



NEW
THINKING.
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POSSIBILITIES.

HYUNDAI
INSURANCE

YOUR 7 DAY COVER POLICY DOCUMENT

Important Numbers

Claims and Accident Helpline **0844 836 7381*** *(24 hours)*

**We recommend you save this number to your mobile phone*

Glass Helpline **0844 836 7385** *(24 hours)*

Policy Changes and Renewals **0844 836 7380** *(Mon to Fri 0900-1730)*

Quotes **0800 326 5456** *(Mon to Thu 0830-1930; Fri 0900-1730)*

Complaints **0844 836 7380** *(Mon to Fri 0900-1730)*

Contents

Important Customer Information	1
How to Make a Complaint	1
How to Make a Claim	2
Introduction	3
Definitions	4
Insurance Provided – Guide to Policy Cover	5
Section A Loss of or Damage to the Insured Car	5
Section B Loss of or Damage to the Insured Car by Fire or Theft	7
Section C Liability to Other People	10
Section D Courtesy Car	11
Section E Personal Accident	11
Section F Personal Belongings	11
Section G Medical Expenses	11
Section H Glass Damage	12
Section I Replacement Locks	12
Section J Foreign Use of the Insured Car	13
Section K Child Seat Cover	13
Section L Onward Transport and Overnight Accommodation	13
Section M No Claim Discount	13
Section N Protected No Claim Discount	13
General Exceptions	14
General Conditions	15
Endorsements – only applicable if shown on your Policy Schedule	16
Motor Legal Protection Policy Only applicable if shown on your Policy Schedule	16
Data Protection and Sharing Information with Other Organisations	17

Important Customer Information

You should keep a complete record of all information (including copies of letters) supplied to us in taking out this insurance.

So that you understand what you are covered for, please read this Policy Document, the *Policy Schedule* (which may make reference to *endorsements*) and the *Certificate of Motor Insurance*, very carefully. You should pay special attention to the General Exceptions and General Conditions of this policy.

If you have any questions, or the cover does not meet your needs, or any of the details are incorrect, you should notify us immediately.

Notify us of changes which may affect your insurance

To keep your insurance up to date please tell us straight away about changes which may affect your cover.

Some examples are:

- A change of car or you have purchased another car to which you want your existing cover to apply.
- You wish a new driver to be covered.
- You or any other driver passes their driving test.
- Someone who drives the car gets a motoring or other conviction or suffers from a medical condition or has a claim on another policy.
- The car is changed or modified from the manufacturer's standard specification or you intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels etc).
- A change of occupation (full or part-time) by you or any other driver.
- A change of address or where the car is normally kept.
- A change in the use of the car.
- The car is involved in an accident no matter how trivial.
- A change of the main user of the car.
- If the car is likely to exceed the annual mileage declared at the commencement or renewal of the policy for which you may have received a premium discount.

This is not a full list and if you are in any doubt you should advise us for your own protection. If you do not tell us about changes, your insurance may not cover you fully or at all.

How to Make a Complaint

At Hyundai Insurance we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, then in the first instance please contact: The Customer Relations Officer, Hyundai Insurance, Batchworth House, Church Street, Rickmansworth, Hertfordshire, WD3 1JE or telephone 0844 836 7380.

In the unlikely event that your concerns have not been resolved you may refer the matter to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR or call the helpline 08000 234 567 or switchboard 020 7964 1000 or visit www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

Hyundai Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN.

How to Make a Claim

Call us straight away from the scene of the incident

0844 836 7381

Save this number in your mobile phone for your peace of mind

If you have an accident

Regardless of blame these measures will help protect you and keep the process uncomplicated for you and us:

- 1) Don't drive away. *You* must stop if any other person or animal has been hurt, or if any vehicle or property has been damaged. If *you* have a warning triangle, place it well before the obstruction.
- 2) Get the names, addresses and phone numbers of any drivers or pedestrians involved. It is most important to obtain details of all witnesses; if *you* are not to blame this will help protect *your* no claim discount. Ask drivers for the names of their insurers and their policy or certificate numbers.
- 3) If *you* have a mobile phone with *you* and it is fitted with a camera, try and take photographs to support the positions of the vehicles and the extent of damage.
- 4) Draw a diagram of the scene. Show as much detail as possible, including the position of all the cars involved (before and after the accident), speeds and distances, road names and layout, where witnesses were standing, any obstructions to *your* or other road users' view, weather/light conditions, time of day, and anything else *you* feel would be relevant.
- 5) If anyone has been injured, or damage has been caused to other property, *you* must show *your Certificate of Motor Insurance* to the Police or to anyone involved in the accident. If *you* can't do this at the time, *you* must report the accident to the Police and show them *your Certificate of Motor Insurance* no later than 24 hours after the accident.
- 6) Don't admit blame or liability or make an offer of payment. If any of the other people involved do this, please tell **us**.

Call our Claims and Accident Helpline (24 hours)

0844 836 7381

Make sure you call 0844 836 7381 straight away, either from the scene of the incident or as soon as practically possible.

We ask that *you* call *us* within **2 hours of the incident** even if *you* do not plan to make a claim. Delay in notification of an incident invariably increases claims costs and ultimately *your* next premium and may invalidate *your* right to claim. Quote *your* policy number and give all relevant information about the incident.

If your claim is due to theft, attempted theft, malicious damage or vandalism you must also inform the Police and obtain a crime reference number.

We will deal with *your* claim and claims made against *you*, as quickly and fairly as possible. Please read the General Conditions and General Exceptions in this Policy Document. We may tell the dealer from whom *you* bought the vehicle about the claim.

Windscreen and glass claims

If the cover shown on *your Policy Schedule* is Comprehensive and *your* windscreen/window has been damaged:

Call our Glass Helpline (24 hours)

0844 836 7385

For details on cover and excesses applicable please refer to Section H of the Policy Document.

Introduction

This Policy Document is evidence of a legally binding contract of insurance between *you* (the Insured) and *us* (Hyundai Insurance). The contract is based on the information *you* provided on *your Quotation Information Form* and any other information given either verbally or in writing by *you* or on *your* behalf at the time *you* applied for insurance.

You must read this Policy Document, the *Schedule* and the *Certificate of Motor Insurance* together. The Schedule tells *you* which sections of the policy apply. Please check all three documents carefully to make certain they give *you* the cover *you* want.

We have agreed to insure *you* against liability loss or damage that may occur within the *geographical limits* of the policy during any *period of insurance* for which *you* have paid, or agreed to pay the premium. The cover *we* provide is subject to the terms, conditions and exceptions contained in this Policy Document or in any *endorsement* applying to this Policy Document.

Nobody other than *you* (the Insured) and *us* (Hyundai Insurance) has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.

Unless specifically agreed otherwise, this insurance shall be subject to English Law. The terms and conditions of this policy and all other information concerning this insurance are communicated to *you* in the English language and *we* undertake to communicate in this language for the duration of the policy.



Andrew Long
Managing Director – Hyundai Insurance

Hyundai Insurance is provided by Original Insurance Services Limited and is underwritten by Zenith Insurance Plc with the exception of the Motor Legal Protection Policy which is underwritten by Markerstudy Insurance Company Limited.

Original Insurance Services Limited

Registered in England and Wales, Company Number 05686831
Registered Office: Batchworth House, Church Street,
Rickmansworth, Hertfordshire, WD3 1JE Tel: 0844 836 7380.
Authorised and regulated by the Financial Services Authority.

Zenith Insurance Plc

Registered in Gibraltar, Company Number 84085
Registered Office: 846-848 Europort, Gibraltar
Member of the Association of British Insurers
Zenith Insurance Plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).

Markerstudy Insurance Company Limited

Registered in Gibraltar, Company Number 78789
Registered Office: 846-848 Europort, Gibraltar
Markerstudy Insurance Company Limited is a sister company of Zenith Insurance Plc and is member of the Association of British Insurers
Markerstudy Insurance Company Limited is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Services Authority in respect of underwriting insurance business in the UK (FSA Register Number 206322).

Telephone calls may be monitored or recorded for security and training purposes. Calls to 0844 numbers will cost no more than 5p per minute for BT customers. Call charges from other companies may vary and *you* may want to check this with *your* provider.

The Financial Services Compensation Scheme covers this policy. *You* may be entitled to compensation from this scheme if *we* cannot meet *our* liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 020 7892 7300.

Definitions

The words or phrases shown below have the same meaning whenever they appear in this Policy Document or in the Certificate of Motor Insurance, Policy Schedule or endorsements.

Approved repairer

A Hyundai approved motor vehicle repairer authorised by us or our representative to repair the *insured car* following a valid claim under Section A or Section B of this insurance.

Certificate of Motor Insurance

A document, which is legal evidence of *your* insurance and is required by law and forms part of this contract of insurance. It shows the *insured car's* registration number, who may drive it and what it may be used for. The *Certificate of Motor Insurance* must be read with this Policy Document.

Courtesy car

A car loaned to *you* by our approved repairer whilst the *insured car* is being repaired following a valid claim under Section A or Section B of this insurance.

Endorsements

A change in terms of this insurance, which replaces or alters the standard insurance wording.

Excess

An amount *you* have to pay towards the cost of a claim under this insurance. *You* have to pay this amount regardless of the circumstances leading to the claim.

Geographical limits

The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

Insured car

The *insured car* - details and registration number of which are shown in the *Policy Schedule*. Permanently fitted accessories (other than *in-car entertainment, communication and navigation equipment*) are included within this definition.

In-car entertainment, communication and navigation equipment

Permanently fitted radios, cassette, compact disc or DVD players, telephones, CB radios and visual navigation

equipment. Portable items (such as radar detection equipment, personal digital assistants or portable GPS navigators), cassette tapes, compact discs or DVDs are not included within this definition.

Market value

The value of the *insured car* at the time of loss or damage compared with one of the same make, model and condition. If the *insured car* was first registered as new in a country other than the United Kingdom any assessment of *market value* will take into account that the car has been individually imported into the United Kingdom but will not include any delivery costs incurred at the time of importation. The *market value* will be assessed by an automotive engineer in conjunction with the published trade guides at the time of loss.

Period of insurance

The period between the effective date and expiry date shown on the *Policy Schedule* and any subsequent period for which we accept renewal of the insurance.

Policy Schedule

The document which shows details of the insured policyholder and insurance protection provided and forms part of this contract of insurance.

Quotation Information Form

The form that shows the information that *you* gave us or that was given on *your* behalf at the time *you* applied for insurance. We have relied on the information provided on this form in entering into this contract of insurance.

Terrorism

Terrorism as defined in the *Terrorism Act 2000*.

We/Us/Our

Hyundai Insurance

You/Your

The insured policyholder named in the *Policy Schedule* or *Certificate of Motor Insurance*.

Insurance Provided – Guide to Policy Cover

The level of cover provided by this insurance is shown on *your Policy Schedule*. The sections of this Private Car Insurance Policy that apply for each level of cover are as shown below. Cover is subject to any *endorsement* shown on *your Policy Schedule*.

Comprehensive	Sections A to M of this Private Car Insurance Policy apply*
Third Party Fire and Theft	Sections B, C, J, and M of this Private Car Insurance Policy apply*
Third Party only	Sections C, J, and M of this Private Car Insurance Policy apply*

The General Exceptions and General Conditions of this Private Car Insurance Policy apply to all levels of cover.

*Section N may also apply if shown on *your Policy Schedule*.

*Only certain sections apply to the 7 Day Cover Policy – see individual policy sections for more information.

Policy Section A:

Loss of or Damage to the Insured Car

This section only applies if the cover shown on your Policy Schedule is Comprehensive

What is covered

We will cover *you* against loss or damage to *the insured car* (less any *excess* that applies) caused accidentally or as a result of malicious damage or vandalism. Loss or damage more specifically covered under Section B of this policy is excluded.

Cover also applies under this section while *the insured car* is in the custody of a member of the motor trade for servicing or repair.

Under this section we may either:-

- pay for the damage to be repaired, or
- with *your* agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

The most we will pay will be either:-

- *the market value of the insured car* immediately before the loss, or
- the cost of repairing *the insured car*, whichever is the lower.

If *the insured car* was not first registered from new in the United Kingdom we will not pay more than the purchase price paid by *you* at the time that *you* purchased the car.

If *the insured car* is deemed to be beyond economical repair, or settlement is agreed under the 'New car cover' sub-section below, the damaged car becomes *our* property once a claim is met under the policy. *You* must send us the vehicle registration document, MOT certificate and the *Certificate of Motor Insurance for the insured car* before we are able to meet the claim.

If *the insured car* is the subject of a Hire Purchase Agreement we will pay up to the amount defined above under 'the most we will pay'. This payment will be made to the owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will pay an amount of no greater than £300 after the deduction of any *excess* that applies in respect of any one occurrence for loss of or damage caused to permanently fitted *in-car entertainment, communication and navigation equipment*.

This £300 limit will not apply if the *in-car entertainment, communication and navigation equipment* forms part of the original vehicle specification and was fitted by the vehicle manufacturer or their authorised dealer at the time *the insured car* was first registered from new. However any claim will be subject to the deduction of any *excess* that applies.

Regardless of the terms shown above any amount payable in respect of *in-car entertainment, communication and navigation equipment* will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

New car cover

If the *insured car* is less than one year old (calculated from the date of first registration) at the time of the incident leading to a claim under this policy, and

- suffers damage covered by the policy, and
 - the cost of repairing the car will be more than 60% of the manufacturers' last United Kingdom list price (including taxes)
- we will replace it with a new one of the same make, model and specification.

However, this new car cover only applies if:

- *you* have been the first and only registered keeper and owner of the *insured car* (or if it was pre-registered in the name of the supplying dealer or vehicle manufacturer and at the time of sale to *you* it had covered less than 100 miles), and
- a suitable replacement car is available in the United Kingdom, and
- anyone else who has an interest in the *insured car* agrees, and
- the *insured car* has covered less than 10,000 miles.

In the event that a vehicle of the same make, model and specification is unavailable we will settle the claim on the basis of the *market value of the insured car* immediately before the loss.

Once a settlement has been agreed in accordance with this new car cover, the damaged car becomes *our* property.

If *the insured car* is the subject of a Hire Purchase Agreement we will only agree settlement on the basis of this new car cover if we have the agreement of the owner of the *insured car*.

Our Repair Promise

Where we carry out the repair, we guarantee to use genuine Hyundai parts. The quality of all repairs carried out by a Hyundai approved repairer is guaranteed for 5 years.

If you choose to use an alternative repairer we will not pay more than the cost of repairs had the work been undertaken by a Hyundai approved repairer. In these circumstances we may at our option settle the claim for repairs to the insured car by making a cash payment for the amount quoted by the Hyundai approved repairer.

If parts required for repairing the insured car are not available in the United Kingdom our liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. We will not pay the cost of importing parts that are not available in the United Kingdom.

We will not pay the cost of any repair or replacement which improves the insured car to a better condition than it was in before the loss or damage. If this does happen you must make a contribution towards the cost of repair or replacement. You may be required to contribute to the cost of replaced items such as exhausts or tyres.

Young and Inexperienced Driver Excesses

You will be responsible for paying the following amounts while the insured car is being driven by, is in the charge of, or was last in the charge of, the categories of driver listed below:

Age or experience of person driving, in charge of, or last in charge of, the insured car	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 years and over but: <ul style="list-style-type: none"> ▪ who holds a provisional driving licence, or ▪ who holds an international driving licence, or ▪ has held a full driving licence to drive a private motor car issued either in a country within the geographical limits or a member country of the European Union but for less than one year 	£150

The Young & Inexperienced Driver Excess applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the insured car at the inception date or last renewal date of the policy whichever is the later.

The amounts shown above are in addition to any other excesses which are shown on the Policy Schedule.

Protection and Recovery

If the insured car cannot be driven following an incident leading to a valid claim under this section, we will arrange for its protection and transportation to one of the following destinations dependant on which is most convenient for you and/or the driver of the insured car at the time of the incident leading to the claim:

- the nearest Hyundai approved repairer, or nearest place of safety, or
- your home address or the address at which the insured car is normally kept, or
- the intended immediate destination of the insured car within the geographical limits of this policy.

We will also pay the cost of storage of the insured car incurred with our written consent.

The breakdown cover provided by the manufacturer of the insured car will normally include recovery following an accident. However, if there is no breakdown cover in force with the manufacturer of the insured car this policy will pay any recovery costs incurred following an incident leading to a valid claim under this section.

If the insured car is damaged beyond economical repair we will arrange for it to be stored safely at premises of our choosing.

You should remove your personal belongings from the insured car before it is collected from you.

In the event of a claim being made under the policy we have the right to remove the insured car to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

We will also pay the reasonable cost of re-delivery of the insured car to your home address after repairs have been completed following a valid claim under this section.

Policy Section B: Loss of or Damage to the Insured Car by Fire or Theft

This section only applies if the cover shown on your Policy Schedule is either Comprehensive or Third Party Fire and Theft

What is covered

We will cover you against loss of, or damage to, the *insured car* (less any *excess* that applies) caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft. Cover also applies under this section while the *insured car* is in the custody of a member of the motor trade for servicing or repair.

Under this section we may either:-

- pay for the damage to be repaired, or
- with your agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

The most we will pay will be either:-

- the *market value* of the *insured car* immediately before the loss, or
- the cost of repairing the *insured car*, whichever is the lower.

If the *insured car* was not first registered from new in the United Kingdom we will not pay more than the purchase price paid by you at the time that you purchased the car.

If the *insured car* is stolen and

- has not been recovered at the time of settlement, or
- is deemed to be beyond economical repair, or
- settlement is agreed under the 'New car cover' sub-section below,

the lost or damaged vehicle becomes *our* property once a claim is met under the policy. You must send us the vehicle registration document, MOT certificate and the *Certificate of Motor Insurance* for the *insured car* before we are able to meet the claim.

If the *insured car* is the subject of a Hire Purchase Agreement we will pay up to the amount defined above under 'the most we will pay'. This payment will be made to the owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will cover you for loss of or damage caused to permanently fitted *in-car entertainment, communication or navigation equipment* caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft. The most we will pay is in accordance with the cover provided by your policy and is detailed below:

Equipment forming part of the original vehicle specification and fitted by the vehicle manufacturer or their authorised dealer at the time the *insured car* was first registered from new:

Cover applying to your policy:	Limits Applying
Comprehensive	No monetary limit applies <i>but</i> any claim will be subject to the deduction of any <i>excess</i> that applies
Third Party Fire & Theft	Up to £300, any one occurrence after the deduction of any <i>excess</i>

Equipment not forming part of the original vehicle specification:

Cover applying to your policy:	Limits Applying
Comprehensive	Up to £300, any one occurrence after the deduction of any <i>excess</i>
Third Party Fire & Theft	Up to £300, any one occurrence after the deduction of any <i>excess</i>

Any amount payable in respect of *in-car entertainment, communication and navigation equipment* will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

New car cover

If the *insured car* is less than one year old (calculated from the date of first registration) at the time of the incident leading to a claim under this policy, and

- is stolen and not recovered, or
- suffers damage covered by the policy and the cost of repairing the car will be more than 60% of the manufacturers' last United Kingdom list price (including taxes)

we will replace it with a new one of the same make, model and specification.

However, this new car cover only applies if:

- you have been the first and only registered keeper and owner of the *insured car* (or if it was pre-registered in the name of the supplying dealer or vehicle manufacturer and at the time of sale to you it had covered less than 100 miles), and a suitable replacement car is available in the United Kingdom, and
- anyone else who has an interest in the *insured car* agrees, and
- the *insured car* has covered less than 10,000 miles.

In the event that a vehicle of the same make, model and specification is unavailable we will settle the claim on the basis of the *market value of the insured car* immediately before the loss.

Once a settlement has been agreed in accordance with this new car cover, the lost or damaged car becomes *our* property.

If *the insured car* is the subject of a Hire Purchase Agreement we will only agree settlement on the basis of this new car cover if we have the agreement of the owner of the *insured car*.

Our Repair Promise

Where we carry out the repair, we guarantee to use genuine Hyundai parts. The quality of all repairs carried out by a Hyundai *approved repairer* is guaranteed for 5 years.

If you choose to use an alternative repairer we will not pay more than the cost of repairs had the work been undertaken by a Hyundai *approved repairer*. In these circumstances we may at *our* option settle the claim for repairs to *the insured car* by making a cash payment for the amount quoted by the Hyundai *approved repairer*.

If parts required for repairing *the insured car* are not available in the United Kingdom *our* liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. We will not pay the cost of importing parts that are not available in the United Kingdom.

Young and Inexperienced Driver Excesses

You will be responsible for paying the following amounts in respect of any claim relating to loss of or damage caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft while the *insured car* is being driven by, or is in the charge of, or was last in the charge of, the categories of driver listed below:

Age or experience of person driving, in charge of, or last in charge of, the insured car	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 years and over but: <ul style="list-style-type: none"> ▪ who holds a provisional driving licence, or ▪ who holds an international driving licence, or ▪ has held a full driving licence to drive a private motor car issued either in a country within the <i>geographical limits</i> or a member country of the European Union but for less than one year 	£150

The Young & Inexperienced Driver *Excess* applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the *insured car* at the inception date or last renewal date of the policy whichever is the later.

The amounts shown above are in addition to any other *excesses* which are shown on the *Policy Schedule*.

Protection and Recovery

If the *insured car* cannot be driven following an incident leading to a valid claim under this section, we will arrange for its protection and transportation to one of the following destinations dependant on which is most convenient for you and/or the driver of the *insured car* at the time of the incident leading to the claim:

- the nearest Hyundai *approved repairer*, or nearest place of safety, or
- your home address or the address at which the *insured car* is normally kept, or
- the intended immediate destination of the *insured car* within the *geographical limits* of this policy.

We will also pay the cost of storage of the *insured car* incurred with *our* written consent.

The breakdown cover supplied by the manufacturer of the *insured car* will normally include recovery following an accident. However, if there is no breakdown cover in force with the manufacturer of the *insured car* this policy will pay any recovery costs incurred following an incident leading to a valid claim under this section.

If the *insured car* is damaged beyond economical repair we will arrange for it to be stored safely at premises of *our* choosing.

You should remove your personal belongings from the *insured car* before it is collected from you.

In the event of a claim being made under the policy we have the right to remove the *insured car* to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

We will also pay the reasonable cost of re-delivery of the *insured car* to your home address after repairs have been completed following a valid claim under this section.

What is not covered – Exceptions to Sections A and B

Sections A and B of *your* insurance policy do not cover the following:

- The amount of any *excess* shown in the *Policy Schedule* or in this Policy Document or both.
- Indirect losses which result from the incident that caused *you* to claim. For example, we will not pay compensation for *you* not being able to use the *insured car*.
- Wear and tear, mechanical or electrical breakdown including failure of any equipment, integrated circuit, computer chip, computer software or computer related equipment and failure or breakages of any part due to application of brakes or road shocks.
- Depreciation or loss of value following repairs.
- Loss of or damage to the *insured car* arising from the vehicle being taken by a person:
 - 1) who is not permitted to drive under the *Certificate of Motor Insurance* or is excluded by *endorsement*, and
 - 2) who is also *your* employee or a member of *your* family or household or in a close personal relationship with *you* or *your* family or household.
- Loss suffered due to any person obtaining any property by fraud or deception, for example a purchaser's cheque not being honoured by their bank.
- Loss or damage to the *insured car* where possession of it is gained by deception on the part of someone pretending to be a buyer or someone pretending to act on behalf of a buyer.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section I of this insurance - Replacement Locks).
- Repairs, re-programming or replacement of any component, including locks on the *insured car*, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section I of this insurance - Replacement Locks).
- Loss of or damage to the *insured car* and/or *in-car entertainment, communication and navigation equipment* while *you* are not in the car arising from theft or attempted theft when:
 - 1) ignition keys have been left in or on the *insured car*, or
 - 2) the *insured car* has not been secured by means of door and boot lock, or
 - 3) any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - 4) the *insured car* is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Loss or damage caused by an inappropriate type or grade of fuel being used.
- Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss or damage caused deliberately by *you* or by any person who is driving the *insured car* with *your* permission

Guidance Notes – Preventing Crime

- Don't give criminals an easy ride. Car crime makes up 20% of all recorded crimes in the UK.
- Most thefts can be prevented – and it's in *your* interest and ours to take some simple precautions. Most things are common sense.
- Lock *your* car and remove *your* ignition key when leaving it for even a short time e.g. at a petrol station or cashpoint.
- Vehicle thieves often steal the keys first especially if the vehicle has an immobiliser and break into houses just to access keys to steal the car. Always keep keys secure even inside *your* home (do not leave keys where a burglar can easily find them such as on a shelf or hook).
- Do not keep items such as the car registration document, service book, MOT certificate or insurance certificate in the car and never leave any valuables on view in the car. *You* should remove items such as CD players, Radios/MP3 players & portable satellite navigation equipment whenever possible.
- Use good-quality locks and security devices.
- Park in a secure place if *you* can. If *you* have a garage, use it and lock it.

Policy Section C:

Liability to Other People

What is covered	What is not covered
<p>Use of the insured car</p> <p>We will cover the categories of people listed below for their legal liability for death, bodily injury or damage to property arising out of the use of the <i>insured car</i> or an attached trailer or caravan:-</p> <ul style="list-style-type: none"> ▪ <i>You</i>, and ▪ any person permitted to drive the <i>insured car</i> under the <i>Certificate of Motor Insurance</i> who is driving with <i>your</i> permission, and ▪ any passenger in the <i>insured car</i>, and ▪ any person using (but not driving) the <i>insured car</i> for social domestic and pleasure purposes with <i>your</i> permission, and ▪ the employer or business partner of any person named as a permitted driver on <i>your Certificate of Motor Insurance</i> in the event of an accident occurring while the <i>insured car</i> is being used for business by that named person as long as <i>your Certificate of Motor Insurance</i> allows business use by such person, and ▪ the legal representatives of any person who would have been covered under this section. <p>Third Party Property Damage Limit</p> <p>The most we will pay for property damage for any one claim, or series of claims arising out of any one event is £20,000,000. The most we will pay in costs for any one property damage claim or series of property damage claims arising out of any one event is £5,000,000.</p> <p>Legal Costs</p> <p>If there is an accident that is covered under this insurance we may at <i>our</i> absolute discretion consider payment in respect of the following legal costs:</p> <ul style="list-style-type: none"> ▪ solicitors fees for representing <i>you</i> at any fatal accident enquiry, Coroner's, Magistrates or similar court, and ▪ the reasonable cost of legal services to defend <i>you</i> against a charge of manslaughter or causing death by dangerous or reckless driving. <p>If we agree to pay these costs under this policy the choice and appointment of legal representation and the extent of any assistance that we provide will be entirely at <i>our</i> discretion. There will be no agreement to pay these costs unless we have confirmed this to <i>you</i> in writing.</p> <p>Driving Other Cars</p> <p>We will provide cover under this section (but only if stated in <i>your Certificate of Motor Insurance</i>) while <i>you</i> are driving with the owner's consent, any private motor car which is not owned by <i>you</i> or hired to <i>you</i> under a hire purchase agreement, provided that <i>you</i> are not covered by any other insurance and the car <i>you</i> are driving is in a roadworthy condition.</p> <p>Driving other cars cover cannot be used to obtain the release of cars which have been seized by, or on behalf of, any government or public authority.</p> <p>Additionally driving other cars cover will not operate:-</p> <ul style="list-style-type: none"> ▪ if the policy is issued in the name of a company or firm, or ▪ if the <i>insured car</i> is sold or disposed of, or declared a total loss, or ▪ if the car <i>you</i> are driving is owned by or provided by an employer or business partner, or ▪ outside the <i>geographical limits</i> of this policy ▪ if <i>you</i> or any other person named on the <i>Certificate of Motor Insurance</i> is unemployed, or if any of <i>your</i> occupations is related to the motor trade, vehicle repair, servicing, parking or working as a driver or driving instructor, or any delivery work including fast-food delivery <p>Emergency Medical Treatment</p> <p>We will pay emergency treatment charges required by the Road Traffic Acts. If this is the only payment we make, it will not affect <i>your</i> No Claim Discount.</p>	<p>Exceptions to Section C</p> <p>We shall not be liable:-</p> <ul style="list-style-type: none"> ▪ if the person claiming is otherwise insured, or ▪ for loss or damage to property belonging to or in the care of any person insured under this section or for not being able to use any such property, or ▪ for damage to the <i>insured car</i> or property in it or being conveyed in it or for not being able to use any such property, or ▪ for loss or damage to any trailer or caravan being towed by the <i>insured car</i> or for not being able to use any such trailer or caravan, or ▪ if the death of or bodily injury to any person covered under this section arises out of or in the course of his/her employment except where such liability must be covered under the Road Traffic Acts, or ▪ for death or bodily injury to any person being carried in or on any trailer or caravan, or ▪ if a person who was not driving makes a claim and he/she knew that the person driving did not hold a valid driving licence.

Policy Section D: Courtesy Car

This section applies only if the cover shown on your Policy Schedule is Comprehensive

What is covered	What is not covered
<p>While <i>you</i> are in possession of the <i>courtesy car</i>, cover for loss of or damage to the car will be provided by this policy in accordance with its terms, <i>endorsements</i> and conditions, including <i>excesses</i> for which <i>you</i> will be responsible. We will not make a charge for this cover.</p> <p>Any accidents or losses while <i>you</i> are in possession of the <i>courtesy car</i> must be reported to <i>us</i> immediately, and may affect <i>your</i> No Claim Discount.</p> <p>Driving of the <i>courtesy car</i> will be limited solely to those persons named on <i>your Certificate of Motor Insurance</i>, and the use of the car will be restricted to the use described on that Certificate.</p> <p><i>You</i> are not required to inform <i>us</i> when <i>you</i> are supplied with a <i>courtesy car</i> from a Hyundai <i>approved repairer</i>.</p> <p><i>You</i> must return the <i>courtesy car</i> to the Hyundai <i>approved repairer</i> when we ask <i>you</i> to do so.</p>	<p>No <i>courtesy car</i> will be provided for fault accidents whilst the <i>insured car</i> is being repaired. If the accident was non-fault and the non-fault driver's insurer has admitted liability then a <i>courtesy car</i> will be provided.</p> <p>If the <i>insured car</i> is stolen we will not provide a <i>courtesy car</i>. If the <i>insured car</i> is stolen, contact the Police then call <i>us</i> on 0844 836 7381 for advice on keeping you mobile and replacement vehicle options.</p>

Policy Section E: Personal Accident

No cover under this section in this 7 Day Cover Policy

Policy Section F: Personal Belongings

No cover under this section in this 7 Day Cover Policy

Policy Section G: Medical Expenses

No cover under this section in this 7 Day Cover Policy

Policy Section H: Glass Damage

This section applies only if the cover shown on your Policy Schedule is Comprehensive

What is covered	What is not covered
<p>We will pay the cost of repair/replacement of broken glass windscreens or glass windows, without loss of no claim discount, providing the work is carried out by <i>our</i> approved Glass Helpline service.</p> <p>If an incident occurs involving the breakage of multiple items of glass we will only pay for one piece of glass under this section of the policy.</p> <p>In the event of an incident likely to give rise to a claim for damaged glass please call <i>our</i> 24 hour Glass Helpline on 0844 836 7385.</p>	<ul style="list-style-type: none"> ▪ You will be required to pay the first £500 of each claim under this section in respect of a replacement windscreen or window. Where the windscreen or window can be repaired and does not require replacement, any claim for repair will be subject to an <i>excess</i> of £500. ▪ We will not pay claims under this section of the policy if you do not use <i>our</i> approved replacement service. ▪ We will not pay claims for mechanical items associated with the window mechanisms of the <i>insured car</i> under this section. ▪ We will not pay the cost of importing parts or items of replacement glass that are not available in the United Kingdom. ▪ We will not pay claims for the repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies under this section. ▪ Loss or damage caused deliberately by <i>you</i>.

Policy Section I: Replacement Locks

This section applies only if the cover shown on your Policy Schedule is Comprehensive

What is covered	What is not covered
<p>If one or more of the keys or lock transmitters or entry cards for a keyless entry system for the <i>insured car</i> is stolen we will pay an amount of no greater than £500 for any one occurrence (after the deduction of the £150 <i>excess</i> that applies to this section) towards the cost of replacing:</p> <ul style="list-style-type: none"> ▪ the door locks and/or boot or tailgate lock, and ▪ the ignition/steering lock, and ▪ the lock transmitter and/or central locking system <p>providing that it can be established that the identity or garaging address of the <i>insured car</i> is known to any person who may have <i>your</i> keys or transmitter or entry card.</p>	<p>Any claim resulting from the keys, lock transmitters or entry cards being left in or on the <i>insured car</i>.</p> <p>You will be required to pay the first £150 of each claim under this section.</p> <p>We will not pay for the cost of replacing alarms or other security devices used in connection with the <i>insured car</i> under this cover for replacement locks.</p>

Policy Section J: Foreign Use of the Insured Car

What is covered

Legal minimum insurance

While the *insured car* is in:

- any country which is a member of the European Union (EU), or
 - any other country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 7(2) of EU Directive 72/166/CEE relating to civil liabilities arising from the use of motor vehicles
- this policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned.

This legal minimum insurance does not include cover for loss of or damage to the *insured car*.

Full policy cover

Full policy cover is not available outside of the *Geographical Limits* of the 7 Day Cover Policy.

The exceptions applying to sections A, B & C of this insurance also apply to this section.

Policy Section K: Child Seat Cover

No cover under this section in this 7 Day Cover Policy

Policy Section L: Onward Transport and Overnight Accommodation

No cover under this section in this 7 Day Cover Policy

Policy Section M: No Claim Discount

Not applicable under this 7 Day Cover Policy

Policy Section N: Protected No Claim Discount

Not applicable under this 7 Day Cover Policy

General Exceptions

These general exceptions apply to the whole of the insurance

What is not covered

1. Any liability, loss or damage arising while any car covered by this insurance is being:
 - 1.1 used for a purpose which is not permitted or is excluded by the *Certificate of Motor Insurance*, or
 - 1.2 used on the Nurburgring Nordschleife or any race track, racing circuit or prepared course unless *you* have told *us* about this and *we* have agreed to provide cover, or
 - 1.3 driven by, is in the charge of or was last in the charge of anyone not permitted to drive by *your Certificate of Motor Insurance* or temporary cover note or who is excluded by *endorsement*, or
 - 1.4 driven by, is in the charge of or was last in the charge of anyone including *you* who is disqualified from driving or has never held a licence to drive a vehicle or is prevented by law from having a licence, or
 - 1.5 driven by any person who holds or last held a provisional driving licence unless that person is accompanied by a full licence holder aged 21 years or over and the accompanying full licence holder has held a full driving licence for at least 3 years, or
 - 1.6 driven by, is in the charge of or was last in the charge of any person who does not meet the terms or conditions of his/her driving licence, or
 - 1.7 used in an unsafe condition or while carrying an insecure load or while carrying a number of passengers that is likely to affect the safe driving of the vehicle, or
 - 1.8 driven by *you* or any person insured to drive, should it be proved to *our* satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs.

General Exception 1 will not apply:

- if the *insured car* has been stolen or taken away without *your* permission, or
 - if the *insured car* is in custody of a garage for repair or servicing, or
 - under General Exception 1.1 only, while the *insured car* is being used for car sharing purposes as defined in General Condition 9 of this policy.
2. Any liability loss or damage that occurs outside of the *geographical limits* of this policy apart from the minimum cover required by law.
 Additionally *we* will not make any payments in respect of any proceedings brought against *you* or judgement passed in any court outside of the *geographical limits*, apart from those arising from the minimum cover required by the law of those countries.
 3. Any liability *you* have accepted under an agreement or contract unless *you* would have had that liability anyway.
 4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:
 - ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
 5. Any consequence of war invasion or act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 6. Death, bodily injury, loss, damage and/or liability arising during (unless *you* prove that it was not occasioned thereby) or in consequence of:
 - earthquake
 - riot or civil commotion occurring elsewhere than in Great Britain, the Isle of Man or the Channel Islands.
 7. Liability in respect of:
 - accident, loss or damage to any aircraft, or
 - death or bodily injury arising in connection with accident loss or damage to any aircraft, or
 - any other loss indirectly caused by such accident loss or damage to any aircraft
 incurred caused or sustained while any vehicle covered by this insurance is in or on any airport or airfield.
 8. Liability, loss or damage resulting from pollution or contamination however caused, other than as required by the law of any country in which *we* have agreed to provide cover under this policy.
 9. Any liability loss or damage caused by acts of *terrorism* apart from the minimum level of cover *we* must provide by law.

General Conditions

These general conditions apply to the whole of the insurance

1. Keeping to the Policy Terms & Duty of Disclosure

We will only provide the cover described in this insurance policy if:-

- you or any person claiming protection has kept to all of the terms and conditions of this policy (including those applied by *endorsement*) as far as they can apply, and
- the information you gave on your *Quotation Information Form* is, to the best of your knowledge and belief, correct and complete.

You must tell us immediately of any change to the information you gave us, some examples are any changes to the *insured car* which improve its value, attractiveness to thieves, performance or handling, any change of car, change of occupation (including part-time), change of address (including where car is kept), change of drivers, if you or any drivers pass your driving test, sustain a motoring or non-motoring conviction or there is a change of main driver.

If you or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate your claim, we will not pay the claim and cover under this insurance will cease immediately.

2. Looking After Your Car

You or any permitted drivers are required to maintain the *insured car* in a roadworthy condition. You or any person in charge of the *insured car* are required to take all reasonable care to safeguard it and its contents from loss or damage, for example the car should not be left unlocked.

We shall at all times be allowed free access to examine the *insured car*.

3. Having an MOT Certificate

There must be a valid Department for Transport test certificate (MOT) in force for the *insured car* if one is needed by law. In the absence of a valid Department for Transport test certificate (MOT) all cover under sections A and B of this insurance is cancelled and of no effect.

4. Accidents or Losses

In the event of an accident or incident likely to give rise to a claim which is covered under the policy, you must as soon as possible telephone our **24 hour Claims and Accident Helpline on 0844 836 7381**. Please also refer to 'How to Make a Claim – If you have an Accident' for further guidance.

If the loss or damage is covered under the policy, the claims handler will make arrangements to remove the *insured car* to the nearest Hyundai approved repairer, repairer, or place of safety, and safeguard the *insured car* and its contents.

We will not pay for further damage to the *insured car* if you drive it or attempt to drive it in a damaged condition.

If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the Police and obtain a crime report number.

We have the right to remove the *insured car* at any time to keep claims costs to a minimum. If the *insured car* is damaged beyond economical repair we will arrange for it to be stored safely at premises of our choosing.

If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement.

Any indication of a claim against you must be notified to us as soon as possible. Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately.

We shall be entitled to take over and conduct the defence or settlement of any claim or prosecute any claim in the name of any person covered by this insurance.

5. Claims Procedures

No admission of liability, payment, or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent.

We shall have discretion in the conduct of any proceedings or in the settlement of any claim.

You must give us whatever co-operation, information and assistance we require in dealing with any claim under this policy.

If there is any other insurance in force which covers the same loss, damage or liability as this insurance, we will only pay our proportionate share of the claim.

6. Total Losses

If, as a result of a claim, the *insured car* is determined to be a total loss this policy will cease unless you change your vehicle to another that would normally be acceptable to us. In the event of the policy ceasing due to the *insured car* being a total loss, or the new vehicle being unacceptable us, all outstanding or overdue premiums must be paid. We may at our discretion reduce the claims payment by the amount of outstanding or overdue premiums that you owe us.

7. Right of Recovery

If under the laws of any country in which this insurance applies or if under any market agreements in any country in which this insurance applies *we* have to make payments, which but for those laws or agreements would not be covered by this policy, *you* must repay the amounts to *us*.

Any payment *we* make under this condition will prejudice *your* No Claim Discount and will also mean that there will be no entitlement to a return of premium if the policy is cancelled or declared void.

8. Car Sharing

This policy allows *you* to carry passengers for social or similar purposes and *your* receipt of a mileage allowance or a payment by a passenger towards the cost of fuel will not invalidate cover as long as:

- *you* do not make a profit from the car sharing arrangement, and
- *your* car is not adapted to carry more than eight people (including the driver) and
- *you* are not carrying passengers as customers of a passenger-carrying business.

Endorsements

This endorsement does not apply to your insurance unless shown on your Policy Schedule for the current period of insurance

Endorsement 01: Tracker/Trakbak

We will only be liable for claims arising under Section B – Loss or Damage to the *Insured Car* by Fire or Theft when a Tracker device has been fitted to the *insured car* in accordance with the manufacturer's instructions and is in active operation at all times the *insured car* is left unattended.

Proof of fitment of the device to *your* car will be required before *we* will consider any claim under Section B – Loss or Damage to the *Insured Car* by Fire or Theft.

Motor Legal Protection Insurance Policy

Not available under this 7 Day Cover Policy

Data Protection and Sharing Information with Other Organisations

Data Protection

We (Hyundai Insurance) are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar. Under this legislation we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by us. In assessing any claims made, we may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for us such as loss adjusters or investigators.

Information on Products and Services

We may use the details you have provided to send you information about our other products and services or to carry out research. We may contact you by letter, telephone or e-mail. Please be reassured that we won't make your personal details available to any companies outside of Hyundai Insurance, Hyundai Motor UK Limited, or the Markerstudy Group to use for their own marketing purposes. If you would prefer not to receive information from us or those companies who participate in research on our behalf, simply write to the Compliance Officer, Hyundai Insurance, Batchworth House, Church Street, Rickmansworth, Hertfordshire WD3 1JE or telephone 0844 836 7380.

Motor Insurance Database

Your policy details may be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If you are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration details are shown on the MID at www.askmid.com

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;

In addition we may undertake credit searches and conduct additional fraud searches.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Other Insurers

We may pass information about you and this policy to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA"). We may also share data with other group companies who may be located outside of the EEA.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. We will not use this data except for the specific purpose for which you provide it and to provide the services described in your policy booklet.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to: The Compliance Officer, Hyundai Insurance, Batchworth House, Church Street, Rickmansworth, Hertfordshire WD3 1JE or telephone 0844 836 7380.