

keyfacts

Policy summary

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

The following is a summary of the main features of our motor policy. It does not contain all the terms and conditions of the contract. Full details of these are contained in the policy document.

Who are we?

Summit at Lloyd's is a trading name of Amlin Insurance Services Limited, a service company wholly owned by Amlin Underwriting Limited and transacting business exclusively on behalf of Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited.
The registered office of Amlin Insurance Services Limited and Amlin Underwriting Limited is: St Helen's, 1 Undershaft, London EC3A 8ND, England.

Our product

Motor insurance suitable for customers with UK registered vehicles and UK based businesses.

Cover

(subject to Summit underwriting and acceptance criteria)

This depends on the type of cover you have chosen:

Comprehensive Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £50 million limit for cars) Fire and theft, Accidental damage and Glass.

Third party fire & theft Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £50 million limit for cars) Fire and theft.

Third Party only Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £50 million limit for cars).

plus a number of extensions to cover - principally medical expenses, legal fees and foreign travel.

Other features

In addition, we offer - in-house solicitor facilities in claims handling. - a 24 hour helpline.
- an Approved Repairer network. - premium instalment facilities (subject to status).

Restrictions & exclusions

1. Theft of your vehicle where the keys are left on or in your vehicle is excluded (**Exception b**) to Section 4).
2. Manufacturer's standard audio equipment only up to a limit of £600 per vehicle (**Exception e**) to Sections 2,3,4).

Choice of law

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise requested in writing and agreed.

Duration

Our policies are normally for a period of 12 months.

Cancellation

You have the right to cancel this contract within 14 days of inception/renewal date or the date of receipt of the policy documents, whichever is the later.

To exercise this right, you must return the certificate(s) of motor insurance/cover note to the address shown above requesting cancellation in writing. On receipt of this, we will refund to you the premium you have paid us less a charge proportionate to the amount of cover given to you for each vehicle insured.

If you do not exercise this right, then the contract of insurance will continue.

The full annual premium should be paid in accordance with the payment method selected.

Cancellation by insurers

We may at any time cancel the policy by giving seven days' notice by registered letter to your last known address. Provided the certificates of motor insurance are returned to us within seven days we will return a pro-rata portion of the premium.

Cancellation by you

You may cancel the policy outside of the 14 day right to cancel period by returning the certificates of motor insurance to us at the above address requesting cancellation. Any return of premium will be at the discretion of the underwriters.

Complaints

If you have cause for complaint, we would ask that you first contact the insurance adviser who arranged the insurance for you. Any further complaint should be addressed to us at the above address.

Should you remain dissatisfied, you may ask the Complaints department at Lloyd's to review your case without prejudice to your rights in law. Their address is: **Complaints department, Lloyd's, One Lime Street, London EC3M 7HA**

Tel: 020 7327 5693 Fax No: 020 7327 5225 E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve your complaint, it may be possible to refer it to the **Financial Ombudsman Service**. Further details will be provided at the appropriate time.

Claims

If you need to make a claim, please contact your insurance adviser or us at the above address or on 07071 33 24 24 and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.

Compensation

Amlin Underwriting Limited belongs to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations.
Further information is available from FSCS Tel: 020 7892 7300.