

**By Miles.**

# Your policy handbook.



Reading this because you want to make a claim?  
Call our claims line any time on 0330 088 3838.

If you need a hand with anything else, get in touch using  
the live chat in the By Miles app or web dashboard, or  
email us at support@bymiles.co.uk.



**Winner:** Plain English Award  
Plain English Campaign Awards 2018

Version 2.2

## **Table of contents.**

<b>Hello.</b>	<b>3</b>
<b>What words mean.</b>	<b>4</b>
<b>How it works.</b>	<b>7</b>
<b>Counting your miles.</b>	<b>8</b>
<b>General conditions.</b>	<b>12</b>
<b>Cancellation.</b>	<b>15</b>
<b>Claiming.</b>	<b>17</b>
<b>General exclusions.</b>	<b>20</b>
<b>Section 1: Your car.</b>	<b>22</b>
<b>Section 2: Glass damage.</b>	<b>27</b>
<b>Section 3: Other people and their property.</b>	<b>28</b>
<b>Section 4: Personal belongings.</b>	<b>30</b>
<b>Section 5: Medical expenses.</b>	<b>30</b>
<b>Section 6: Vandalism.</b>	<b>30</b>
<b>Section 7: Uninsured drivers.</b>	<b>31</b>
<b>Section 8: Misfuelling.</b>	<b>31</b>
<b>Section 9: Hotel expenses.</b>	<b>32</b>
<b>Section 10: Using your car abroad.</b>	<b>32</b>
<b>Section 11: Your No Claims Discount.</b>	<b>33</b>
<b>Section 12: Personal accident benefits.</b>	<b>35</b>
<b>Section 13: Contact us.</b>	<b>36</b>
<b>Complaints.</b>	<b>36</b>

## Hello.

Welcome to **By Miles**. It's great to have **you** with **us**.

This is **your policy** document. It forms part of **your policy** along with **your**:

- **Policy Schedule and Statement of Fact** – *These customise this **policy** document to **you** and contain the information **you** provided **us** with that **we** used to determine **your policy**.*
- **Certificate of Motor Insurance** – *This proves **you** are insured.*

Other documents important to **your policy** are:

- The **Insurance Product Information Document (IPID)** – *This sets out the key features of **your** insurance.*
- **Our terms of business** – *This sets out **your** contract with **us**.*
- **Our privacy policy** and **cookie policy** – *These set out how **we** use and protect **your** data.*

**You** should make sure **you** read these documents. While **you**'ll always be able to find a copy of all of them in the **By Miles app** and **web dashboard**, please check them now to make sure **you** understand them. It's really important to double check that everything's as it should be and that **you**'ve got the cover **you** want. Make sure **you** pay special attention to the **General Conditions** and **General Exclusions**. If **you** spot anything that's not right, **you** should let **us** know as soon as possible so **we** can get **your** information updated.

---

**We try to be as paperless as possible, so use email to communicate. This means it's essential that you keep us up to date with your correct email address and mobile phone number. You can check the contacts details we have for you in your Schedule.**

---

As long as **you** pay **your** premiums and abide by the rules set out in this handbook, **you** will receive the cover outlined in **your policy** documents.

It's effective from the start date until it expires, or until the moment it's cancelled. **Your policy** only applies within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, except as otherwise stated in **Section 10: Using your car abroad**.

**Your Policy** is underwritten by the **Insurer**. **You** can request further information about the **Insurer's** regulation and authorisation from **us**.

**By Miles** Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 773046. **You** may check this on the FCA's register by visiting the FCA's website, [www.fca.gov.uk/register/](http://www.fca.gov.uk/register/) or by contacting the FCA on 0800 111 6768. **By Miles** Ltd is a company registered in England and Wales, number 09498559. Registered address: Oriel House, Oriel Road, Bootle, L20 7EP.

## What words mean.

So **you** know exactly where **you** stand, **we**'ve defined what certain terms mean in the context of this **policy**. Where **you** see a word written in **bold** in this document, it means there's a definition for it here:

<b>Activated, activate</b>	The status of <b>your policy</b> with <b>us</b> , once <b>you</b> 've given <b>us</b> permission to access data from <b>your Connected Car</b> , or the <b>Miles Tracker</b> is plugged into <b>your car</b> and has told us it's ready to track <b>mileage</b> .
<b>App and web dashboard</b>	The <b>By Miles</b> mobile application, available on supported Apple phones (via <a href="#">the App Store</a> ) or Android phones (via <a href="#">Google Play</a> ). <b>You</b> can also access most of the <b>app</b> features through <b>our web dashboard</b> at <a href="https://dashboard.bymiles.co.uk">dashboard.bymiles.co.uk</a>
<b>Approved repairer</b>	A repairer that <b>we</b> recommend to <b>you</b> , who <b>we</b> will authorise to repair <b>your car</b> following a claim made under <b>your policy</b> .
<b>Certificate of Motor Insurance</b>	The proof of motor insurance that <b>you</b> need by law. <b>The Certificate of Motor Insurance</b> shows which car is covered, who is allowed to drive <b>your car</b> and what <b>your car</b> can be used for.
<b>Cookie Policy</b>	The <b>Cookie Policy</b> (available at <a href="https://bymiles.co.uk/cookies">bymiles.co.uk/cookies</a> ) describes how <b>we</b> use cookies in relation to <b>our</b> insurance products and services, including when <b>you</b> visit <b>our</b> websites or use <b>our app</b> .
<b>Connected Car</b>	A compatible car that's connected to the Internet, so that <b>we</b> can collect <b>your vehicle data</b> without the use of a <b>Miles Tracker</b> .
<b>Department of Transport Certificate (MoT)</b>	The certificate issued in Great Britain by an authorised car repair garage as proof that <b>your car</b> has passed an annual Ministry of Transport ( <b>MoT</b> ) vehicle test.
<b>DVLA</b>	The Driver and Vehicle Licensing Agency ( <b>DVLA</b> ) is the organisation responsible for maintaining a database of drivers in Great Britain and a database of vehicles for the entire United Kingdom.
<b>Excess</b>	The portion of a claim that <b>you</b> must pay, even if the claim is not <b>your</b> fault. <b>Your Schedule</b> shows the amount of <b>excess</b> applicable to <b>you</b> .
<b>Fixed premium</b>	The amount <b>you</b> pay upfront when <b>you</b> take out the <b>policy</b> that covers <b>your</b> insurance while <b>you</b> 're not driving.

# Your policy handbook.

<b>Geographical limits</b>	<b>Your policy</b> applies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. This includes while <b>your car</b> is being transported between them by sea, air or rail.
<b>Insurer</b>	The <b>insurer</b> shown on <b>your Schedule, IPID and Certificate of Motor Insurance</b> .
<b>IPID</b>	<b>Your Insurance Product Information Document</b> , which summarises the main points of cover of <b>your policy</b> . The information in the <b>IPID</b> is not exhaustive or personalised to your needs, so <b>you</b> should read it alongside this handbook and the rest of the documents that make up <b>your policy</b> .
<b>Journey</b>	The route taken between where <b>your car's</b> engine is started and where the ignition is switched off.
<b>Market value</b>	The cost of replacing <b>your car</b> with one of a similar age, make, model, mileage and (pre-accident) condition, or the cost of replacing <b>your car's</b> accessories.
<b>Miles, Mileage</b>	The distance (in <b>miles</b> ) travelled by <b>your car</b> , as reported to <b>us</b> by either <b>your Connected Car</b> or <b>Miles Tracker</b> , as well as any estimated <b>mileage</b> applied.
<b>Miles Tracker</b>	The telematics device plugged into <b>your car</b> that provides <b>us</b> with data on the use of <b>your car</b> .
<b>Monthly premium</b>	The amount of money that <b>you</b> pay for a given month's cover, which is based on the number of <b>miles you</b> drive. This will be shown on <b>your</b> monthly statement.
<b>Per-mile rate</b>	The amount <b>you'll</b> be charged per mile for each <b>journey in your car</b> insured on this <b>Policy</b> . <b>Your per-mile rate</b> can be found in <b>your Schedule</b> .
<b>Period of Policy Cover</b>	The time between <b>your policy start date</b> and the end of <b>your policy</b> , during which <b>you</b> are covered.
<b>Policy</b>	Together with this document, <b>your Schedule</b> and <b>your Certificate of Motor Insurance</b> form <b>your policy</b> .
<b>Policy month</b>	<b>Your policy month</b> will start on the same date every month. This will be the date that <b>you</b> chose when <b>you</b> first purchased <b>your policy</b> .
<b>Policy start date</b>	The start date of <b>your policy</b> , as shown in <b>your Schedule</b> and <b>Certificate of Motor Insurance</b> .

# Your policy handbook.

<b>Privacy Policy</b>	The <b>Privacy Policy</b> (available at <a href="https://bymiles.co.uk/privacy-policy">bymiles.co.uk/privacy-policy</a> ) describes how <b>we</b> collect and use <b>your</b> personal data in relation to <b>our</b> insurance products and services, including when <b>you</b> visit <b>our</b> websites or use <b>our app</b> .
<b>Road Traffic Acts</b>	Any Acts, laws or regulations that govern the insuring, driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Schedule</b>	The latest <b>Policy Schedule and Statement of Fact</b> showing who is insured, what protection is provided, the <b>excesses</b> that apply, and a record of information that <b>you</b> have provided to <b>us</b> . This forms part of <b>your policy</b> .
<b>Spouse</b>	<b>Your</b> husband, wife, common law partner or civil partner.
<b>Terrorism</b>	<b>Terrorism</b> as defined in the <b>Terrorism Act 2000</b> .
<b>We, Our, Us, By Miles</b>	<b>By Miles</b> Ltd. (unless otherwise stated) acting on authority granted by the <b>insurer</b> , and as an arranger and administrator of this insurance on the <b>insurer's</b> behalf.
<b>You, Your, Yourself</b>	The person named as the main driver or 'policyholder' in <b>your Schedule</b> and <b>Certificate of Motor Insurance</b> .
<b>Your car</b>	Any vehicle described in <b>your Schedule</b> and <b>Certificate of Motor Insurance</b> . This definition also includes permanently fitted accessories and spare parts specifically designed to be fitted to or within <b>your car</b> , which are kept in <b>your car</b> or locked in <b>your</b> private garage.
<b>Vehicle data</b>	Data collected from your car by either <b>our Miles Tracker</b> or via <b>your car's</b> manufacturer..

## How it works.

As **you** know, at **By Miles we** do things a bit differently. It all starts with **your** premiums.

### Working out your premium

You'll pay:

- **Your fixed premium** once at the start of each year of the **policy**.
- A **monthly premium**, which is **your per-mile rate** multiplied by the number of **miles you've** driven each month.

As the amount **you** pay each month will change according to how much **you** drive, **you** might want to keep track of what **you** owe. **You** can see how much **your** insurance is costing **you** in real-time using **our app** and **web dashboard**.

### Paying for your cover

**We'll** automatically take **your monthly premium** directly from **your** nominated bank account or card – so **you** don't need to do anything. **We'll** let **you** know when payments are due in **our app** and **web dashboard** and **we'll** also email **you** a statement for reference.

### Capping your monthly premiums

To protect **you** from paying much more than **you** planned, **we** cap the **miles** charged to **you** at 150 **miles** per day and 10,000 **miles** per year. That means if **you** end up having to make an unexpected dash across the country, it won't cost an arm and a leg.

### Automatic renewal

If **you** want to cancel **your policy**, **you** can do so at any time (see **Cancellation**).

If **you** want to stay with **us**, things are even easier. **We'll** email **you** a notification 21 days before your **renewal** date, advising of **your** new **fixed premium** and **your** new **per-mile rate**. After that, **we'll** automatically renew **your policy** for a further 12 months once it expires. **You** don't have to lift a finger. If **you** don't want to renew, **you** just need to tell **us**.

**We'll** continue to collect payment using the payment details **you** gave **us**. Terms (including the **fixed premium** and **per-mile rate**) may change when **your policy** renews, but **we'll** notify **you** of this in advance.

*Note that **we** reserve the right not to renew **your policy**.*

## Counting your miles.

The fairer and more flexible world of pay-by-mile is only possible if **we** can keep count of the **miles you're** driving.

Depending on the make and model of **your car**, **we'll** count the number of **miles** you drive in one of two ways:

### Connected Car (trackerless)

If **you** have a compatible **Connected Car**, **we'll** measure **your mileage** by connecting directly to **your car**. When **you** activate **your policy** with **us**, **you'll** give **your car's** manufacturer permission to start sending information about **your mileage** to **us** automatically.



### Miles Tracker

If **your car** isn't compatible with **our** trackerless technology for any reason (or stops being compatible), **we'll** send **you** a little box called a **Miles Tracker** in the post instead. It's about the size of a small matchbox, and **you'll** be able to easily plug it into **your car yourself**. This will send **us** information about **your trips** automatically at the end of each **journey**.

## Activating your policy.

Once **you** purchase a **policy**, **you'll** need to get **your policy activated**.

### If we're connecting to your Connected Car

When **you** take out **your policy**, **you'll** need to give us permission to connect to **your car** in order to access certain parts of **your vehicle data**. We'll email **you** instructions on how to do this using **your app** or **web dashboard**. Once **you've activated your policy**, **your daily miles** will start to show up automatically in **your app** and **web dashboard**. **You'll** need to check that everyone else who has a legal interest in **your car** and all named drivers are fine with it first.

If we're connecting directly to **your car** to get **vehicle data**, then **your policy** must be **activated** within 48 hours of purchasing your policy or we'll need to start estimating **your mileage** (see **What happens if I'm not activated?**).

### If we're connecting with a Miles Tracker

We'll send **you** a **Miles Tracker** – along with instructions in **your app** and **web dashboard** on how to plug in and **activate it**. It usually plugs into a socket just under **your car's** dashboard, but the location of this depends on the make and model. **You'll** need to check that everyone else who has a legal interest in **your car** and all named drivers are fine with it first.

Once the **Miles Tracker** has been plugged in and has power and a mobile phone signal, it will send **us** a message to let **us** know. **You'll** see **your policy activate** in **your app** and **web dashboard**, and **your miles** will start to show up automatically after each **journey**.

If **you** haven't **activated** the **Miles Tracker** within 7 days of purchasing **your policy**, we reserve the right, from **your policy start date**, to estimate the **miles you** drive each day instead (see **What happens if I'm not activated?**). This allows a bit of time for the Great British postal service to do its work and for **you** to plug the **Miles Tracker** in.

## Why does my policy need to be activated?

**We** need to collect certain bits of **vehicle data** (like the **miles you** drive) in order to charge **you** the right premiums. It's important that **we're** connected to the car **you** have covered with **us** in one of the ways described above, and that **your policy** is **activated**. It must remain **activated** throughout **your policy**.

Don't worry if **you activate your policy** and **we** start measuring **your mileage** before **your policy start date** – **we** won't charge **you** for any **miles** until **your policy** has started.

If the **Miles Tracker** isn't plugged in and getting power, or **we** aren't able to access **vehicle data** directly from **your car** due to a change **you've** made, then **your policy** won't be **activated** anymore. **We'll** be sure to let **you** know if this happens.

## What happens if I'm not activated?

If **you're** not **activated**, you'll still be fully covered, but **your policy** won't work the way it's supposed to.

If **your policy** isn't showing as **activated** within 14 days of **you** purchasing it, **we** may cancel **your policy**. **We** may also cancel it if, for a total period of 7 days during **your Period of Policy Cover**, the **Miles Tracker** is tampered with or unplugged without good reason. The same applies if **we** aren't able to access **your vehicle data** for any good reason due to a change that **you've** made.

If **your policy** is not showing as **activated** at any point during **your Period of Policy Cover**, **we'll** need to make an assumption about how far **you've** driven. **We'll** estimate the distance **you've** driven at 150 **miles** a day, charged at **your per-mile rate**, until it's showing as **activated** again. If **we** don't have access to **your vehicle data** at the time of an incident, **your excess** will increase from your standard **excess** to the higher amount shown in **your Schedule**.

If **you** want to keep **your** costs lower, keep **your policy** **activated**!

**You** must not tamper with the **Miles Tracker** or attempt to access the software on it. If **you** notice the **Miles Tracker** isn't working as it should be, let **us** know as soon as possible and **we'll** send a new one out to **you**. Of course, **we'll** notify **you** if **we** spot anything wrong with it at **our** end. If after looking at all the facts **we** find that **you** are responsible for damaging the **Miles Tracker**, **you'll** be charged the **Miles Tracker** fee shown in **your Policy Schedule** to replace it, otherwise **we'll** replace it free of charge (including the postage).

# Your policy handbook.

## What will By Miles do?

Once **your policy** is **activated** and up and running, **we'll** get information that helps **us** do smart stuff – like calculating **your** mileage.

If you have a **Miles Tracker**, it will also let **you** scan **your car** for faults, help **you** track down **your car** if it's stolen, and can even help **us** figure out that **you** might have been in a crash and need some help.

**We** use your **vehicle data** to manage **your policy** and better understand how and when accidents occur, so that **we can** make **our** product better and the roads safer.

In order to do this, **we** may collect the following information:

- The location of **your car** and the roads you've driven on.
- The date and time of day driven.
- The distance driven, and the time used to drive that distance.
- The speed and acceleration of **your car**.
- The smoothness of **your** braking, accelerating and cornering.
- Other vehicle information such as the Vehicle Identification Number (VIN) and engine fault codes.

**We** explain how **we** collect and **use your vehicle data** in more detail in **our privacy policy**.

---

## It's important to note that as long as you're acting in accordance with your policy:

- **We** won't use information about how **you** drive to refuse to settle a claim.
  - **We** won't use information about how **you** drive to increase **your** premiums.
  - **We** will not share any information about how **you** drive with the police unless **we're** required to do so as a result of a court order.
-

## General conditions.

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply with them **we** may at **our** option take one or more of the following actions:

- Void **your policy** completely (treating **your policy** as if it never existed).
- Change the terms of **your policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claims payments.

### **Making sure we have the right information**

**You** will need to let **us** know as soon as reasonably possible of any changes, such as (but not limited to):

- Changes to **your car's** registration number.
- Changes to **your car** that differ from the manufacturer's standard specification – whether mechanical or cosmetic.
- Changes to **your** address or where **your car** is parked overnight.
- Changes in the employment status or occupation of **you** or any named drivers.
- Changes in how (or by whom) **your car** is used on a routine basis.
- Changes to which drivers **you** want to include on the **Certificate of Motor Insurance**.
- Details of any motoring convictions, disqualifications or fixed penalty motoring offences, or of any pending prosecutions for motoring offences committed by any person allowed to drive **your car**.
- Any health matters affecting **you** or any named driver's ability to drive that the **DVLA** need to be aware of.

This **policy** is based on information **you** provided **us** with. **You** need to check that all of this is correct and let **us** know as soon as possible if anything needs to be changed. **You** should also ensure that **you** let us know at renewal if any information has changed. **You** must also make sure that **you** answer any questions **we** ask **you** about **your policy** truthfully, completely and accurately.

**We** won't charge **you** any extra fees for the first three changes to **your policy**. This means that each year **you're** with **us**, **you** can make up to three **policy** changes free of any fee. For any additional changes, **we'll** charge **you** the amount shown in **your Schedule**. **Your fixed premium, per-mile rate** and terms and conditions may change as a result of any new information that **you've** given **us**.

The **policy** only covers **you** and those drivers listed in **your** current **Certificate of Motor Insurance**. This **policy** does not provide cover for **you** or **anyone else** to drive vehicles other than **your car**.

---

**Your premiums are based upon the information you supply. If your premiums are based on incorrect information and we have to change them, we'll collect (or refund) the difference.**

---

## Misrepresentation and non-disclosure

No one likes being lied to. You must not make a false statement, misrepresentation or withhold information used in **your Schedule or Certificate of Motor Insurance**. Aside from hurting **our** feelings, it's an offence under the **Road Traffic Acts** to make a false statement or to misrepresent or withhold information for the purposes of obtaining a **Certificate of Motor Insurance**.

If **we** discover that **you** provided **us** with false or misleading information, either on purpose or by accident, it could adversely affect **your policy** and any claim you try to make. For example, **we** may:

- Void **your policy** (treating **your policy** as if it never existed), and refuse to pay any claims. **We** will only do this if the **insurer** provided you with cover which the **insurer** would not have otherwise offered.
- Amend the terms of **your policy**. **We** may treat any new terms as if they were effective before any claim was made.
- Reduce the amount **we** pay on a claim to reflect the difference in the premium you paid **us** and the premium **we** would have charged **you**.
- Cancel **your policy** in accordance with **our** rights to cancel ([see Cancellation](#)).

## Other good things to know

When **you** buy **your** insurance from **us**, **we** issue **you** with a **Certificate of Motor Insurance** (on behalf of the **insurer**). The **insurer** then provides cover to **you** subject to the terms of **your policy**. This cover lasts a year from the **policy start date**.

## Caring for your car

Take care of **your car** and it'll take care of **you**. If that's not incentive enough, then bear in mind that **your policy** requires **you** to always:

- Protect **your car** from damage or loss.
- Make sure all doors, windows and sunroofs are shut when **you're** not in **your car** (and if **you've** got a convertible, that **you've** put the roof back up).
- Make sure the immobiliser, alarms and tracking devices are always working and on when they should be.
- Keep **your car** in a roadworthy condition (including making sure **your car's** tyre tread is above legal limits).
- Take **your** personal belongings with **you** when **you're** not in the car (or lock them out of sight in the boot or glovebox).

**You** must also have:

- A valid **Department of Transport Certificate (MoT)** for **your car** if one is needed by law.
- Up-to-date vehicle tax if **your car** is being used on the road, or:
- A valid SORN (Statutory Off Road Notification) if **your car** is kept off the road.

Finally, **you** must allow **us** to examine **your car** and its documents in relation to any matter relevant to this insurance.

## Other insurances

If any loss, damage or liability covered by this **policy** is also covered by any other insurance, the **insurer** will only pay its proportionate share.

## Right of recovery

If, under the law of any relevant country, the **insurer** is obliged to make a payment this **policy** would not normally entitle **you** to, **you** must repay that amount to the **insurer** on demand.

## Car sharing

**We** aren't the types to come between friends. This **policy** allows **you** to carry passengers on a social basis (otherwise known as "giving **your** mates a lift"), and if they chip in for petrol, that's fine too. But what's not allowed is:

- Making a profit from a car sharing arrangement.
- Adapting **your car** to carry eight or more people (including the driver).
- Carrying passengers as part of a passenger-carrying business.

## Cancellation.

**We** don't like cancelling policies. It's not what **we're** here for. But **we** can cancel **your policy** for the following reasons:

- **You** don't pay **your fixed premium**.
- **You** don't pay **your monthly premium** within 7 days of its due date.
- **You** break the terms of this **policy** by, for example, failing to keep **your policy activated**.
- **You** don't provide any documents or information **we** request to see (like proof of **your** No Claims Discount).
- **Your car** is used differently or by different people than set out in **your Certificate of Motor Insurance**.
- **You** have given **us** information that is inaccurate or untruthful.
- **You** give **us** new information that means **we're** no longer able to cover **you**.
- **You** threaten or abuse **our** employees or partners.

### What will happen if we cancel your policy?

**We** can cancel **your policy** by giving **you** 7 days' notice by email in advance of the cancellation date. **We** do this to give **you** time to insure **your car** elsewhere. The **policy** will end when the 7 days' notice expires.

**You'll** still be charged for the **miles you** drive and any **fixed premium** used until the cancellation date.

On the cancellation date, **you'll** no longer be covered under this **policy**.

### Your right to cancel your policy

**You** can cancel **your policy** at any point by contacting **us** via email, phone or by using **our app** or **web dashboard** (see **Section 13: Contact Us**). Cancellation can be immediate or set for a later date, but never backdated.

**You** also have a statutory right to cancel **your** insurance **policy** within 14 days of purchasing it or renewing it (or within 14 days of receiving **your policy** documents or renewal **Schedule**, if later).

### Some Important information

Just so **you're** aware, if **you** make any claim or have an ongoing claim during the current **Period of Policy Cover**, **we** can't give **you** any money back, regardless of when **you** cancel. This normally includes claims for glass damage too, but **your insurer** may choose to give **you** a refund at **their** discretion.

# Your policy handbook.

## Settling up

Whatever time **your policy** is cancelled (whether within the 14 days or not), **you** will pay for any **miles** driven up until the cancellation date plus any **fixed premium** used. Provided no claim has been made during the current **Period of Policy Cover**, **you** will be entitled to receive a pro-rata refund of any unused **fixed premium**.

If **we've** paid a claim, in whole or in part, or if **you** have made a claim that hasn't been settled yet, then **we** will not be able to refund any of **your fixed premium**.

If **you** have a **Miles Tracker**, **you** must return it to **us** in good working order within 21 days of **your policy** end date. If **you** don't, **we'll** charge **you** the **Miles Tracker** fee that's on **your Policy Schedule**, and send **you** an email to let **you** know **we're** taking payment.

**We'll** subtract the cancellation **fee** (which covers any costs **we've** had in setting up and cancelling **your Policy**) shown in **your Schedule** from any refund **we** owe **you**, as well as payment for any unpaid statements. If **we** have sent **you** a **Miles Tracker**, **we** may also deduct the **Miles Tracker** fee from this refund. **You'll** receive the final amount due to **you** within 21 days, on the card **you** used for **your** original payment.

If **your** unpaid statements and cancellation fee (and **Miles Tracker** fee, if **you** have one) exceed the pro-rata amount of **your** unused **fixed premium**, **you** may end up owing **us** money. In this instance, **we'll** charge **your** card this amount.

If **we** don't receive all money owed to **us**, **we** may use third party debt collection agencies to progress the recovery, including any administration charges **we** incur in the process. As that all seems a bit unnecessary, **we** suggest contacting **us** directly if there's any issue with **your** payment.

**We** reserve the right to deduct any **premium** owing to **us** from any on-going claim under this **policy**.

## Claiming.

First things first. Who can claim?

- **You.**
- Any driver named on **your Certificate of Motor Insurance.**
- Any passenger travelling in or getting in or out of **your car.**

Simple enough. So, how do **you** go about it?

- Tell **us** what happened. **You** should do this as soon as possible (ideally within 24 hours) of the incident by calling the claims helpline on **0330 088 3838.**

### Accidents

- Do whatever **you** can safely do to protect the car, and its contents, from any further damage.
- Write down the full details of any third parties involved in the accident and any witnesses and pass them on to **us.**
- Note down the number of passengers in each vehicle.
- Take photos of everything that's been damaged and positions of the vehicles.

### Theft

- In the case of theft, or attempted theft, from or of **your car**, inform the police and obtain a crime reference number. Again, please do this as soon as possible (ideally within 24 hours).
- Don't attempt to retrieve **your car** yourself.

### Communication

- Send **us** any communications **you** receive from anyone else involved in the incident as soon as **you** receive them. It may seem rude, but don't reply to them.
- If **you** receive note of an intended prosecution, a coroner's inquest, a fatal accident inquiry, or any writ, summons or process, let **us** know and send it on to **us** as soon as **you** can. Again, don't reply.
- Provide all relevant information, documents and assistance **we** might need to investigate the accident or get **your** claim processed.
- If, following an accident, **your car** ends up in a location where **you** might be charged storage fees, let **us** know the address as soon as possible – otherwise **you** might be liable to pay.
- **You** must also co-operate fully with **us**, or anyone appointed by **us** to handle **your** claim, including by providing written details within a reasonable timeframe.

## And what shouldn't you do?

- Don't assume that **we** are aware of any incident that has occurred, or that **we** will contact **you**, the police or other emergency services. **We** need **you** to tell **us** about it.
- Don't negotiate with other parties or admit responsibility. It can be natural to feel guilty when accidents happen, but liability isn't always obvious and **you** could compromise **your** claim if **you** say the wrong thing.
- Don't make any offer, promise or payment.
- Don't start any proceedings or settlement. That's **our** bit.

In short, tell **us** as much as **you** can about the incident and talk about it as little as possible with anyone else (aside from assisting the police or giving **your** contact and insurance details).

---

If you don't comply with any of the conditions above, if you make any claim which is in any way false, fraudulent or exaggerated, or if you support a claim with any false or fraudulent statement or documentation then we can do one or more of the following:

- Void **your** policy.
- May recover from **you** anything we've already paid **you** in relation to the claim.
- Cancel **your** policy.
- Change the terms of **your** policy, effective from the date that **you** first provided the information.
- Refuse to deal with part or any of **your** claim, or reduce any claim payments.

---

## What we'll do

Once **we** know about **your** claim, **we**'ll start working on it. As part of this, **we** (and the **insurer**) will be entitled to:

- Control proceedings to defend or settle any claim.
- Take proceedings in **your** name, or in the name of any other person claiming under this **policy**, at **our** own expense, and for **our** own benefit to recover any payment **we** or the **insurer** have made.

# Your policy handbook.

## Keeping in line

The **insurer** will only provide cover under this **policy** if:

- The information **you** give to **us** in the course of making a claim is complete and correct to the best of **your** knowledge.
- **You**'ve paid all the premiums due.

**You** must also:

- Provide correct information about **you** or any other drivers covered by this **policy** where requested by **us**.

Send any documents requested by **us** or the **insurer** relating to this **policy** when requested or as soon as possible. These documents may include, but are not limited to, the driving licences of any insured drivers, **your car**'s V5C and **your** proof of No Claims Discount.

## General exclusions.

Every insurance policy has exclusions. **Ours** aren't anything unusual, but **you** should be aware of them. Because (aside from the minimum protection required by the **Road Traffic Acts**) **you** won't be covered in the below circumstances:

### Messing with the Miles Tracker or revoking access to your vehicle data

**We've** said it before and **we'll** say it again. **Miles** are what make our insurance tick. If **you**, any named driver on the **Certificate of Motor Insurance**, or anyone else stops **our** ability to collect **vehicle data** or damages, tampers with or unnecessarily removes the **Miles Tracker** without **our** permission, **your policy** may be invalidated.

### Changes

If **you** want to make changes to **your car**, **we** need to agree to them and issue a new **Certificate of Motor Insurance** and **Schedule** first. The same applies if **you** intend to change how **you** use **your car**, or who uses **your car**. If **you** make these changes without telling **us** first then **you** may not be covered under the **policy**.

### Driving and use

If **your car** is used in the wrong way or by the wrong people, **you** can invalidate **your** insurance. For example, if:

- **Your car** is driven or used in a way not permitted by **your Certificate of Motor Insurance** and **Schedule**.
- **Your car** is driven by or left in the charge of any person not permitted to drive it by **your Certificate of Motor Insurance**.
- **Your car** is driven by any person who is disqualified from driving, does not have a valid driving licence for the relevant territory or vehicle type, or is in any other way breaking the conditions of their driving licence.
- **Your car** is driven by anyone who is over the legal limit for alcohol, unfit to drive due to drug use or fails to provide a blood, urine or breath sample when required to do so.
- **Your car** is driven for hire or reward, racing, pace making, testing, speed trials, track days or rallies.
- **Your car** is driven or used on the Nürburgring Nordschleife in Germany.
- **Your car** is driven or used for any criminal activity, including if **you're** trying to avoid being apprehended by the police or military for any reason.
- **Your car** is used in connection with the motor trade other than for the purposes of overhaul, upkeep or repair.
- **Your car** is used for towing for payment or reward or towing more than one caravan, trailer or mechanically disabled vehicle at the same time.
- **Your car** is used in any deliberate act (including road rage) that causes damage to other vehicles or property, injury to any person, or puts anyone in fear of injury.

## Remote control

Some newer cars are able to be controlled remotely, for example through an app provided by the car's manufacturer. These features are sometimes called 'Auto drive', 'Summon' or 'Autopark'. **Your policy** doesn't cover **you** for any incidents caused when **your car** is being controlled remotely, unless **you** or a named driver are in the driver's seat.

## Contractual liability

This **policy** doesn't cover any liability resulting from a contract or agreement that **you** have with another party, unless the **insurer** would have been otherwise responsible.

## Pollution and radioactivity

**You** aren't covered for claims relating to:

- Pollution or contamination, however caused.
- Ionising radiations, or contamination by radioactivity from any nuclear fuel or from any nuclear waste, or from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear installation, assembly, component or weapon.

## War, terrorism, riot and civil unrest

The **insurer** won't cover claims relating to:

- War, civil war, rebellion or revolution except when the **insurer** has to meet the requirements of the **Road Traffic Acts**.
- **Terrorism** and/or any action taken in controlling, preventing, suppressing **terrorism**.
- Riot or civil unrest that happens outside of the **geographical limits** of the **policy**.

## Airfields and bases

The **insurer** won't cover **your car** when it's used in the operational boundaries of any airport, aerodrome or airfield, foreign military base, embassy or consulate. So think twice before accepting The Ambassador's dinner invitations...

## Pressure waves

The **insurer** won't cover claims relating to pressure waves caused by aircraft travelling faster than the speed of sound.

## Public authorities

If any government, public or local authority legally removes or destroys **your car**, **you** won't be covered.

## Section 1: Your car.

### What's covered?

The **insurer** will cover **you** against damage caused by:

- ✓ Accidents.
- ✓ Vandalism.
- ✓ Fire.
- ✓ Lightening.
- ✓ Explosion.
- ✓ Theft (including attempted theft).

### How is it paid for?

The **insurer** will choose to either:

- ✓ Pay the cost of repairs (minus the **excess**).
- ✓ Replace anything lost or damaged (which could include **your car** itself) with another of the same, make, model and specification (minus the **excess**). Once **you**'ve accepted the payment the lost or damaged item belongs to **us**.
- ✓ To pay cash. This would usually only be the case if repairing **your car** is unfeasible. **You**'d receive either the **market value** of **your car** at the time of the accident minus the **excess**, or the amount **you** paid for it minus the **excess** – whichever is the lower amount. If **your car** is less than 12 months old, **you** may be entitled to a new car (see "Replacing **your car**" on [Page 24](#)). Once **you**'ve accepted the payment, the car belongs to **us**.

### What's not covered?

- ✗ Any **excess** that applies to this **policy** (as shown in **your Schedule**).
- ✗ Natural wear and tear.
- ✗ Any loss in value caused by repairs to **your car**.
- ✗ Any repairs that leave **your car** in better condition than it was before a claim.
- ✗ Mechanical or electrical failures – including breakdowns.
- ✗ Damage to **your** tyres including flat-spots, punctures, cuts or bursts unless as the result of an accident.
- ✗ Amounts above the manufacturer's current UK list price for any given part.
- ✗ Costs associated with sourcing parts (such as shipping).
- ✗ Costs that arise from not being able to use **your car**.
- ✗ Loss or damage caused by fraud or deception
- ✗ Damage caused by a member of **your** family or household using the car without permission (unless they're convicted of theft).
- ✗ Damage or loss resulting from a deliberate action by **you** or a named driver.
- ✗ Damage or loss to anything towed by **your car** (including caravans, trailers and other vehicles).

*continued on the next page*

## What's not covered? *(continued)*

- ✘ Loss or damage that occurs when **your car** key or keyfob is left inside **your car**.
- ✘ Loss or damage caused by water freezing in the car cooling system.
- ✘ Confiscation, loss or damage caused by any government, public authority or land authority.
- ✘ Damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.
- ✘ Damage caused by any gradual process (for example, frost or smog).

## Your claim.

If **you** are making a claim under this section, **you** should be aware of the below:

### Payment of premiums

If **you** make a claim, any unpaid **premiums** will be taken out of the settlement **you** receive – leaving **us** all square.

### Repairs and recovery

The **insurer** may decide to repair **your car** with parts that have not been made by **your car's** manufacturer. If this is the case, the parts will be of a similar standard.

### Non-standard parts

The **insurer** will only pay the cost of replacing parts that match the manufacturer's standard specification (including extras fitted by the manufacturer). That means, unless **we** have specifically agreed to cover them, non-standard parts aren't covered.

If a part is no longer readily available, the **insurer** will only pay the cost shown in the manufacturer's latest price guide, plus the fitting costs.

### Repairers

If **you** don't use an **approved repairer** **your** repairs will not be guaranteed, **you** won't be entitled to a temporary replacement car and **your excess** will increase by the amount shown in **your Schedule**.

If **your car** is repaired by an **approved repairer** the work will be guaranteed for 5 years or until **you** sell the car.

### Getting you home

If **your car** is undriveable, don't panic. The **insurer** will arrange for someone to pick it up from the scene and take it to an **approved repairer**. The **insurer** will also arrange for **you** to get home or provide **you** with a temporary replacement car (whichever is the quickest option for **you**).

## Keeping your car safe

If **your car** is undriveable, there's not a lot **you** can do to protect it. So, if this is the case (assuming the damage is covered by **your policy**), the **insurer** will handle that for **you**. This includes covering the cost of getting it to an **approved repairer**. If **you** can still drive the car, then **you** will need to make sure it's kept safe until it can be fixed.

## If you're not the owner

If **your car** is the subject of a hire purchase, a leasing agreement or under contract, payments for total loss claims made under this section of the **policy** will be made to the legal owner rather than to **you**.

## Replacing locks and keys

The **insurer** will pay for all the locks to be replaced if one or more is damaged. If car keys, lock transmitters or entry cards are lost or stolen, the **insurer** will pay for replacement locks and keys – unless they were left unattended in or on **your car**. So be sure to pocket them when **you** get out of **your car**, even if it's just a short stop.

If the keys are stolen, remember to report the incident to the police as the **insurer** will need a crime reference number in order to pay **your** claim.

## Redelivery costs

Once **your car** has been repaired, the **insurer** will cover the costs to deliver **your car** back to **your** home address. However, if **you** have a **temporary replacement car**, **you'll** be responsible for ensuring that it's returned to the courtesy car provider before **your car** will be returned to **you**.

## Replacing your car

The **insurer** can replace **your car** with one of the same age, make, model and specification if:

- It's so badly damaged that repairs would cost more than 60% of the **market value** at the time of the accident (including extras fitted by the manufacturer and taxes).
- It was stolen and never recovered.

However, this can only happen if:

- The car is in **your** name.
- The **insurer** has the approval of everyone else who has a legal interest in **your car**.
- A replacement is available in the UK.

In addition, if **your car** is less than 12 months old (from the first registration date as new), and **you're** the first owner, **you** have the option to replace **your car** with a brand new one. However, **we** might not be able to get all the optional extras **you** had, and this will be subject to availability in the UK.

# Your policy handbook.

Once **you** have accepted the replacement, the damaged car becomes **our** property. If a replacement isn't available, the claim will be settled in one of the other ways outlined in the **policy**.

## In-car entertainment, phone and satellite navigation equipment

It's important to know where **you're** going – and that **you** can keep **your** passengers happy until **you** get there. Fortunately, the **insurer** will pay for loss of, or damage to, in-car entertainment, phone and satellite navigation equipment. **You** are covered for:

- Up to the **market value** of any equipment that's permanently fitted to **your car** and part of the manufacturer's standard specification.
- Up to £1,000 for any other equipment. (But in the case of theft **you** will only be covered if the stolen items were being kept out of sight in the boot or glove compartment).

**You** will need proof of purchase in order to make a claim.

Remember: don't use **your** phone or adjust in-car entertainment or sat navs while driving.

## Charging accessories

If **you've** got an electric car, the **insurer** can cover some of its accessories too. If the charging cable or any other charging accessories attached to **your** car are stolen or damaged as a result of an accident, fire or attempted theft, the **insurer** will pay to repair or replace these, providing they were bought as part of **your car** and are plugged directly into an appropriate mains electricity socket.

Unless they were a direct replacement from your car's manufacturer, the **insurer** won't cover any aftermarket cables or accessories, nor any damage caused by using them.

## Electric car batteries

To reduce the cost of electric cars, some car manufacturers exclude the cost of the battery from the purchase price, and allow **you** to lease the battery separately from them.

If **your** electric car is a total loss and **you're** leasing the battery from the manufacturer, **your insurer** will pay **you** the current market value of the car without the battery. If the battery can't be repaired or recovered - and providing it isn't covered by another insurance policy - **your insurer** will also pay the manufacturer of **your** car the 'total loss' amount shown in **your** battery leasing agreement.

## Child car seats

Nothing's more important than keeping **your** little ones safe and sound. If a child car seat is damaged as a result of an accident or attempted theft or stolen from **your car**, the **insurer** will pay for a similar replacement.

**You** will need proof of purchase in order to make a claim. Once the **insurer** has given approval **you** can purchase a replacement and then submit the receipt to **us** and the **insurer** will pay **you** back.

## Excesses

**Your Schedule** will tell **you** what **excesses** apply to **your policy**. **You** must pay the relevant **excess** on any claim and the **insurer** will look after the rest (within the limits of the **policy**).

If **we** don't have access to **vehicle data**, via **your Connected Car** or the **Miles Tracker**, at the time of an incident, **your excess** will increase from your standard **excess** to the higher amount shown in **your Schedule**.

## Temporary replacement cars

**You** may be an infrequent driver, but being off the road is still a big inconvenience and it's not one **we** want **you** to suffer. So, if the damage to **your car** is covered by this **policy** and **you** are happy to go with the **insurer's approved repairer**, **you** will receive a temporary replacement car until **yours** is fixed (though this is subject to availability).

Please bear in mind, the temporary replacement may not resemble **your car**. The **insurer** tends to supply one-litre hatchbacks with manual gearboxes.

**You** will be responsible for any fines or tolls **you** incur while driving it. However, the **miles you** drive in the replacement car don't count towards **your monthly premium**. Every cloud...

**You** need to give the replacement car back when asked or if **your policy** is cancelled.

In the event of a total loss or theft claim for **your car**, a temporary replacement vehicle will not be available.

As explained in **Section 10: Using your car abroad**, temporary replacement cars are not available abroad.

## Section 2: Glass damage.

### What's covered?

- ✓ **The insurer** will pay to have damaged glass in **your car's** windows, windscreen or sunroof or roof replaced or repaired (minus any **excess**), as long as **you** use the **insurer's approved repairer**. The **insurer** may use parts which are not produced by the vehicle manufacturer.
- ✓ The **insurer** will also pay to repair any bodywork damaged by broken glass from **your car**. And if **you** only make a claim under this section, **your** No Claims Discount (NCD) will not be affected.

### What's not covered?

- ✗ The relevant **excess** (as shown in **your Schedule**). The **excess** will be lower if glass is repaired rather than replaced.
- ✗ If **you** choose not to use the **insurer's approved repairer**, the **insurer** will only pay up to £150 minus the **excess**.
- ✗ Loss of the use of **your car**.
- ✗ The costs of importing parts or replacement glass, or storage costs caused by delays where they are not available.
- ✗ Damage to **your car** as a result of a deliberate act caused by **you** or any driver covered to drive **your car**.
- ✗ Repair or replacement of any windscreens, windows or window mechanisms not made of glass.

---

Bear in mind that for any claim, **you** will need to pay the appropriate **excess**. Take a look at **your Schedule** for a reminder of what this is.

---

## Section 3: Other people and their property.

### What's covered?

If someone else is injured, killed or their property is damaged due to an accident in **your car**, the **insurer** will cover the cost of this on behalf of:

- ✓ **You** and anyone else able to drive the **car** in **your Certificate of Motor Insurance**.
- ✓ Any passenger travelling in or getting into or out of **your car**.
- ✓ The employer or business partner of any person who is driving or using **your car** for business (as long as this is allowed by **your Certificate of Motor Insurance**).
- ✓ The legal representative of any person entitled to protection under this section.

This cover also applies if the accident was caused by a trailer or broken-down vehicle being towed by **your car**, but it will not cover damage to anything **you're** towing.

The cover is limited to a maximum of £20,000,000 for damage to property, plus up to £5,000,000 for reasonable legal defence costs relating to a single event. Cover for third party injury and death is unlimited.

### What's not covered?

- ✗ Legal representation for **you** in the event **you** are injured in an incident that's not **your** fault.
- ✗ Anyone who is disqualified from driving, who does not hold a licence, or is prevented from holding one by law.
- ✗ Any death, injury, loss or damage caused by a deliberate act by **you** or anyone else driving **your car**.
- ✗ Death or bodily injury to the employees of anyone covered by this section during their work-related activity.
- ✗ Any amount where the legal responsibility for payment is covered by other insurance.
- ✗ Loss of, or damage to, any property in the care of or belonging to anyone claiming under this section.
- ✗ Loss of, or damage to, any trailer, caravan or vehicle (or their contents) being towed by, or attached to **your car**.
- ✗ Any death, injury, loss or damage caused by anyone falling or tripping over **your car's** charging cables.

## What's covered? *(continued)*

### Legal costs

The **insurer** will pay reasonable legal costs in the following scenarios:

- ✓ If the **insurer** appoints a solicitor to defend **you** at a coroner's inquest, fatal accident enquiry, or magistrates court (or a court of similar jurisdiction in any country within the **geographical limits**).
- ✓ For **your** defence in legal proceedings relating to charges of manslaughter or causing death by dangerous or reckless driving.

This will be done at the **insurer's** discretion and **you'll** need written approval in advance.

### Emergency treatment charges

If **you're** involved in an accident and receive treatment from the emergency services then the **insurer** will pay for any cost of that treatment stipulated in the **Road Traffic Acts**. If this is the only pay out **you** receive under **your policy**, it will not affect **your** No Claims Discount.

## What's not covered? *(continued)*

### Charging cable incidents

If **you've** got an electric car, **you're** not covered for the cost of any injuries caused by someone tripping over the charging cable while it's attached to **your car**. **We** suggest **you** take steps to prevent an accident like this from occurring, such as:

- Keeping the charging cable away from any footpath or walkway that might be used to enter or exit **your** home.
- Using a brightly coloured external cable protector so that the cable is covered and people can see the hazard more easily.

## Section 4: Personal belongings.

### What's covered?

In the event of loss, or damage as a result of accident, fire, explosion, theft or attempted theft, the **insurer** will pay:

- ✓ Up to £500 for personal belongings stolen from or damaged in **your car**.
- ✓ Up to £300 for loss of, or damage to, any wheelchair, child's pushchair, buggy or carrycot in **your car**.

### What's not covered?

When it comes to theft (and attempted theft), items are only ever covered if they're hidden in a glove box or luggage compartment and **you** leave **your car** locked with all windows and roofs fully closed when unattended (children's car seats don't count here, **you** don't need to hide those).

On top of this, the following items are never covered:

- ✗ Goods, tools, samples or equipment used for work purposes.
- ✗ Property covered by other insurance.
- ✗ Money (including cash, credit, debit and cheque cards), stamps, tickets, vouchers, documents and securities.

## Section 5: Medical expenses.

The **insurer** will pay up to £250 for each passenger towards medical expenses resulting from an accident that occurs while they are travelling in **your car**.

This is in addition to the cover included for medical treatment under **Section 3: Other people and their property**.

## Section 6: Vandalism.

If **your car** is damaged through an act of vandalism then **your insurer** will cover the damage, as long as **you** provide **us** with a crime reference number given to **you** by the police.

## Section 7: Uninsured drivers.

If **you** are involved in an accident with an uninsured driver that isn't **your** fault, **your** No Claims Discount (NCD) will not be affected and **you** won't have to pay any **excess**, as long as:

- **You** are able to provide the make, model and registration number of the other car involved.
- The **insurer** can establish that **you** were not at fault in any way.

**You** may have to pay the **excess** and **your** NCD may be affected while the **insurer** investigates the accident, but once the **insurer** confirms the accident wasn't **your** fault it will be refunded and **your** NCD will be unaffected.

## Section 8: Misfuelling.

### What's covered?

The **insurer** will cover costs caused by **you** or any named driver accidentally filling **your car's** fuel tank with the wrong fuel type.

This includes:

- ✓ Draining and flushing the fuel tank.
- ✓ Taking **your car** to the nearest repairer if it cannot be repaired on site.
- ✓ Damage caused directly and solely by the misfuelling.
- ✓ Refilling the fuel tank with up to 10 litres of the correct fuel type.

The misfuelling **excess** as shown in **your Schedule** applies to claims made under this section, with the exception of claims relating to engine damage caused by misfuelling (which are subject to the main **excess** shown in **your Schedule**).

### What's not covered?

- ✗ Any claim resulting from foreign matter entering the fuel system, except for diesel or petroleum.
- ✗ Claims for misfuelling outside of the UK.
- ✗ Fuel, other than the 10 litres of the correct type of fuel to replenish the fuel tank after draining and flushing out the incorrect fuel.

## Section 9: Hotel expenses.

If **your car** is not roadworthy following an accident and **you** cannot complete **your** planned **journey** then, provided the claim has been reported to **us**, the **insurer** will pay up to a total of £250 towards:

- Overnight accommodation, including the cost of meals and drinks, for anyone travelling in **your car**; or
- Transport to take anyone travelling in **your car** to the first planned destination or to **your** home address.

## Section 10: Using your car abroad.

### Using your car in Europe

**You'll** get the exact same cover shown in **your Policy Schedule** while **you're** abroad in any European Union country, as well as Norway, Iceland, Switzerland, Liechtenstein, Serbia or Andorra, for up to 90 days in any one period of insurance. After that, **you'll** only get the minimum compulsory insurance as required by the law of the European Union.

While **you're** outside the UK, **we** can't provide temporary replacement cars, and any repairs made outside the UK aren't guaranteed.

If **you** need to make a claim in a foreign country that the **insurer** has agreed to provide cover in, **you** may be charged foreign customs duty. But don't worry - the **insurer** will refund it as part of the claim.

### Using your car in any other countries

If **you** want to use **your car** in any countries not included in the list above, then **your policy** won't apply and **you** should add obtaining a separate insurance **policy** to **your** travel to-do list.

## Section 11: Your No Claims Discount.

### Earning a discount

We reward **our** customers wherever possible. So, for every year **you** go without making a claim, **you**'ll receive a discount compared with what **you** would have paid as a customer who hadn't been driving so carefully.

**Your** No Claims Discount (NCD) will increase each year that **you** don't make a claim. And if **you** only claim for one of the following, **your** No Claims Discount will still be increased:

- Any payment made under **Section 2: Glass damage**.
- Payments that are only for emergency treatment charges under **Section 3: Other people and their property**.
- Any claims where **you**'re not at fault, provided the **insurer** has recovered its outlay in full.
- Acts of Vandalism and accidents with uninsured drivers that weren't **your** fault under **Section 6: Vandalism** and **Section 7: Uninsured drivers**.

Applying **your** No Claims Discount to **your** account doesn't guarantee that **your fixed premium** or **per-mile rate** will go down.

If **you** leave **us** for another **insurer**, **we**'ll let them know how much No Claims Discount **you** have, right down to the month.

**You** cannot transfer **your** No Claims Discount to another person. If **you** insure more than one car through **us**, the No Claims Discount is earned separately for each car.

### We'll protect your No Claims Discount as standard

**We** all know accidents happen from time to time (that's why **you** have insurance!) so **we**'ll guarantee that **we** won't reduce **your** No Claims Discount, even if **you** make a claim, for as long as **you** have a **policy** with **us**.

**We** don't accept No Claims Discounts earned on commercial policies, van, private hire or motorcycle policies. **Your** NCD must have been issued in the last 12 months, be in **your** name, and must not be currently being used on another vehicle.

Please note, **our** No Claims Discount protection does not protect the overall price of **your policy**. The price of **your** insurance **policy** may increase following an accident even if **you** were not at fault.

## Introductory No Claims Discount

**We** believe **you** should be given credit for a good level of driving experience, even if **you** weren't the main driver on a policy. It's only fair. That's why **we** may offer you an introductory No Claims Discount if **you** have enough claim-free driving experience.

If **you**'ve been given an introductory No Claims Discount, **we**'ll be able to provide proof of **your** No Claims Discount once **you** reach **your** first annual renewal date with us. This includes the introductory No Claims Discount **we** gave **you** when you bought **your** policy and any additional No Claims Discount **you**'ve earned over the year. If **you** leave us within the first year (before the end date of **your** annual **policy**) **you** won't accrue any No Claims Discount.

## Section 12: Personal accident benefits.

### What's covered?

The **insurer** will cover **you** and **your spouse** for up to £7,500 during any one **period of policy cover** in the event that one of the below occurs in, or getting in or out of **your** car. This will be paid to the injured person (or their legal representative) if, within 90 days of the accident, the injury results in:

- ✔ Death.
- ✔ Permanent loss of any limb above the wrist or ankle.
- ✔ The complete and irrecoverable loss of sight in one or both eyes.

### What's not covered?

If **you** or **your spouse** has more than one **policy** with the **insurer**, they will only pay the benefit under one **policy**. **We** will not provide cover in the following circumstances:

- ✘ Injury or death to any person not wearing a seat belt.
- ✘ Injury or death resulting from a deliberate act, suicide or attempted suicide.
- ✘ Accidents caused by reckless, dangerous or illegal driving.
- ✘ Accidents caused where the driver of **your car** is proven to have been driving under the influence of alcohol or drugs.
- ✘ Any person aged under sixteen years at the date of the accident.

## Section 13: Contact us.

In an emergency, or if **you** need to let **us** know about a new claim or talk about an existing claim, get in touch directly on **our** claims line on **0330 088 3838**.

Spotted a mistake or something that needs changing in **your policy** documents?

Have a question or need support?

**You** can find the answer to most other queries (including how to give **us** access to **your vehicle data** or how to fit the **Miles Tracker**) online at [help.bymiles.co.uk](https://help.bymiles.co.uk).

If **you** can't find what **you're** looking for online, get in touch directly through online chat in **our app** or **web dashboard** ([dashboard.bymiles.co.uk](https://dashboard.bymiles.co.uk)), or call **our** Customer Services Helpline on **0330 088 3838**.

## Complaints.

If **we** ever fail to hit the standards **you** expect, let **us** know about it. **We'll** do **our** best to put things right.

Contact **us** at:

Email: [complaints@bymiles.co.uk](mailto:complaints@bymiles.co.uk)

Or by post: By Miles Complaints Officer  
2-14 Shortlands, Hammersmith, London W6 8DJ.

Please quote the **policy** reference shown on **your Schedule** when making **your** complaint. **We'll** respond in writing to let **you** know what **we're** doing about it.

**We'll** record and analyse complaints to make sure **we** continue to improve the service **we** offer.

If **you're** not satisfied with **our** actions, or **you** haven't heard from **us** in 8 weeks, **you** can contact the Financial Ombudsman Service at:

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

# Your policy handbook.

**You** must approach the Financial Ombudsman Service within 6 months of either **our** summary resolution or final response letter to **your** complaint. Please note that if **you** do not refer **your** complaint within 6 months, the Financial Ombudsman Service will not have **our** permission to consider **your** complaint so will only be able to in very limited circumstances – for example if it believes that the delay was a result of exceptional circumstances.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr).

It's worth noting that this service may not be available to you if the UK is no longer part of the EU.

## Financial Services Compensation Scheme

**Your insurer** is covered by the Financial Services Compensation Scheme (FSCS). If **your insurer** cannot meet its liabilities, **you** may be entitled to compensation under the scheme. Further information is available at: [www.fscs.org.uk](http://www.fscs.org.uk).

## And finally...

This **policy** is a contract of insurance between **you** and **your insurer** that **we** administer on the **insurer's** behalf. This **policy** is governed by English law and the exclusive jurisdiction of the English courts.