

Tradewise Insurance Company Ltd**POLICY SUMMARY:**

Important facts about your **Overseas Tourist Motor Policy** are summarised below. Please be advised this document is merely a summary and does not describe all of the terms and conditions of your insurance policy, each, if any aspect or area is unclear please contact either Unicom Insurance Services, the scheme administrator for Downunder Motor Insurance products or Downunder Insurance Services (if purchased via the internet), who will be happy to clarify details of the cover / conditions / exclusions.

NAME OF INSURER:

The Insurers of your **Overseas Tourist Motor Policy** are Tradewise Insurance Company Ltd and Authorised Co – Insurers of, Suite 827, Europort, Gibraltar

TYPE OF INSURANCE:

The policy covers a specific vehicle and drivers as specified by you, agreed and accepted by us, the Insurers and shown on your certificate and schedule of Insurance.

DURATION OF CONTRACT:

You can choose cover from 15 days up to 12 months, the policy is not renewable and should you require an extension of cover, you will need to rearrange this. **NO REMINDER WILL BE SENT CONCERNING THE EXPIRY OF THIS POLICY.** The policy is based on you taking reasonable care with the information you provide to us. If any information is incorrect it may lead to, an increase in premium, change in terms and conditions or the policy being void and of no effect.

CANCELLATION:

Although every effort will be made to ensure your policy is suitable, you do have the right to cancel within 14 days of receipt of the policy documents, without giving any reason. In the event of cancellation we will refund your premium, first deducting a charge for the cover provided from inception until the date the policy is cancelled. Please note however we reserve the right to withhold any return of premium in the event of a claim. Policies of 6 months duration or less, will receive no refund, if cancelled outside of the 14 days timeframe.

CLAIMS CONTACT DETAILS:

All claims should be reported immediately to the Claims Department of Tradewise Insurance Services Limited on 0800 7811 522 or via their website www.tradewiseinsurance.com

COMPLAINTS PROCESS:

If you wish to make a complaint you can write to the Head of Compliance, Unicom Insurance Services Limited Link House 292-308 Southbury Road, Enfield, EN1 1TS or PO Box 55605, London, W9 3UW, if purchased via the internet.

If you still remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR www.financial-ombudsman.org.uk

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

COMPENSATION SCHEME:

Tradewise Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations. Information is available upon request or by visiting their website www.fscs.org.uk

* Limits vary whilst travelling outside of the UK.

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Third Party Only – Also known as TPO

<u>Automatic Cover</u>	<u>Description / Exclusions</u>
Legal liability for death or injury to any third party including passengers unlimited in amount	We will indemnify you against liability for damages or claimants costs in respect of death or bodily injury.
Legal liability for damage to other peoples property up to £20,000,000	We will indemnify you against liability for loss, damage or claimants costs in respect of death or bodily injury to others.
Minimum cover provided to comply with laws relating to compulsory insurance of motor vehicles in any Country which is a member of the European Union in addition to Turkey, Morocco and Tunisia*	Cover applies whilst driving in the UK, European Union, Turkey, Morocco and Tunisia
Medical treatment following an accident involving the insured vehicle.	We will pay for medical treatment as required by the Road Traffic Act or equivalent act.

Third Party Fire and Theft also includes automatic cover from Third Party Only - Also known as TPFT

<u>Automatic Cover</u>	<u>Description / Exclusions</u>
Fire, theft and attempted theft to your insured vehicle, also extended to the European Union, in addition to Turkey, Morocco and Tunisia. Subject to the applicable excess	We will repair or provide a settlement following damage to your vehicle as a result of Fire, theft or attempted theft, whilst journeying in the UK, EU, Turkey, Morocco and Tunisia.
Windscreen / Widow Glass, subject to excess and maximum limit. No excess if glass is repaired cover only applies following theft or attempted theft.	Unlimited (subject to excess and VAT, if applicable) reduced limit, excess and VAT apply if approved repairer not used.

Comprehensive also includes automatic cover from Third Party Only and Third Party Fire and Theft - Also known as ADFT

<u>Automatic Cover</u>	<u>Description / Exclusions</u>
Accidental and malicious damage to your insured vehicle, also extended to the European Union in addition to Turkey, Morocco and Tunisia. Subject to the applicable excess.	We will repair or provide a settlement following damage to your vehicle as a result of an accident or malicious damage, whilst journeying in the UK, EU, Turkey, Morocco and Tunisia.
Windscreen / Widow Glass, subject to excess and maximum limit. No excess if glass is repaired.	Unlimited (subject to excess and VAT, if applicable) reduced limit, excess and VAT apply if approved repairer not used.
Personal Accident Benefits (for insured or spouse)	Maximum payment of £1500.00 following an accident, for: Death, Loss of any Limb or irrecoverable loss of sight, in one or both eyes.
Personal effects up to £100.00 subject to the applicable excess.	Excludes money, jewellery, portable audio and visual equipment (inc cameras) Mobile phones and computers. Also excludes property insured under any other insurance.

Exclusions /Special Terms *all covers*

<u>Exclusion</u>	<u>Description / Exclusions</u>
You must ensure your driving licence remains valid for the entire duration of the policy. Please refer to www.direct.gov.uk/driving for further details.	Your licence may only be valid for certain timeframes, within the UK and other areas where DUI provide cover. It is essential you check the laws of the Countries you intend to travel to.
Excludes any form of commuting, business purpose, racing, rally or speed trial.	The policy is designed to be used purely for Social Domestic and Pleasure purposes.
Breakdown or mechanical failure, not as a result of an insured peril.	Breakdown recovery is not covered but can be purchased separately from Downunder Insurance.
Excludes driving other vehicles	You are only permitted to drive the vehicle declared on the Insurance certificate and schedule.