



POLICY SUMMARY: MECHANICAL FAILURE

Some important facts about your Mechanical Failure insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the insurance Policy to make sure you understand the cover it provides. All references below are to the relevant section of the Policy.

NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

TYPE OF INSURANCE:

The policy provides a temporary, modern and dual control replacement car while your vehicle is being repaired after it has suffered a mechanical breakdown. This policy will provide a temporary, modern and dual control replacement vehicle on no more than 5 occasions per period of insurance and each occasion shall last no longer than the number of days cover stated on the schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Included / not included?
A temporary, modern and dual control replacement car to be provided (while your vehicle is being repaired after it has suffered a mechanical breakdown) for the number of days cover shown on the schedule for any one claim and no more than 5 claims per insurance period.	Included
A full tank of fuel in the replacement vehicle.	Included.
Free collection and delivery of replacement vehicle.	Included in the UK mainland between 08.30-18.00 Monday–Friday and 09.00–12.00 on Saturday.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to the General Exceptions shown in your Policy for full details, but the most significant or unusual exclusions and limitations are outlined below:

The replacement vehicle will be fit for the intended purpose but there is no guarantee of a like-for-like vehicle. Refer to, Section 1.

The replacement vehicle will be provided for up to a maximum of the number of days cover stated on the schedule (day 1 is deemed to be the day the vehicle is delivered to you) for one occasion. Refer to, Section 1.

The replacement vehicle will not be provided for the same mechanical breakdown as incurred previously without our prior agreement and without the payment of any required additional premium. Refer to, General Exceptions (c).



The replacement vehicle will not be provided for more than 5 occasions in any one period of insurance without our prior agreement and without the payment of any required additional premium. Refer to, General Exceptions (e).

The replacement vehicle may be required to remain in your custody and control (and remain your responsibility) for a period not exceeding 24 hours after the initial period (not exceeding 3, 6 or 9 days) has expired. Refer to, Section 1.

The replacement vehicle must be returned with a full tank of fuel. Refer to, General Conditions (3).

It is your responsibility to insure the replacement vehicle for the full duration of the period it remains in your custody and control. It must be insured on a Comprehensive basis and we reserve the right to ask for details of the insurance policy in place. Refer to, General Conditions (4).

You will be charged £40 the replacement vehicle is delivered but subsequently cancelled. Refer to, General Conditions (5).

You will be charged £40 if the replacement vehicle is not available for collection from you at any previously agreed time. Refer to, General Conditions (6).

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it at any time without providing reasons. If you are a retail customer and cancel within 14 days of receiving the policy documents or the start of the policy, whichever is later, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

CLAIMS ADDRESS:

If you need to make a claim under this policy you should phone your insurance adviser on 0141 423 1155.

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.