

## OVERSEAS MOTOR POLICY SUMMARY

### ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

### INSURER

KGM Motor – a brand name of KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643. KGM Motor has delegated authority for the administration of your policy to Andrew Copeland Insurance.

### TYPE OF INSURANCE AND COVER

You can choose from comprehensive cover, third party, fire and theft or third party only cover. The following table provides a summary of cover which applies in accordance with the level of cover stated in the COVER DETAILS section of your quote and on your policy schedule when your policy is issued.

### SIGNIFICANT FEATURES AND BENEFITS

| Section Description  | Cover Applicable         |                           |                      | Significant Limitations   |
|--|--------------------------|---------------------------|----------------------|---|
|  | Comprehensive            | Third Party, Fire & Theft | Third Party Only     |   |
| <b>Section 1</b> – Liability to Others   | Yes                      | Yes                       | Yes                  | Limit for property damage - £20,000,000 for any one claim and £5,000,000 for all associated costs.      |
| <b>Section 2</b> – Loss or damage to your vehicle:<br>A. Accidental Damage<br>B. Malicious Damage and Vandalism<br>C. Fire, Self-Ignition, Lightning or Explosion<br>D. Theft or Attempted Theft | Yes<br>Yes<br>Yes<br>Yes | No<br>No<br>Yes<br>Yes    | No<br>No<br>No<br>No | i) Market value of the vehicle;<br>ii) The policy excess is not covered                                 |
| <b>Section 3</b> – Glass Cover   | Yes                      | No                        | No                   | What is not covered:<br>i) Any amount over £600;<br>ii) The policy excess if the windscreen is replaced |
| <b>Section 4</b> – Personal Belongings   | Yes                      | No                        | No                   | i) Cover limited to £100  |
| <b>Section 5</b> – Replacement Locks   | Yes                      | No                        | No                   | i) Cover Limited to £300  |
| <b>Section 6</b> – Medical Expenses  | Yes                      | No                        | No                   | i) Cover limited to £200 per person   |
| <b>Section 7</b> – Personal Accident   | Yes                      | No                        | No                   | i) Cover limited to £2,000  |
| <b>Section 8</b> – Foreign Use   | Yes                      | Yes                       | Yes                  |   |
| <b>Section 9</b> – No Claim Bonus  | Yes                      | Yes                       | Yes                  |   |

## SIGNIFICANT EXCLUSIONS AND LIMITATIONS

| Section Description                               | Significant Exclusions and Limitations   |
|---|--|
| <b>Section 2 – Loss or Damage to Your Vehicle</b> | Loss or damage to your vehicle if it is unoccupied and: <ol style="list-style-type: none"> <li>It has been left unlocked;</li> <li>It has been left with the keys in, or in the vicinity of the vehicle;</li> <li>If the keys of your vehicle are not securely stored e.g. if they are stored or placed in any location or premises to which the public has access or are displayed in view of the public;</li> <li>It has been left with the windows, sunroof or the roof with a convertible vehicle open;</li> <li>If reasonable precautions have not been taken to protect it.</li> </ol> |
| <b>Section 4 – Personal Belongings</b>            | <ol style="list-style-type: none"> <li>Money, bank/credit cards, jewellery, stamps, tickets, documents and securities;</li> <li>Personal belongings if any of doors are unlocked or if any of the windows are left open whilst your vehicle is left unattended;</li> <li>Personal belongings from an open-top or convertible vehicle, unless you keep them in a locked boot;</li> <li>Portable audio, visual or communication devices, portable computer or gaming equipment, traffic information systems or CB radio equipment fitted to or carried in your vehicle.</li> </ol>             |
| <b>Section 7 - Personal Accident</b>              | <ol style="list-style-type: none"> <li>Resulting from a deliberate action (including any attempt to commit suicide);</li> <li>When the driver is found to be over the prescribed limit for alcohol and / or whilst the driver is unfit through drink or drugs – prescribed or otherwise.</li> </ol>  |
| <b>Returning to the United Kingdom</b>            | <p>This policy covers insured vehicles when they return to the United Kingdom for a period of up to 28 days during any one period of insurance, as defined in the policy schedule. If this period is exceeded, cover will be reduced to the minimum necessary to meet the requirements of Road Traffic Law.</p> <p>If the vehicle returns to the United Kingdom on a permanent basis, within the first 28 days you must make alternative arrangements as the policy will have to be cancelled.</p>   |
| <b>Vehicle Transportation</b>                     | Cover also applies when your vehicle is being transported between any of the countries stated in section 8.1 of the policy, by rail or any recognised sea route by ferry (including loading and unloading) as long as transportation does not exceed 65 hours in any one journey.  |

### Other Significant conditions that apply to this insurance:

- You must provide a copy of your V5c registration document and your driving licence either prior to the commencement of cover or at the time you request cover
- All drivers must hold a full UK / EU driving licence for a minimum duration of 12 months
- Evidence of your no claims entitlement must be received within seven days from the inception of your policy

## CANCELLATION

You may cancel this policy at any time by contacting us. Provided that no claims have been made in the current period of insurance, we will provide a refund based on the annual premium in accordance with the following scale:

| Period of Cover Elapsed (Up to) | Refund    |
|---------------------------------|-----------|
| 1 Month                         | 75%       |
| 2 Months                        | 60%       |
| 3 Months                        | 50%       |
| 4 Months                        | 40%       |
| 5 Months                        | 30%       |
| 6 Months                        | 25%       |
| 7 Months                        | 20%       |
| 8 Months                        | 10%       |
| Over 8 Months                   | No refund |

## COOLING OFF PERIOD – YOUR RIGHT TO CHANGE YOUR MIND

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is the later.

If you wish to cancel this policy, please contact us advising of your wish to cancel. Provided a claim has not been made, a pro rata charge will be made for the period of cover we have provided plus an administration fee of £25 excluding insurance premium tax.

## MAKING A CLAIM

### What to do in the event of an accident, fire or theft

- Gather the details of any other party or parties involved (if applicable) including their name, address, vehicle registration number, insurance company and contact telephone number.
- Contact us on +44 (0) 333 5555909

Please make sure you have your policy number to hand when contacting us.

If you have suffered damage to your front/rear screens or side glass, please contact our approved glass supplier on +44 (0) 292082 2859 (comprehensive policyholders **only**).

## COMPLAINTS

If you need to complain about any aspect of your insurance policy please contact:

- Complaints, KGM Motor, St James House, Eastern Road, Romford, Essex, RM1 3NH  
Tel: 020 8530 7351 Fax: 020 8530 7037 Email: [compliance.kgm@kgmus.co.uk](mailto:compliance.kgm@kgmus.co.uk)

In the event that you remain dissatisfied, you can refer your complaint to the Complaints Team at Lloyd's. Please contact:

- The Complaints Team, Lloyd's, One Lime Street, London, EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Team at Lloyd's may be referred to:

- The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR  
Tel: 0800 023 4567 or 0300 123 9 123 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The complaints procedure is without prejudice to your rights to take legal proceedings.

## LAW APPLYING TO THIS INSURANCE

Unless we have agreed otherwise with you, English law will apply to this insurance.