may, at our option, exercise our right under the policy cancellation condition. Except where stated all other policy terms and conditions will continue to apply. The above conditions do not affect our right to void the policy if we discover information material to our acceptance of the risk.

COMPLAINTS PROCEDURE

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- We will acknowledge your complaint within two working days of receipt.
- We aim to resolve complaints following assessment and investigation, as quickly as possible
- Once an assessment and full investigation of your concern has been made, we will respond with a decision.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response. This will not be more than twenty working days from when you first made your complaint.

What to do should you be dissatisfied

Seek resolution by your insurance broker or usual Aviva point of contact. If you are disappointed with any aspect of the handling of your insurance, we would encourage you, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem. If you remain unhappy with the decision you receive from us, you may write to the Chief Executive. If you are dissatisfied with our final decision, you may refer the matter to the Financial Ombudsman Service (FOS). Full contact details will be provided at the same time as we acknowledge your initial complaint. While we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

What should I do?

The steps you should take if dissatisfied

Step 1 Seek resolution by CompuQuote

If you are disappointed with any aspect of the handling of your insurance we would encourage you, in the first instance, to contact CompuQuote, Unit 26 Hampstead Avenue, Mildenhall, Suffolk IP28 7AS. You can write, or telephone 08702410127, whichever suits you, and ask your contact to review the problem.

Step 2 Refer your complaint to the Chief Executive at Aviva

If you remain unhappy with the decision you receive, please write with full details including policy number and/or claim number, to: Chief Executive UK Insurance, Aviva , 8 Surrey Street, Norwich NR1 3NS. A review of the matter will then be carried out at a senior level and a final decision given.

Step 3 Refer your complaint to the Financial Ombudsman Service

If after making a complaint to the Chief Executive at Aviva you are still unhappy and you feel the matter has not been resolved to your satisfaction, please contact the FOS at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 or visit their website: <http://www.financial-ombudsman.org.uk>.

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

How to Claim

If you want to make a claim under this policy, call the CompuQuote Claims Helpline on 0844 8000 371 or email compuquote@motor-support.com.

The Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.