

## Caring for customers

If you have a problem

The aim is to provide the highest level of service to you at all times. If you feel this has not been achieved please contact Car Protect's Customer Services Manager either by telephone on 08454 74 74 01, or by e-mail to customerservices@carprotect.co.uk. Alternatively write to us at Car Protect, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Please ensure you quote your certificate number in all correspondence and enclose any evidence or documentation you wish to be considered in reviewing your complaint.

Any complaint should be resolved quickly and with the least inconvenience to you, ideally within 5 working days. If there is a need to investigate further you will be kept informed of the progress of your complaint.

If you are not satisfied with the response you may appeal in writing to The Underwriting Director, Motorway Direct, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Please make sure any new evidence or information is enclosed.

Complaints are expected to be quickly and satisfactorily resolved at this level, however you can take the matter further by writing to:

### For Accident, Sickness and Unemployment

Claims Manager, AmTrust International Underwriters Ltd, 123 Lower Baggot Street, Dublin 2, Ireland.

If you have still not received a satisfactory response, or your complaint has not been resolved within eight weeks of being made, you may refer Your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: enquiries@financial-ombudsman.org.uk.

### For Life

Claims Manager, Sterling Life Limited, Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ. Telephone 0870 224 2390. Telephone calls to Sterling Life Limited may be monitored or recorded to assist with staff training and for quality control purposes.

If you have still not received a satisfactory response, or your complaint has not been resolved within eight weeks of being made, You may refer your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: enquiries@financial-ombudsman.org.uk.

Financial Services Compensation Scheme - If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met. Further information can be obtained from the Financial Services Compensation Scheme at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

### Other Important Information

The registered office of Car Protect is Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Car Protect is a trading style of the Motorway Direct plc group of companies who are authorised and registered by the Financial Services Authority (FSA) registration number 311741 and the Financial Services Compensation Scheme.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

The registered office of AmTrust International Underwriters Limited 123 Lower Baggot Street, Dublin 2, Ireland.

AmTrust are authorised and regulated by the Irish Financial Services Regulatory Authority, and licensed by the UK Financial Services Authority, registration number 203014.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Sterling Life Limited is a private company limited by shares incorporated in England under registered number 911235. It underwrites long term insurance business.

The registered office of Sterling Life Limited is Ambassador House, Paradise Road, Richmond upon Thames, TW9 1SQ

Sterling Life is authorised and regulated by the Financial Services Authority (FSA).

The FSA Register number for Sterling Life Limited is: 202178.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Davies Managed Systems have been appointed to handle claims. Their address is Unit 30, Brookside Business Park, Cold Meece, Stone, Staffordshire, ST15 0RZ.

We propose to choose English law as the law applicable to the contract unless you and we agree another law before the start date. The policy terms and conditions and other information we are required to supply will be supplied and we will communicate with you in English throughout the duration of the policy, unless you and we agree otherwise.

Car Protect is part of the Motorway Direct plc group of companies.

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security purposes.

Calls to these numbers are recorded for training and

e-mail: customerservices@carprotect.co.uk

Customer Services: 08454 74 74 01

Claims Fax: 08704 201 178

Claims Line: 01785 763 037

Car Protect

Important telephone numbers

How to contact Us

Car Protect

Warranty House  
Savile Street East  
Don Valley, Sheffield  
South Yorkshire, S4 7UQ

keyfacts®

# Car Protect Payment Protection Insurance Policy summary



In association with  
AmTrust International Underwriters Ltd &  
Sterling Life Ltd

## Car Protect Payment Protection Insurance - Life, Accident, Sickness and Unemployment (LASU)

### Important Note

This policy summary does not contain the full terms and conditions of the Car Protect policy. These can be found in the policy document.

### Arranging and Underwriting

This policy is effected through Car Protect which is a trading style of the Motorway Direct Group plc group of companies.

The Accident, Sickness and Unemployment elements of this Insurance are underwritten by AmTrust International Underwriters Limited.

The Life element of this Insurance is underwritten by Sterling Life Limited.

## What is covered by your Insurance

The purpose of this Insurance is to protect your monthly loan repayments in the event that you are unable to work through Accident, Sickness, Unemployment, or, in the event of your death, to pay the outstanding balance under your finance Agreement. The cover you have selected will be shown on your schedule of Insurance. No claim payment can be released until the Insurance application and full premium have been received by us.

### Eligibility

To be eligible for this policy

### Life, Accident, Sickness and Unemployment

- You must be aged over 18 and not have reached the age of 65 at the end date of cover to be eligible.
- You must be a UK resident.

### Accident, Sickness and Unemployment only

- You cannot be covered under this Insurance if you are aware of any impending Unemployment or Disability which may affect you.

### Unemployment only

- You must be in full time Employment at the start date of cover.
- You cannot be covered under this Insurance if you are in temporary or seasonal Employment.

### Options Available

This Insurance gives you the option of choosing the cover which best suits your needs. The available benefits are:

### Accident, Sickness benefits

This Insurance will cover the monthly loan repayment paid to your Lender if you are unable to work due to accident or sickness.

### Unemployment benefits

This Insurance will cover the monthly loan repayment paid to your Lender if you are unable to work due to being made unemployed.

### Life benefit

If you purchase life cover, in the event of your death during the period of the Insurance this cover will pay the outstanding balance of your finance Agreement, excluding charges and arrears.

## Limitations on benefits

### Accident, Sickness and Unemployment

- Maximum amount payable in respect of Accident, Sickness and Unemployment benefit is £1,000 per month.
- You can claim for up to a maximum of 12 months in respect of any one accident, sickness or unemployment claim.
- One month is payable after you have been unable to work due to accident, sickness or unemployment for a period of only 14 days (please see terms and conditions applicable to your cover).
- Accident, Sickness and Unemployment cover will end when:
  - You die; or
  - You reach the age of 65; or
  - You cease to be a UK Resident; or
  - You reach the expiry date in your schedule; or
  - You retire.
- Cover is available for up to 5 years depending on the term of your loan Agreement.

### Life cover

- Maximum amount payable in respect of life benefit is £30,000.
- The life cover will end when:
  - You die; or
  - You reach the age of 65; or
  - You cease to be a UK Resident; or
  - You reach the expiry date in your schedule.
- Cover is available for up to 5 years depending on the term of your loan Agreement. Please see "Part 4 – Life insurance" under "Section 2 – Life" of the policy document for full details.

## What is not covered – important exclusions

### Your Insurance will not cover

### Unemployment Benefit

No Benefit will be payable to you if:

- Not in full time Employment at the start date of the Insurance.
- Notified of Unemployment within the Exclusion Period even though your Unemployment may not take place until after this period.
- Work is seasonal or of a temporary nature.

- Fixed term contract ends (but, subject to the other terms and conditions of this Insurance, You may be entitled to benefit during your fixed term contract).
- Accept voluntary redundancy, resign or retire.
- Dismissed by as a result of misconduct, or breaking your contract.

### Disability Benefit

No Benefit will be payable to you if your disability is due to:

- AIDS or infection by HIV.
- Self inflicted injury whether you are sane or insane.
- Alcohol, solvent abuse or drugs.
- Stress, anxiety or depression or any mental or nervous disorder.
- Pre-existing conditions.
- Normal Pregnancy. Please see policy document for full details.
- Back related conditions.
- Medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments.
- Any of the Unemployment exclusions.

### Life Benefit

No Life benefit will be payable if your death results directly or indirectly from:

- AIDS or infection by HIV.
- Suicide or self inflicted injury whether you are sane or insane.
- Taking drugs or alcohol.
- Pre-existing conditions.
- Normal pregnancy.

Please see "exclusions" under "part 4 life insurance in section 2 – life" of the policy document for full details.

## Cancellation

### Accident, Sickness and Unemployment

You may cancel within 30 days of the Completion Date and We will refund any Premium paid in full. If You cancel this policy after 30 days from the Completion Date You will receive a pro-rata refund less an administration charge. No refund of premium will be payable where a claim has been made under this Insurance.

We may cancel this Insurance at any time by giving You 30 days written notice to You at Your last known address. This will not affect any rights to benefits which You may already have received under the Insurance before the Finishing Date of Cover. Any refund of Premium due will be calculated on a pro-rata basis.

### Life

If you have life cover, you may cancel this Insurance within 30 days of the start date and we will refund any premium you may have paid. If you cancel the policy more than 30 days after the Insurance Start date, You may be entitled to a refund of premium applicable to Life cover only calculated in accordance with Sterling Life Limited's rebate procedures for this policy. Please contact us on 08454 74 74 01.

## How To Make A Claim

Davies Managed Systems have been appointed to handle claims. Their address is Unit 30, Brookside Business Park, Cold Meece, Stone, Staffordshire, ST15 0RZ.

**Disability or Unemployment** (if applicable to Your cover, please refer to Your Schedule of Insurance)

You must give us notice of a claim by telephoning the Claims Administrators, Davies Managed Systems on the claim's helpline telephone number 08707 559 620.

You should do so as soon as reasonably possible and within 30 days after the end of the waiting period. We will send you the claim forms. You will need to complete these and return them to Davies Managed Systems as soon as reasonably possible, giving all the information asked for to enable us to process your claim. This should include at least wage slips, termination notice and P60 or, if Self-Employed, bank statements, invoices and annual accounts and Inland Revenue and National Insurance records. You will be responsible for providing us with the proof needed. Delay in submitting a claim to us may make your claim harder to confirm and lead to delay in making payment or result in the non payment of your claim. If we wish you to be medically examined at our expense you must allow it; or your claims could either be stopped or denied.

Payment of Monthly Benefit will be made when we receive satisfactory evidence of your entitlement to claim. Throughout the period for which the claim is made under this contract we will require you to provide evidence of continued unemployment or Disability. Benefit will not be paid for any period of Unemployment or Disability for which the evidence required by us is not provided. We may require you to produce this Insurance, along with your schedule, as proof of purchase. Once a claim has been accepted, Monthly Benefit will be paid to your Lender, whichever has been agreed, monthly or part thereof, in arrears.

### Life (if applicable to Your cover, please refer to Your Schedule of Insurance)

Written notice of any claim should be given within 120 days of the date of the event giving rise to that claim, together with, such information and proof as we may reasonably require. If such notice and information is not given within this 120-day period then, other than in exceptional circumstances, no benefits will be paid in respect of the claim.

To request a claim form please contact:

Davies Managed Systems, Davies Managed Systems,

Unit 30, Brookside Business Park, Cold Meece, Stone, Staffordshire, ST15 0RZ.

Telephone Number 08707 559 620.

Telephone calls to Davies Managed Systems may be monitored or recorded to assist with staff training and for quality control.

## Important Notice:

Please note that an Insurance Summary does not contain the full terms and Conditions of the Insurance product. Full terms and conditions can be found In the Insurance Document