



MOTOR INSURANCE PRIVATE CAR

Motor Insurance that rewards
responsible lifestyles





Motor Connect is especially designed for individuals who are closely linked to the non-profit sector through either church membership and/or charity involvement such as voluntary work or regular personal giving.

Ansvar believes that adherence to a certain lifestyle represents a better insurance risk, and that should be rewarded!

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Cover for Motor Connect is underwritten by Ansvar Insurance Company Limited. The Legal Expenses section of the policy is administered by DAS Legal Expenses Insurance Company Limited.

This summary outlines the main features and exclusions of Ansvar's Private Car Insurance policy - it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other motor policies available. We have also included additional information that may be of help to you.

When you take out cover with us, we will issue a policy schedule detailing the cover provided and the property insured. The policy wording should be read in conjunction with the policy schedule and your certificate of motor insurance.

Cover is only available to persons who are normally resident in the United Kingdom (UK).

Motor Connect offers you a choice of cover:

- Third Party Fire and Theft
- Comprehensive

Windscreen cover may be added if required to Third Party Fire and Theft cover.

Why Ansvar

Ansvar is a leading general insurance company specialising in insuring non-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments.

In addition, we commit a portion of profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

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Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

Instalments

For a small additional charge, the premium (minimum £120) can be paid in monthly instalments by Direct Debit. A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

Discounts

No Claim Bonus

A no claim bonus is transferable from the last insurer (excluding overseas insurers) in accordance with the following scale, depending on the number of years earned without making a claim and provided the policy did not expire more than 2 years ago. Proof in the form of the last renewal notice will be required.

Period of Insurance	Discount
1 year	30%
2 years	40%
3 years	50%
4 years	60%
5 or more years	65%

- If you have earned 4 or more years, you can protect your No Claim Bonus for an additional premium.
- Windscreen only claims do not affect the No Claim Bonus.

Ansvar Home Policyholder	Discount
Current Home Buildings or Contents policy	5%
Lifestyle (cumulative discounts)	
Non-drinker (never drink alcohol)	3%
Non-smoker (for at least the last 6 months)	3%
Church/charity affiliation*	3%
*This means active church membership, charity voluntary work or tax efficient charity donations	
Restricted Driving	
Two named drivers aged 25 years or over	10%
One male named driver aged 25 years or over	15%
One female named driver aged 25 years or over	20%
Two Car Discount	
Two cars insured with Ansvar for social and personal business use only	10%
Voluntary Excesses	
For excesses ranging from £50 to £250 a discount is available	

24 Hour Help Lines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Drivers' Assistance Service
- Domestic Assistance Service
- Eurolaw Legal and Tax Advice.

Accident Service Line (provided by G.A.R. Assistance Ltd)

For comprehensive policyholders, following an accident, Accident Service Line will arrange repairs with an approved repairer provided the vehicle is not a total loss.

Car Sharing

A social car sharing arrangement for carrying passengers will not be regarded as use for hire or reward provided that contributions received do not involve an element of profit.

New vehicle replacement

We will provide a new vehicle of the same make model and specification (if available) if the insured vehicle is:

- stolen and not recovered
- damaged so badly that it would cost more than 60% of the manufacturer's list price to repair

and the insured vehicle is less than 12 months old at the time of the loss or damage.

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Policy Cover Summary

Refer to the policy wording for full details of cover, exclusions and the General Conditions and General Exclusions. In most instances, for damage to your vehicle the first amount of any claim is not covered (known as a policy excess).

*The minimum excess, but in some cases this may be higher.

COVER/LIMITS	SIGNIFICANT EXCLUSIONS
<p>Third Party Fire and Theft</p> <p>Damage to or loss of the vehicle caused by fire, theft or attempted theft (limit - the market value of the vehicle immediately prior to the loss or damage and a limit of £500 for audio and entertainment equipment unless fitted as standard by the manufacturer)</p>	<p>£100* excess</p> <p>Theft of the vehicle if the keys are left in /on the vehicle while unattended</p> <p>Mobile phones</p> <p>Loss of use</p>
<p>Liabilities to Others</p> <p>Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property involving:</p> <p>a) the insured vehicle and any trailer being towed</p> <p>b) driving of other cars permitted by your Certificate of Motor Insurance - third party only</p> <p>(indemnity limit of £25,000,000 for any one claim including costs and expenses, with a limit of £20,000,000 for damage to property)</p>	<p>Liability assumed under contract</p> <p>Any person covered by another insurance policy</p> <p>Policyholder aged under 21 years</p>
<p>Foreign Use</p> <p>Automatic cover on the same basis as the policy is issued for use anywhere in the European Union (EU) and other designated countries without the need for a Green Card</p>	<p>Caravanettes (green card must be issued)</p> <p>Trips that exceed 3 months duration</p> <p>Vehicles not normally kept or registered in the UK</p>
<p>Legal Expenses</p> <p>Costs of making a claim for your uninsured losses and for appealing or defending an appeal</p> <p>Replacement car hire if the insured vehicle cannot be driven and the incident is totally the other person's fault (limit £100,000 for any one claim)</p>	<p>Any claim reported more than 180 days after the incident</p> <p>If a recovery cannot be made</p>

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Policy Cover Summary	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Comprehensive	
In addition to cover listed under 'Third Party Fire and Theft'	
Accidental Damage	
Accidental damage to the vehicle (limit - the market value of the vehicle immediately prior to the loss or damage and a limit of £500 for audio and entertainment equipment unless fitted as standard by the manufacturer)	£50* excess The excess is increased to: £300* for drivers aged 17-20 years inclusive £200* for drivers aged 21-24 years inclusive £150* for drivers 25 years and over with less than 12 months experience with a full UK licence Loss of use Wear and tear Electronic or computer failure, breakdown or breakage
Accommodation and Travel Expenses	
Costs of overnight accommodation and /or travel costs for the occupants of the vehicle to complete the journey if the vehicle suffers loss or damage that will result in a valid claim under the policy (limit £35 per person and £150 in total for any one claim)	
Courtesy Car	
Accident Service Line (provided by G.A.R. Assistance Ltd) will supply a courtesy car while the insured vehicle is being repaired following loss or damage covered by the policy. The courtesy car will be covered on the same terms as the insured vehicle	Total loss of insured vehicle If there is not a valid claim under the terms of the policy If the loss or damage happens outside of the UK
Medical Expenses	
Medical expenses for anyone in the vehicle that is injured in an accident involving the insured vehicle or reasonable fees of Christian Science Practitioners and nurses (limit £100 per person)	

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Policy Cover Summary	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Personal Accident	
You or your spouse are covered for accidental bodily injury (death or permanent loss of limbs or eyes) involving an accident with the insured vehicle or while travelling in any private car (limit £5,000 each person and £10,000 in total in any one period of insurance)	Persons over 75 years at the time of the accident The driver of the insured vehicle if they are under the influence of alcohol or drugs
Personal Belongings	
Damage to your personal belongings in the vehicle at the time of any loss or damage caused by an accident, fire, theft or attempted theft (limit £250 for any one claim)	Money, stamps, tickets, documents, securities Business goods or samples Jewellery or furs Mobile phones Anything covered by another insurance policy
Replacement Locks	
Cost of replacing locks and /or lock transmitters if the keys are lost or stolen and there is evidence that if found the address or identity of the vehicle would be known	
Windscreen, Window and Sunroof Glass	
Replacement or repair of windscreen, window or sunroof glass and repairs to bodywork caused by such glass breaking	£50* excess or the excess as shown in the schedule but if the glass is repaired and not replaced no excess applies
Optional Policy Cover	
The following cover is also available for an extra premium on Third Party Fire and Theft policy	
COVER/LIMITS	SIGNIFICANT EXCLUSIONS
Windscreen, Window and Sunroof Glass	
Replacement or repair of windscreen, window or sunroof glass and repairs to bodywork caused by such glass breaking	£50* excess or the excess as shown in the schedule but if the glass is repaired and not replaced no excess applies

Answers to Some Questions About The Policy

How long does the policy provide cover for?

The insurance contract normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

What if you want to cancel the policy during the cooling-off period?

If you are a private customer and you decide within 14 days of receiving your policy document that it does not meet your requirements, you can write to us confirming your decision and return all the documents including the Certificate of Motor Insurance or cover note that has been issued. No charge will be made and any premium you have already paid will be refunded provided there are no claims notified or pending.

What if you want to cancel the policy after the cooling-off period?

You may cancel the policy by giving us notice in writing and returning the Certificate(s) of Motor Insurance. You will be entitled to a proportionate refund of your premium, less an administration

charge (currently £30 + IPT), as long as you have not made a claim during the current period of insurance. If you have made a claim then the full annual premium is due.

Our right to cancel

Ansvar also have the right to cancel the policy by giving you 7 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvar (office hours 9am to 5pm, Mondays to Fridays).

For windscreen or window claims contact Autoglass or Autowindcreens.

For Legal Expenses claims contact DAS Legal Expenses Insurance Company Limited.

What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvr.

You can make your complaint in writing or verbally to the General Manager or any manager at:

Ansvr Insurance Company Limited

Ansvr House, St. Leonards Road,
Eastbourne, East Sussex, BN21 3UR
Tel: 01323 737541 Fax: 01323 419800
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvr Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.

- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,
London, E14 9SR.
Tel: 020 7964 1000
Fax: 020 7964 1001
Email: general.info@financial-ombudsman.org.uk

- If you are a business or charity with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would

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consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation.

The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

Financial Services

Compensation Scheme

7th Floor, Lloyds Chambers,
Portsoken Street, London E1 8BN
www.fscs.org.uk
Tel: 020 7892 7300

The Ansvar Range

Lifestyle Connect

- Home Connect
- Travel Connect

Designed for those individuals who are closely linked to the non-profit sector through either church membership and/or charity involvement such as voluntary work or regular tax-efficient giving.

Ansvar believes adherence to a certain lifestyle represents a better risk, and that should be rewarded!

Connect Policies

- Charity Connect
- Charity Shop
- Christian Bookshop
- Church Connect
- Church Fellowship
- Community Groups
- Minibuses (church & charity)
- Special Events
- Trustees Indemnity

Other Ansvar Policies

- Business
- Office
- Shop

Please ask your insurance advisor for further details

Insurance Agent



Ansvar Insurance Company Limited
Ansvar House, St. Leonards Road
Eastbourne, East Sussex, BN21 3UR
Tel: 0845 60 20 999 or 01323 737541
Fax: 01323 419800
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

Registered Office: Beaufort House,
Brunswick Road, Gloucester, GL1 1JZ
Registered No. 661060 England

Member of:
Association of British Insurers (ABI)
Financial Ombudsman Service

Ansvar is authorised and regulated by
the Financial Services Authority (FSA).
Our FSA Register number is 202019.

To check these details on the FSA's Register:
www.fsa.gov.uk/register
Tel: 0845 606 1234

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INVESTOR IN PEOPLE

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