



INSURANCE

ANNUAL MOTOR INSURANCE

Policy Document

Important Numbers

Claims and Accident Helpline	0330 100 3165	<i>(24 hours)</i>
Glass Helpline	0844 248 7065	<i>(24 hours)</i>
Policy Changes	0330 100 3163	<i>(Mon to Thu 0830-1930; Fri 0900-1800; Sat 0900-1700)</i>
Quotes and Renewals	0800 980 1694	<i>(Mon to Thu 0830-1930; Fri 0900-1800; Sat 0900-1700)</i>
Complaints	0330 100 3163	<i>(Mon to Fri 0900-1730)</i>

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Introduction

This is **your** MG Insurance policy. It is made up of several parts which must be read together as they form **your** contract. The policy documentation is evidence of a legally binding contract of insurance between **you** and **us** (MG Insurance).

Please take time to read all parts of this policy to make sure they meet **your** needs, and that **you** understand the cover provided, and the General exclusions and General conditions that apply. If **you** wish to change anything or if there is anything **you** do not understand, or any statement is incorrect, please let MG Insurance know immediately.

The parts of this policy are:

- this introduction; the Definitions; the cover provided; the General exclusions and General conditions, all of which apply to all sections of this policy;
- the **Schedule**, which includes all **Endorsements** applied to this policy while it is in force;
- the **Certificate of Motor Insurance**; and
- the **Statement of Facts**.

Any word or expression in this policy which has a specific meaning has the same meaning wherever it appears in this policy. These words are highlighted throughout the policy in **bold**.

We will insure **you** in accordance with and subject to the terms of this policy, in consideration of the payment to **us** of the premium for the **Period of Insurance**.

Signed on behalf of **Allianz**



Andrew Long
Managing Director - MG Insurance

MG Insurance is provided by Original Insurance Services Limited and is underwritten by Allianz Insurance plc.

Original Insurance Services Limited

Registered in England and Wales, Company Number 05686831.

Registered Office: Batchworth House, Church Street, Rickmansworth, Hertfordshire, WD3 1JE Tel: 0330 100 3163. Authorised and regulated by the Financial Conduct Authority (FCA Register Number 487185).

Allianz Insurance plc.

Registered in England, Company Number 84638.

Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Calls to 0330 numbers cost the same as geographic UK landline numbers (starting 01 and 02). They are also included as part of inclusive call minutes and discount schemes from all major mobile phone and landline operators or where this has been exceeded, charged at the standard geographic rate. Calls to 0800 numbers are free from a UK landline number. Calls from mobiles may vary. Calls to 0844 numbers 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. Calls may be monitored or recorded for security and training purposes.

Financial Services Compensation Scheme:

If **Allianz** is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 410.

Definitions

The terms below have their meaning shown next to them and appear in bold throughout your policy.

Approved repairer

An MG approved motor vehicle repairer authorised by **us** or **our** representative to repair **your vehicle** following a valid claim under Section 1 or Section 2 of this policy.

Certificate of Motor Insurance

The document issued by **us** showing that this policy provides the cover **you** need by law to comply with the relevant United Kingdom and European Traffic laws. It shows who is entitled to drive **your vehicle** and the purposes for which **your vehicle** can be used.

Courtesy car

A car loaned to **you** by the **approved repairer** whilst the insured car is being repaired following a valid claim under Section 1 or Section 2 of this insurance.

Endorsement/Endorsements

Changes to the terms and conditions of **your** policy which will be shown in **your schedule**.

Excess/Excesses

The amount **you** will have to pay if **you** make a claim regardless of who was to blame. The **excess** amounts are shown in this policy but other additional **excesses** may be shown in **your schedule**.

Franchise dealer

A motor vehicle dealership, which is authorised by a vehicle manufacturer to sell its new vehicles, genuine parts and undertake vehicle servicing and warranty repairs.

Hazardous goods

Any goods requiring the display of hazard warning (Hazchem or ADR) panels and/or Trem cards whilst the goods are being carried.

Market value

The cost of replacing **your vehicle** at the time of the loss or damage, taking into account its make, model, specification, age, mileage and condition.

Period of insurance

The period **you** are covered for as shown on **your Certificate of Motor Insurance** and **schedule**.

Spouse/civil partner

The person **you** are legally married to or have entered a legal Civil Partnership with.

Schedule

A document which includes **your** details and specifies the cover provided by **your** policy and any **endorsements** applying to **your** policy.

Statement of Facts

A record of the information **you** have provided **us** with.

Territorial limits

Great Britain, Northern Ireland, The Channel Islands, The Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

Terrorism

Terrorism as defined in the Terrorism Act 2000.

We, us, our, Allianz

Allianz Insurance plc.

You, your, yourself

The policyholder named on the **schedule**.

Your vehicle

Any vehicle and accessories in, on or attached to it, as described in paragraph 1 of **your** current **Certificate of Motor Insurance** or **your** policy **schedule**.

How to make a claim

Call our Claims and Accident Helpline (24 hours)

0330 100 3165

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) Don't admit blame or liability or make an offer of payment. If any of the other people involved do this, please tell **us**.

Make sure you call 0330 100 3165 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 exclusions in this policy.

We will require **you** to supply **us** with a copy of **your** full driving licence before **we** can proceed with settlement of **your** claim.

Windscreen and glass claims

If **you** have a claim for damage to **your** windscreen/window:

Call our Glass Helpline (24 hours)

0844 248 7065

For details on cover and **excesses** applicable please refer to Section 2 of the policy.

How to make a complaint

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to **you** the receipt of **your** complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let **you** know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide **you** with information about the Financial Ombudsman Service:

If **you** have a complaint please contact our Customer Satisfaction Manager at:

MG Insurance
Batchworth House,
Church Street,
Rickmansworth,
Hertfordshire,
WD3 1JE

Telephone 0330 100 3163.

Email: complaints@originalinsurance.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Changes to your circumstances

Please call MG Insurance at **your** first opportunity if there are any changes to **your** circumstances which could affect **your** insurance. Please refer to General condition 11 on page 13 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to make a claim.

Protection and recovery

If **your vehicle** cannot be driven following an incident leading to a valid claim under this policy, **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 **your vehicle** at the time of the incident leading to the claim:

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

We will also pay the cost of storage of **your vehicle** incurred with **our** written consent.

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

If **your vehicle** 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 **your vehicle** before it is collected from **you**.

In the event of a claim being made under the policy **we** have the right to remove **your vehicle** 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 **your vehicle** to **your** home address after repairs have been completed following a valid claim under this policy.

The cover provided

Cover under **your** policy is comprehensive and all sections apply unless **your schedule** shows **endorsements** saying otherwise.

The General exclusions and General conditions at the back of this policy apply to all sections.

Section 1 – Your liability to others

What is covered	What is not covered
<p>1a Cover we provide for you</p> <p>We will pay all the amounts you legally have to pay as a result of using your vehicle and any trailer, caravan or vehicle being towed by it if you:</p> <ul style="list-style-type: none"> ▪ cause the accidental death of or bodily injury to any person; or ▪ cause accidental damage to anyone’s property. <p>In respect of accidental damage to property we will not pay any more than £20,000,000. The most we will pay in legal costs for any one property damage claim or series of property damage claims arising out of any one event is £5,000,000. Whilst your vehicle is carrying any hazardous goods the indemnity is limited to £1,000,000 for any one occurrence or series of occurrences.</p> <p>1b Driving other cars</p> <p>If your current Certificate of Motor Insurance includes driving other cars, this policy provides the same cover as 1a above when you are driving any other car provided:</p> <ul style="list-style-type: none"> ▪ You do not own or have not hired the car under a hire purchase or lease hire agreement; ▪ The car must have valid cover in force under another insurance policy; ▪ You have the owner’s permission to drive the car; ▪ The car is being driven in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; ▪ You are 25 years of age or over; ▪ You are not a company, firm or more than one person; and ▪ The car is being used within the limitations of use shown in your current Certificate of Motor Insurance. <p>2 Cover we provide for other people</p> <p>We will cover the following people for legal liabilities to others:</p> <ul style="list-style-type: none"> ▪ Anyone you allow to drive or use your vehicle as long as they are entitled to drive by your current Certificate of Motor Insurance and your schedule and are using your vehicle within the limitations of use specified in your Certificate of Motor Insurance; ▪ Anyone travelling in, getting into or out of your vehicle; and ▪ The employer of anyone you allow to drive or use your vehicle as long as they are entitled to drive by your current Certificate of Motor Insurance. <p>3 Your legally appointed representatives</p> <p>After the death of anyone who is insured under this policy, we will protect that person’s estate against any liability they had if that liability is insured under this policy.</p> <p>4 Legal fees and expenses</p> <p>If there is an accident insured under this policy we will, subject to our written agreement, arrange and pay for:</p> <ul style="list-style-type: none"> ▪ a solicitor or barrister to represent anyone insured under this policy at a coroner’s inquest or criminal court; ▪ defending anyone insured under this policy if they are charged with manslaughter or causing death by careless, reckless or dangerous driving. <p>5 Emergency medical treatment</p> <p>If there is an accident insured by this policy, we will pay for emergency medical treatment which is required under any compulsory motor insurance legislation.</p>	<p>Liability for causing the death of or bodily injury to any employee in the course of their employment by anyone insured by this policy unless cover is compulsory under motor insurance legislation within the territorial limits of this policy.</p> <p>Liability for loss of, or damage to, property which belongs to or is held in trust by you, or is in your care, custody or control.</p> <p>Liability for loss of, or damage to, property which belongs to, is held in trust by or is in the care custody or control of anyone you allow to drive your vehicle and who is entitled to drive by your current Certificate of Motor Insurance.</p> <p>Liability for loss of, or damage to, a car being driven by you under section 1b ‘Driving other cars’.</p> <p>Liability incurred by anyone covered under any other insurance.</p> <p>Liability caused by using your vehicle on any part of an aerodrome, airport, airfield or military base where aircraft can go.</p> <p>Loss of, or damage to, any trailer, caravan or vehicle being towed by your vehicle.</p>

Section 2 – Loss of, or damage to, your vehicle

What is covered	What is not covered								
<p>Damage to your vehicle</p> <p>We will, at your request, pay for:</p> <ul style="list-style-type: none"> loss of or damage to your vehicle up to the market value of your vehicle; the cost of replacing a child's car seat fitted in your vehicle with a new one of the same or similar model; the cost of draining your vehicle's fuel tank due to accidental misfuelling and of repairing any damage caused to your vehicle's engine as a consequence of it; the cost of protecting and removing your vehicle to the nearest approved repairer and the cost of delivering your vehicle back to you after it has been repaired as long as your home is in the United Kingdom, Channel Islands or the Isle of Man; and the replacement or repair of your vehicle's windscreen, and windows. <p>Replacing your vehicle</p> <p>We will, at your request, replace your vehicle with a new one of the same make, model and specification if your vehicle is:</p> <ul style="list-style-type: none"> stolen and not recovered within 28 days of you reporting the theft to us; or damaged to the extent that the cost of repair is more than 60% of the price of an identical new car at the time of loss or damage (based on the manufacturer's last United Kingdom list price). <p>We will only do this if:</p> <ul style="list-style-type: none"> you have owned your vehicle (or it has been hired to you under a hire-purchase agreement or personal contract hire agreement) since it was first registered as new (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); the loss or damage happens before your vehicle is one year old; we have your permission or the hire-purchase company's permission to replace your vehicle; your vehicle is in current production and available in the United Kingdom, and your vehicle has covered less than 10,000 miles. <p>If your vehicle is on lease hire, hire purchase or personal contract hire, we may be required to pay the owner for damage to your vehicle.</p> <p>In that event our payment will be in full and final settlement of our liability under this section</p> <p>Electric vehicles - Leased batteries</p> <p>In the event of loss or damage insured under this section, we may be required to make our payment to the owner of your vehicle's battery, or batteries, if the battery is leased or hired.</p> <p>Salvage</p> <p>If we are going to settle your claim by replacing your vehicle or by paying you the market value, your vehicle will become our property. If your vehicle has a personalised registration you may retain this subject to DVLA (Driver and Vehicle Licensing Agency) rules and regulations.</p> <p>Provision of a courtesy car following a claim</p> <p>If a valid claim is made under this policy, and your vehicle is to be repaired by an approved repairer, the approved repairer will provide you with a courtesy car (subject to availability) for the duration of the repairs.</p>	<p>Loss of, or damage to, your vehicle following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless your vehicle was locked and the ignition key or other removable ignition device was not in or on your vehicle.</p> <p>Loss of, or damage to, your vehicle resulting from fraud or deception or by using any counterfeit form of payment which a bank or building society will not authorise.</p> <p>Any amount over £750 for loss of or damage to audio, communication, navigational or in-car entertainment equipment unless it is standard equipment, or a manufacturer fitted optional extra for your vehicle when built. Such equipment must be permanently fitted to your vehicle and operated exclusively by your vehicle's electrical system.</p> <p>Windscreen damage excess</p> <p>If your claim is only for repair or replacement of your vehicle's windscreen, windows or for bodywork scratched as a direct result of a damaged windscreen or window, you will have to pay the first:</p> <ul style="list-style-type: none"> £25 for repair using our approved repairer £80 for replacement using our approved repairer £100 for replacement or repair using any other repairer <p>We encourage the use of repair rather than replacement where possible.</p> <p>The excess applying to claims for the repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies will be the total of the compulsory excess (see below), any vehicle excess as set out in your policy schedule plus any voluntary excess you have chosen.</p> <p>Compulsory policy excess</p> <p>You will have to pay the first £150 of any claim made for accidental damage, fire, explosion, theft, attempted theft or malicious damage.</p> <p>Young and inexperienced driver excess</p> <p>You will be responsible for paying the following excess amounts. These excesses are additional to the compulsory policy excess (set out above) and any other excess which may apply (please refer to your schedule).</p> <p>Category of driver</p> <table border="1"> <thead> <tr> <th>Driver's Age</th> <th>Additional excess</th> </tr> </thead> <tbody> <tr> <td>17 to 20</td> <td>£300</td> </tr> <tr> <td>21 to 24</td> <td>£200</td> </tr> <tr> <td>25 and over</td> <td>£150</td> </tr> </tbody> </table> <p>In respect of drivers aged 25 and over the additional excess only applies to those who hold:</p> <ul style="list-style-type: none"> a provisional licence, or a full driving licence to drive a private motor car issued in a member country of the European Union but for less than one year. <p>Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.</p> <p>Damage to tyres caused by braking, punctures, cuts or bursts. Damage or destruction due to pressure waves caused by aircraft or other flying objects.</p> <p>Loss of value following repairs to your vehicle.</p>	Driver's Age	Additional excess	17 to 20	£300	21 to 24	£200	25 and over	£150
Driver's Age	Additional excess								
17 to 20	£300								
21 to 24	£200								
25 and over	£150								

What is covered	What is not covered
<p>If your vehicle is accepted by the approved repairer as being repairable, but it is subsequently deemed by us to be beyond economical repair, we reserve the right to withdraw the courtesy car immediately.</p> <p>The courtesy car can only be provided subject to availability and will be supplied subject to the approved repairer's standard terms and conditions, for use in the United Kingdom only. Our aim is to keep you mobile rather than the courtesy car being a replacement for your vehicle in terms of status or performance. The courtesy car will normally be a small hatchback of less than 1200cc.</p> <p>While you are in possession of the courtesy car, cover for loss of or damage to the car will be provided by this policy in accordance with its terms, endorsements and conditions, including excesses for which you will be responsible. We will not make a charge for this cover.</p> <p>Any accidents or losses while you are in possession of the courtesy car must be reported to us immediately, and may affect your no claim discount.</p> <p>Driving of the courtesy car will be limited solely to those persons named on your Certificate of Motor Insurance, and the use of the car will be restricted to the use described on that Certificate of Motor Insurance.</p> <p>You are not required to inform us when you are supplied with a courtesy car from the approved repairer.</p> <p>You must return the courtesy car to the approved repairer when we ask you to do so.</p> <p>Courtesy car cover whilst your vehicle is being serviced</p> <p>If your vehicle is in the possession of a Franchise dealer's vehicle service centre for servicing in accordance with the manufacturer's recommended service schedule the service centre may be able to provide you with a courtesy car whilst your vehicle is in their possession.</p> <p>The provision of a courtesy car whilst your vehicle is being serviced is at the discretion of the Franchise dealer's vehicle service centre. If available the courtesy car will be supplied subject to their standard terms and conditions, for use in the United Kingdom only.</p> <p>While you are in possession of the courtesy car, cover for loss of or damage to the car will be provided by this policy in accordance with its terms, endorsements and conditions, including excesses for which you will be responsible. We will not make a charge for this cover.</p> <p>Any accidents or losses while you are in possession of the courtesy car must be reported to us at your first opportunity, and may affect your no claim discount.</p> <p>Driving of the courtesy car will be limited solely to those persons named on your Certificate of Motor Insurance, and the use of the car will be restricted to the use described on that Certificate of Motor Insurance.</p> <p>You are not required to inform us when you are supplied with a courtesy car from a Franchise dealer's vehicle service centre.</p>	<p>Loss of use of your vehicle or other indirect loss.</p> <p>Loss or damage arising from confiscation, requisition or destruction of your vehicle by or under order of any government, Public or Local Authority.</p> <p>Any damage caused deliberately by you or anyone else insured under this policy.</p> <p>Loss or damage arising while your vehicle is being used on the Nurburgring Nordschleife or any race track, racing circuit or prepared course.</p> <p>If your vehicle is stolen we will not provide a courtesy car. If it is stolen and then recovered we will provide a courtesy car whilst any damage that has been caused by the theft is being repaired.</p> <p>There is no cover under this policy for any courtesy car supplied to you for the purposes of demonstration or tuition.</p>

Our repair promise

Where **we** carry out the repair, **we** guarantee to use genuine MG parts. The quality of all repairs carried out by the **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 the **approved repairer**. In these circumstances **we** may at **our** option settle the claim or repairs to **your vehicle** by making a cash payment for the amount quoted by the **approved repairer**.

If parts required for repairing **your vehicle** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturer's 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.

Section 3 – Medical expenses

Following an accident involving **your vehicle** **we** will pay;

- medical, surgical and dental fees up to £500 for each person
- veterinary fees up to £200 for each domestic pet (for a maximum of two pets) if they are injured while travelling in **your vehicle**.

We will also pay **you** £30 a day for up to 30 days if **you** have to stay in hospital.

Section 4 – Personal belongings

What is covered	What is not covered
<p>We will pay, at your request, up to:</p> <ul style="list-style-type: none">▪ £250 for personal belongings▪ £200 for wheelchairs, prams, child's push chairs, buggies and carrycots while in or on your vehicle if they are lost or damaged by an accident, fire, theft or attempted theft.	<p>We will not pay for loss of or damage to:</p> <ul style="list-style-type: none">▪ money including cash, cheque books, credit, debit cheque and loyalty cards;▪ tickets vouchers documents or securities (financial certificates such as shares and bonds);▪ jewellery including watches;▪ mobile phones; or▪ goods, samples, tools or business equipment which you or any person insured by this policy carry in connection with any trade or business.

Section 5 – Personal accident for you, or your spouse or civil partner

What is covered	What is not covered
<p>If you or your spouse or civil partner are in an accident while travelling in your vehicle or getting into or out of any motor car and this is the only cause of death or bodily injury to you or your spouse or civil partner, we will pay £5,000 per person if you or your spouse or civil partner die, suffer the total and permanent loss of sight in one or both eyes or lose any limbs.</p> <p>We will only pay for one benefit for death or injury to each person for any one injury in any one period of insurance.</p>	<p>Death or loss of sight or limb if this happens more than three months after the accident;</p> <p>Any loss under this section if you are a firm, company or more than one person;</p> <p>Deliberately injuring yourself or your spouse or civil partner, suicide or attempted suicide;</p> <p>Any injury caused by a natural disease or weakness; or</p> <p>Any injury caused by being under the influence of drugs or alcohol to a level which would be a driving offence in the country where the accident happens.</p>

Section 6 – Replacement locks

What is covered	What is not covered
<p>We will cover the cost of changing locks on your vehicle if the keys, transmitter or immobilizer key have been lost or stolen provided you report the loss to the police within 24 hours of discovery.</p> <p>The maximum we will pay for any one claim is £500.</p>	<p>We will not cover the first £150 of any claim under this section.</p>

Section 7 – Foreign travel

This policy provides the minimum cover **you** need by law to use **your vehicle** in the following countries:

Territorial limits - Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

Where the level of cover in any European Community Member State is less than that provided by the legal requirements of the United Kingdom, the level of cover that applies in the United Kingdom will apply in that Member State.

This policy also provides the comprehensive cover in any country in the **territorial limits** as long as:

- **your vehicle** is otherwise permanently kept in Great Britain, Northern Ireland, the Channel Islands or The Isle of Man
- **your** main permanent address is in Great Britain, Northern Ireland, the Channel Islands or The Isle of Man,
- **your** visits are only temporary and do not exceed 90 days in any one **period of insurance**.

For cover outside the **territorial limits** or an extended period **you** must call MG Insurance or contact **Allianz**.

If **we** agree to extend cover **we** may charge an additional premium or apply terms or both.

We will pay any customs duty if **your vehicle** is damaged and **we** cannot return it to Great Britain, Northern Ireland, the Channel Islands or the Isle of Man after a claim covered by this policy.

Section 8 – No claim discount

If **you** do not claim under this policy during the **period of insurance**, **we** will adjust the no claim discount (NCD) on **your** premium when **you** renew **your** policy as shown on the table below.

NCD Years at Inception or last year's Allianz Renewal	NCD Years at next Allianz Renewal if you do not claim
0	1
1	2
2	3
3	4
4	5
5	6
6	7
7	8
8	9
9+	9

If **you** do make a claim under this policy, **your** no claim discount may be affected as shown in the table below.

If **you** have not chosen to protect **your** no claim discount, a single claim will reduce the discount by one year. Each subsequent claim will reduce the discount by another two years;

NCD Years at inception or last year's Allianz Renewal	NCD Years at next Allianz Renewal without no claims discount protection				
	Prejudicial Claims* since Inception or Renewal				
	1	2	3	4	5 or more claims
0	0	0	0	0	0
1	0	0	0	0	0
2	1	0	0	0	0
3	2	0	0	0	0
4	3	1	0	0	0
5	4	2	0	0	0
6	5	3	1	0	0
7	6	4	2	0	0
8	7	5	3	1	0
9+	8	6	4	2	0

If **you** have chosen to protect **your** no claim discount and paid an extra premium for this, **we** will not reduce **your** discount when **you** renew **your** policy if **you** have made only one claim in the previous **period of insurance**. If **you** make a second claim in the same **period of insurance**, **we** will reduce **your** discount by one year and each subsequent claim will reduce **your** discount by two years; this will also result in the NCD protection being removed from **your** policy.

We will give **you** a no claim discount as long as the insurance has been in force for 12 months and that each renewal period is for a further 12 months.

*Prejudicial Claims – A prejudicial claim is a claim made against **your** policy that has either resulted in **us** making a payment and **we** are not able to recover the full amount of this payment, or a claim is outstanding and responsibility for the claim has not been decided.

Please note that the following types of claim will not reduce **your** no claim discount:

- Claims made due to an accident with an uninsured driver, provided that **you** are able to meet the conditions of Section 10; and
- Claims **we** pay solely for a broken windscreen or windows, or for repairing scratched paintwork directly caused by broken glass from the same incident;
- Any claim for repair or replacement of sunroofs, glass roof, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies, or any repair to paintwork directly resulting from the same incident will reduce **your** no claim discount.

NCD Years at inception or last year's Allianz Renewal	NCD Years at next Allianz Renewal with no claims discount protection				
	Prejudicial Claims* since Inception or Renewal				
	1	2	3	4	5 or more claims
0	0	0	0	0	0
1	1	0	0	0	0
2	2	1	0	0	0
3	3	2	0	0	0
4	4	3	1	0	0
5	5	4	2	0	0
6	6	5	3	1	0
7	7	6	4	2	0
8	8	7	5	3	1
9+	9	8	6	4	2

Section 9 – Emergency accommodation and onward travel

Overnight accommodation

We will pay **you** and any person travelling in **your vehicle** up to £100 per person for any overnight accommodation if **your vehicle** is stolen or damaged as a result of an accident covered under this policy.

Return home or continuation of journey

If an incident occurring within the **territorial limits** and leading to a valid claim under Section 1 or 2 of this policy means that;

- **your** car is undriveable due to damage sustained in the incident; or
- **your** car is stolen and not recovered; or
- owing to the time taken to deal with the incident, it is not possible for **you** or the occupants of **your** car to return home or to reach **your** destination within a reasonable time.

We will pay for public transport costs (not exceeding the cost of the standard rail fare) or the hire of a car to enable the driver and up to seven passengers in **your** car to reach:

- **your** home; or
- the intended immediate destination of **your** car within the **territorial limits** of the policy.

Section 10 – Uninsured drivers

If **you** make a claim following an accident and the driver of the other vehicle is not insured **you** will not lose **your** no claim discount or have to pay any **excess** as a result of that accident provided;

- **we** establish that the accident is not **your** fault and
- **you** are able to provide details of the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle.

You may have to pay **your excess** when **you** first claim and **you** may also temporarily lose **your** no claim discount. If subsequently **we** are satisfied that the accident was not **your** fault **we** will repay **your excess**, reinstate **your** no claim discount and refund any premium which may be due to **you**.

Section 11 – Luggage trailer

What is covered	What is not covered
We will pay up to £250 under Section 2 (Loss of or damage to your vehicle) of this policy for loss or damage to a luggage trailer, whether or not it is attached to your vehicle at the time of the accident or loss.	Any damage caused deliberately by you or anyone else insured under this policy.

General exclusions applying to all parts of this policy

This policy does not cover the following.

1 **We** will not cover loss or damage or legal liability directly or indirectly caused by:

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

2 **We** will not cover loss, damage, injury or liability as a result of:

- earthquake;
- underground fire; or
- war, invasion, revolution or any similar event.

However, **we** will provide the cover **you** need to meet the requirements of any compulsory insurance legislation in force within the **territorial limits** of this policy.

3 **We** will not cover any claim or damage arising while **your** vehicle is being:

- driven by anyone who is not mentioned in the "Person or classes of persons entitled to drive" section noted in **your** current **Certificate of Motor Insurance**; or
- used for a purpose which is not permitted by **your** current **Certificate of Motor Insurance**.

However, this exception does not apply to:

- claims under Section 2 (Loss of or damage to **your** **vehicle**); and
- the cover given to **you** (and to no other person) under Section 1 (**Your** liability to others);

while **your** **vehicle** is being used without **your** authority or by a motor trader for servicing or repair.

4 **We** will not cover any loss, damage or liability caused by riot or civil commotion outside England, Scotland, Wales, the Channel Islands or the Isle of Man unless **we** have to meet any compulsory motor insurance legislation.

5 **We** will not cover loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of **terrorism** regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of **terrorism** means;

- the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear; and
- any act deemed by the government to be an act of **terrorism**.

6 **We** will not cover any loss damage or liability caused directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden individual, unintentional and unexpected incident which entirely takes place at a specific time and location during the **period of insurance**.

All pollution or contamination which results out of one incident shall be considered to have occurred at the time the incident took place. This exclusion shall not apply where **we** have to meet the requirements of any compulsory motor insurance legislation in force within the **territorial limits** of this policy.

7 Loss, damage or liability arising out of or as a result of any agreement or contract **you** have entered into.

General conditions applying to this policy

1 Premiums

You shall pay the premium or any premium instalment on demand. If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments whether in full or in part, **we** will cancel the policy in line with General Condition 10 of this policy. If this happens **you** must return **your Certificate of Motor Insurance** to **us** immediately.

2 Taking care of your vehicle

You must do all **you** reasonably can to protect **your vehicle** from damage or theft and keep it in a good and roadworthy condition. Where required by law, **your vehicle** must have a current Department Of Transport test certificate (MOT). If **we** ask, **you** must allow **us**, or **our** representative, to inspect **your vehicle** at any reasonable time.

3 Claims

In the event of a claim:

You must not admit fault or responsibility or pay/offer or agree to pay any money or settle any claim without **our** permission.

You must tell **us** at **your** first opportunity about any claim or incident that may lead to a claim and give **us** any information relevant to the claim that **we** ask for.

You must co-operate with **us** at all times.

We can, in **your** name;

- take over defend and settle a claim; and
- take proceedings at **our** own expense and for **our** own benefit to recover any payment **we** have made under this policy.

4 Keeping to the terms of the policy

We will only give **you** the cover described in this policy if:

- any person claiming has met all the conditions as far as they apply; and
- any declarations made and information given to **us** verbally electronically or in writing on the application or **Statement of Facts** on which this policy is based is complete and correct as far as **you** know.

5 Other insurances

We will not make any payment if there is cover under any other insurance.

6 Compulsory insurance

If the law of any country in which this policy covers **you** says **we** must pay a claim which **we** would otherwise not have paid, then **we** are entitled to recover such payments from **you**.

7 Fraud

If **you** or anyone acting on **your** behalf makes a claim which is in any way false or fraudulent or supports a claim by false or fraudulent statement, device or documents, including inflating or exaggerating a claim **you** will lose all benefit and premiums **you** have paid for this policy. **We** may recover any sums that **we** have already paid under the policy.

8 Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

9 Reflection period (applicable to new policies and renewals)

You may cancel this policy within 14 days of the date **you** receive it. If **you** choose to do this, **you** are entitled to a refund of the premium **you** have paid for this insurance. **We** will charge a pro-rata premium, except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium will be payable to **us**.

Original Insurance Services will charge a fee of £25 to cover administration charges (subject to any applicable taxes).

10 Cancelling your policy (outside the Reflection period)

We may cancel this policy by giving **you** seven days' notice in writing to **your** last known address. If this happens **we** will refund the part of the premium that **you** have not yet used.

We may cancel **your** policy where there are serious grounds to do so, this includes:

- failure to meet the terms and conditions of this policy;
- Where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests;
- failure when requested to supply **us** with other relevant documentation or information that **we** need;
- where **we** reasonably suspect fraud or misrepresentation. Please see General Condition 7 – Fraud;
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy; or
- use of threatening or abusive behaviour or language, or intimidation or harassment of **our** staff or suppliers.

If **you** cancel the policy before the first renewal date, as long as **you** have not made a claim **we** will refund the part of the premium **you** have not yet used less a charge of £25 plus Insurance Premium Tax.

Original Insurance Services will charge a fee of £25 to cover administration charges (subject to any applicable taxes).

If **you** cancel the policy after the first renewal date, as long as **you** have not made a claim **we** will refund the part of the premium **you** have not yet used less a charge of £5 plus Insurance Premium Tax.

Original Insurance Services will charge a fee of £20 to cover administration charges (subject to any applicable taxes).

11 Changing your details

You must tell **us** at **your** first opportunity about any changes to the information shown on **your** most recent Statement of Facts document or if the information shown is incorrect. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made. The premium will include a charge of £5 plus Insurance Premium Tax to cover our costs.

Original Insurance Services will charge a fee of £20 to cover administration charges (subject to any applicable taxes).

In some circumstances **we** may not be able to continue **your** policy following the changes, where this happens **you** will be told and the policy will be cancelled in line with the provisions of General Condition 10.

12 Rights of Parties

A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

13 Choice of law

Unless **we** agree otherwise:

- the language of this policy and all communications relating to it will be English; and
- all aspects of this policy including negotiation and performance are subject to English law and the decisions of English courts.

14 Car sharing

Your policy also covers **your vehicle** when **you** are paid for carrying passengers for social reasons, as long as:

- **your vehicle** is not built or adapted to carry more than eight passengers (including the driver);
- the passengers are not being carried as part of a business of carrying passengers; and
- **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this policy, please contact MG Insurance.

15 Automatic or continuous renewal

If **you** have given **us** authority to apply automatic or continuous renewals to **your** policy, when **your** policy is due for renewal, **we** will renew it for **you** automatically. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** 14 days before the policy expires with full details of **your** next year's premium and policy conditions. **We** will also issue **you** with a new **Certificate of Motor Insurance**.

If **you** do not want to renew this policy, please contact MG Insurance, then simply return the **Certificate of Motor Insurance** issued with **your** renewal documents.

Should **we** decide that **we** will not renew **your** policy, **we** will notify **you** in writing 14 days prior to the renewal date.

16 Renewal

Regardless of **your** claims history, **your** no claim discount or whether **you** have paid for no claim discount protection at renewal **we** have the right to amend **your** policy terms and conditions.

This includes:

- imposing terms such as the application of **excesses** or **endorsements**;
- increasing **your** premium;
- excluding cover;
- amending the policy wording;
- changing **your** payment type; and/or
- declining to renew **your** policy.

We will notify **you** in writing of any such action prior to the renewal date of **your** policy

17 Proof of no claims

We have given a discount on **your** policy dependent on the number of years no claims **you** state **you** have. Proof of this no claims period must be provided in writing, unless otherwise agreed with **us** or **your** policy may be invalid. **Your** period of no claims must have been earned within the United Kingdom within the previous two years, and have been earned on a private car or commercial vehicle policy.

18 Tax and registration

Your vehicle must be taxed where applicable and registered in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.

How we use your data

Data protection

Allianz Insurance plc, Original Insurance Services, their holding companies, and MG Motor UK Limited will use the information collected about you (which may include some sensitive data) and anyone you chose to include in your policy, to arrange, underwrite and administer your MG Insurance policy.

The details you have provided may be used to send you information about other products and services or to carry out research. You may be contacted via letter, telephone or email. Your information may also be used for offering renewal, statistical purposes and crime prevention. Your details may be shared with other insurance organisations (such as Loss Adjustors, or Investigators) to help handle claims.

Your personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English Law.

Your details are stored, but will only be kept for no longer than necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information held about you for which a fee may be charged. Please be assured that your personal details will not be made available to any company outside of Allianz Insurance plc, Original Insurance Services, their holding companies, and MG Motor UK Limited to use for their own marketing purposes. If you would prefer not to receive information from any of these companies simply write to: The Compliance Officer, MG Insurance, Batchworth House, Church Street, Rickmansworth, Herts, WD3 1JE, telephone 0330 100 3163 or email opt-out@mymginsurance.co.uk.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, data may need to be collected about you or others which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, you signify your consent to such information being processed and shared by Allianz Insurance plc, Original Insurance Services, their holding companies, and MG Motor UK Limited. Please ensure that you only provide any sensitive information about other people with their agreement.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed 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 DVA (Northern Ireland), the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
 - II. Continuous Insurance Enforcement
 - III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
 - IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving
- If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), 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 number details are shown on the MID at www.askmid.com You should show these notices to anyone insured to drive the vehicle covered under the policy.

Fraud prevention, detection and claims history

In order to detect or prevent fraud we may at any time:

- Check your details against, or file your details with, a range of registers and anti-fraud databases;
- Check your details with fraud prevention agencies, and if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

To receive details of the relevant fraud prevention agencies write to the Data Protection Officer, MG Insurance, Batchworth House, Church Street, Rickmansworth, Hertfordshire WD3 1JE or telephone 0330 100 3163.

Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance. Under the conditions of your policy you must tell us about an incident (such as a fire or a theft) which may or may not give rise to a claim.

When you tell us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it. You should show this notice to anyone who has an interest in property insured under this policy.

Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.