

Markerstudy Private Car

keyfacts®

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Markerstudy Private Car?

Markerstudy Private Car is a private car insurance policy, underwritten by Markerstudy Insurance Company Ltd.

What does Markerstudy Private Car cover me for?

You can choose one of two different types of cover, which are summarised below with the lowest level of cover shown first. Both cover you, if you are involved in an accident, for damage you cause to other people's vehicles or property or for injuries they sustain. Your insurance agent will tell you which level of cover you have been offered.

Third Party Fire & Theft (TPFT)

You are also covered for loss of or damage to your own car caused by fire (excluding arson) or theft.

Comprehensive (Comp)

In addition to the cover provided in TPFT above, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism or arson.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

How do I notify a claim under my Markerstudy Private Car policy?

Our New Claim Notification Helpline is a service provided to all our policyholders to help in the early, sometimes difficult, stages when making a claim. A free telephone call to the relevant number shown below is all that is required to ensure your claim is handled quickly and smoothly. These numbers are open 24 hours a day, 365 days a year.

The relevant telephone numbers are: -

Comprehensive & TPFT policyholders	0870 166 6506
Windscreen claims (if covered)	0800 387565

How do I make a complaint about my Markerstudy Private Car policy?

Our aim is to get it right, first time and every time. If we make a mistake we will try to put it right promptly. We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within 4 weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the problem within eight weeks, you can refer the matter to the Financial Ombudsman Service. We can provide information on this service.

Should you wish to make a complaint, it should be sent to the Underwriting Director at Markerstudy Insurance Company Ltd., Montagu Pavilion, 8 – 10 Queensway, Gibraltar

Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Standard Features

The following will automatically be included in your policy, according to the cover you have selected.

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Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT
Personal Belongings Cover up to a maximum of £100 for personal belongings if they are lost or damaged by an accident, fire or theft if located in or on your car.	Does not apply to: <ul style="list-style-type: none"> • Money, stamps, tickets, documents or securities • Mobile Phones • Goods, tools or samples carried in connection with any trade or business 	1A	✓	✗
Audio and Navigation Equipment Cover is provided for permanently fitted audio equipment	Does not apply to: <ul style="list-style-type: none"> • Equipment that is not the manufacturers standard equipment • Television equipment or two-way radio transmitters or receivers 	1A & 2A	✓	✓
Foreign Travel Provides the minimum cover which is legally required to use your car in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium	Provided: <ul style="list-style-type: none"> • Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man • Your visit is of a temporary nature 	1C & 2C	✓	✓
Windscreen Cover We have special arrangements with leading windscreen companies to repair or replace your windscreen	<ul style="list-style-type: none"> • If the windscreen is repaired you will not have to pay the excess amount stated in the Policy Wording • You must use our approved companies who will need to see your Certificate of Motor Insurance, otherwise cover is limited to £150 • Sun roofs are not covered 	1A	✓	✗
Free Courtesy Car In the event of damage to your vehicle you will be offered use of a loan car, subject to availability, whilst repairs to your vehicle are being carried out. Your vehicle will be collected and re-delivered when repairs have been completed	A loan car is not available if: <ul style="list-style-type: none"> • Your car has been stolen and not recovered • Your car has been damaged beyond economical repair • Your car was damaged whilst your policy was extended for use abroad • Your car has been imported • Your car is used for commercial travelling driving instruction or public or private hire 	1E	✓	✗
Driving Other Cars We will cover you, in respect of your legal liability to others, to drive other private cars	Provided: <ul style="list-style-type: none"> • The car does not belong to you • The car is not hired to you under a Hire Purchase Agreement • The car is not leased to you under a Lease Agreement • You are aged 25 or above and have held a full licence for at least twelve months • The car is being used in the United Kingdom • The insured vehicle is owned/kept by the policyholder and is not left hand drive 	1B	✓	✗

General Exclusions and Conditions

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	What is not covered	Policy Section						
Accidental Damage Fire and Theft Excess	The following excesses apply on top of any other excess which may apply (which will be shown in your Policy Schedule) <u>Accidental Damage Fire & Theft Excesses</u> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Drivers aged 20 years or younger</td> <td style="text-align: right;"><u>Comprehensive</u> £250</td> </tr> <tr> <td>Drivers aged 21 – 24 years</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Drivers aged 25 years or over who hold a Provisional licence or a Full UK/EU licence for less than 12 months</td> <td style="text-align: right;">£100</td> </tr> </table>	Drivers aged 20 years or younger	<u>Comprehensive</u> £250	Drivers aged 21 – 24 years	£100	Drivers aged 25 years or over who hold a Provisional licence or a Full UK/EU licence for less than 12 months	£100	1A & 2A
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Drivers aged 25 years or over who hold a Provisional licence or a Full UK/EU licence for less than 12 months	£100							
Loss of or Damage to your vehicle	<ul style="list-style-type: none"> • Loss of or damage to your car if the car is unoccupied and the ignition key is in or on your car • Loss of use of your car • Loss of value of your car following repair • Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your car • The unauthorised taking away of your car by a family member 	1A & 2A						
Use of the car	Cover does not apply if the vehicle is : <ul style="list-style-type: none"> • being used for any purpose that your current Certificate of Motor Insurance does not permit • being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive • in or on any part of any airport which is used for the take off and landing of aircraft • being driven in an unroadworthy condition or without an MOT certificate, if one is necessary 	General Exclusions (1)						
Other	The policy does not cover any consequence of : <ul style="list-style-type: none"> • Loss, damage, cost or expense resulting from or in connection with an act of terrorism 	General Exclusions (4)						