



NEW THINKING.  
NEW POSSIBILITIES.

**keyfacts**<sup>®</sup>

# Your Policy Summary

Important information about your Motor Insurance Policy

## 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 Thu 0830-1930; Fri 0900-1800; Sat 0900-1700)

**Quotes** **0800 326 5456** (Mon to Thu 0830-1930; Fri 0900-1800; Sat 0900-1700)

**Complaints** **0844 836 7380** (Mon to Thu 0830-1930; Fri 0900-1800; Sat 0900-1700)

# Contents

Please read this document carefully – it is a summary of your car insurance. Full terms and conditions can be found within your Policy Document which is available to download at [www.hyundaimotorinsurance.co.uk](http://www.hyundaimotorinsurance.co.uk) or in hard copy on request.

<b>Features of a Hyundai Insurance Policy</b>	<b>1</b>
<b>Key Features and Benefits</b>	<b>2</b>
<b>General Exclusions and Conditions</b>	<b>4</b>
<b>Excesses</b>	<b>4</b>
<b>Important Information</b>	<b>5</b>

## Features of a Hyundai Insurance Policy

Hyundai Insurance is underwritten by Zenith Insurance Plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable. The cover available under Hyundai Insurance is:

**Comprehensive – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.**

The tables overleaf provide a summary of the main policy benefits, exclusions, conditions and excesses. You may add further benefits to suit your needs. Full details of what you have chosen are shown in your personal quotation and Policy Schedule.

The policy is designed as broad comprehensive cover with the following options to extend the cover:

- Protected No Claims Discount
- Extended EU Cover
- Motor Legal Protection
- Key Protection
- Hire Car Plus

These extensions will only apply if shown on your Policy Schedule.

## Key Features and Benefits

Key Features and Benefits	Significant Exclusions or Limitations	Included in comprehensive cover?	Optional?	Policy Section
<b>Car Damage</b> Loss or damage to your car including theft.	Policy excess and voluntary excess apply. Must have a Thatcham CAT 5 or 6 tracking device fitted if retail value is greater than £75,000.	✓		Sections A and B
<b>Theft Cover</b> We cover theft or damage caused by theft.	Policy excess and voluntary excess apply.	✓		Section B
<b>In-Car Equipment Cover</b> Permanently fitted in-car entertainment, communication and navigation equipment is covered against loss, damage or theft.	All in-car equipment must be permanently fitted in your car. Portable satellite navigation and mobile telephones are not covered. A £300 limit applies to equipment not forming part of the original vehicle specification. All claims subject to policy and voluntary excesses.	✓		Sections A and B
<b>Our Repair Promise</b> We guarantee to fit Hyundai approved parts and have your vehicle repaired by trained engineers at a Hyundai approved bodyshop. Immediate repair authorisation and a five year guarantee on the quality of repair. We will provide a complimentary loan car for fault and non fault accidents.	While the car is being repaired at a Hyundai approved bodyshop following an incident.	✓		Sections A and B
<b>Liability to Other People</b> Unlimited protection for your liability following injury to people.	£20,000,000 limit for your liability for damage to property. £5,000,000 additional limit for legal costs	✓		Section C
<b>Personal Accident Cover</b> Provides a lump sum up to the limits shown in your policy if you or your spouse are killed or seriously injured in a travel related accident.	Cover will not apply while driving under the influence of drugs or alcohol.	✓ Maximum £5,000		Section E
<b>Personal Belongings Cover</b> If personal belongings are stolen from, or damaged in, your car we will pay for them.	Maximum liability under the policy is £250. No cover for open top or convertible cars unless belongings are stolen from a locked boot or glove compartment.	✓		Section F
<b>Medical Expenses Cover</b> If someone is injured in the insured car we will pay their medical expenses.	Maximum liability under the policy is £500 per person.	✓		Section G
<b>Glass Damage Cover</b> Neither repairs nor replacement will affect your no claims discount.	£80 excess for replacement; £25 excess for repair. Must be carried out by our approved supplier. There is no cover if carried out by any other service.	✓		Section H
<b>Replacement Lock Cover</b> If your car keys are stolen we will, if necessary, replace the locks.	There will have to be reasonable grounds to believe that the thief will be able to identify your car. Maximum liability under the policy is £500. £150 excess applies.	✓		Section I

Key Features and Benefits	Significant Exclusions or Limitations	Included in comprehensive cover?	Optional?	Policy Section
<b>Foreign Use of the Insured Car</b> Provides automatic 30 days full cover in the EU.		✓		Section J
Cover for additional periods is available.	Additional days must be agreed with Hyundai Insurance before departure. There will be an additional charge.		✓	
<b>Child Seat Cover</b> If there is a child seat or booster seat fitted to the insured car the insurers will pay for the cost of replacement of child seat or booster seat with a new one of similar standard.	Only applies following any loss or damage resulting from an accident involving the insured car or any loss or damage caused by fire theft or attempted theft from the insured car.	✓		Section K
<b>Onward Transport and Overnight Cover</b> If your car is so badly damaged that it is undriveable we will pay for transport costs to get you to your final destination or home – if this is not practical and you need to stay in a hotel we will pay up to £100 per person travelling in the car at the time of the incident.	We will only make a payment where the car is undriveable due to damage sustained in the accident.	✓		Section L
<b>Uninsured Driver Cover</b> If you are involved in an accident with another vehicle which is not your fault and the driver of the other vehicle is subsequently found to be uninsured we will not reduce your No Claims Discount.	You must supply us with the registration number, make and model of the other vehicle involved in the accident. In addition, the identity of the uninsured driver must have been ascertained before the No Claims Discount can be preserved.	✓		Section M
<b>Protected No Claims Discount Cover</b> You can protect your no claims discount and thus reduce the chance of a premium increase after an accident.	Limited to no more than two claims in five years.	X	✓	Section N
<b>Motor Legal Protection Cover</b> <u>See separate policy</u>		X	✓	Motor Legal Protection Insurance Policy

## General Exclusions and Conditions

Cover	What is not covered	Policy Section
<b>Accidental damage, fire and theft and third party liability</b>	There is no policy cover if the car insured under the policy is being 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.	All sections
<b>Accidental damage, fire and theft</b>	If there is no valid Department for Transport test certificate (MOT) in force for the insured car, and one is required by law, there is no cover under Sections A and B of the policy.	Sections A and B
<b>Loss of or damage to the insured car</b>	Cover excludes the cost of wear and tear, loss of value, parts breaking down or failing. You must also protect the car against loss or damage and it must be locked and the key(s) removed from its vicinity if no one is in it. Any loss or damage as a result of a public authority legally removing, keeping or destroying your car.  <b>There is no cover for loss or damage caused by inappropriate type or grade of fuel being used.</b>	Exceptions to Sections A and B
<b>Use of the insured car</b>	Cover will not apply if the car is being used for a purpose, or is driven by a person, not covered by the policy.	Exceptions to Section C

## Excesses

An excess is defined in your policy as “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”. This amount can vary depending on the type of loss and whether you had elected to take a higher excess than standard.

This is a summary of how they work. Full details are provided in your Policy Document.

Excess Type	Amount of Excess
<b>Policy Excesses</b> These are the amounts shown in your Policy Schedule for Damage, Fire and Theft.	Varies by car, minimum £100
<b>Voluntary Excess</b> This is an additional amount for damage, fire and theft claims that you have volunteered to take in order to reduce your premium. We automatically offer our customers a voluntary excess, shown on the right, taking the total to £350. This can be removed or increased at the customer's wish.	£150 additional
<b>Young and Inexperienced Driver Excesses</b> If the drivers include those under 25 or with limited experience we impose a higher damage excess in order to promote responsible driving and reduce our risk. They are in addition to the standard and voluntary excesses and apply as follows:  <b>Age or experience of person driving, in charge of, or last in charge of, the insured car</b> Aged 20 years and under Aged 21 to 24 years inclusive Aged 25 years and over but: <ul style="list-style-type: none"> <li>▪ who holds a provisional driving licence, or</li> <li>▪ who holds an international driving licence, or</li> <li>▪ 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</li> </ul>	£300 additional £200 additional £150 additional
<b>Fire and Theft Excess</b> If your car and/or its accessories are lost or damaged by fire, lightning, self-ignition, explosion or theft, or any attempted theft, then the excess will be the sum of the policy and voluntary excess as displayed on your Policy Schedule.	Minimum £200 plus voluntary, for instance, £150
<b>Glass Damage Excess</b> In the event of a windscreen or window (excluding sunroof) being broken from any cause without further damage to your car, we will pay the cost of replacement, less an excess, provided that the replacement is arranged by our 24 hour Glass Helpline (0844 836 7385).	£80 - not in addition to any other excess
If the damage to the windscreen or window is repaired rather than replaced:	£25 - not in addition to any other excess

# Important Information

## Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and the return of your Certificate of Motor Insurance, we will refund any premiums already paid, except when you have already made a claim under your policy.

## How to make a claim

Call the Claims and Accident Helpline on 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. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in your Policy Document. For glass claims, please call 0844 836 7385. We may tell the dealer from whom you bought the vehicle about the claim.

## 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  
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](http://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](http://www.fscs.org.uk) or by writing to the FSCS at 7<sup>th</sup> Floor, Lloyd's Chambers, Portsooken Street, London E1 8BN.

## Hyundai Insurance

Batchworth House  
Church Street  
Rickmansworth  
Hertfordshire  
WD3 1JE  
[www.hyundaimotorinsurance.co.uk](http://www.hyundaimotorinsurance.co.uk)

Hyundai Insurance is provided by Original Insurance Services Limited and is underwritten by Zenith Insurance Plc.

## Paying your premium

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit/debit card. Monthly instalments can only be paid by direct debit. Please ask for further details at the time of payment.

## Amending your policy

If you make a change to your policy before the renewal date we may make an administration charge of up to £25.

## Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. We accept payment by debit or credit card, or continuation of your existing direct debit.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy".

## Terminating the contract

You may cancel this policy by giving us 7 days notice in writing and returning the Certificate of Motor Insurance to us. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. We may cancel this policy by giving you at least 7 days notice at your last known address. If we cancel the policy we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance.

## The law and language applicable to the policy

Your Policy is subject to English law unless we have agreed otherwise with you. The language used in this policy and any communications relating to it will be English.