

INTERNATIONAL MOTOR ABOUT OUR INSURANCE SERVICES

ABOUT OUR INSURANCE SERVICES AND OTHER IMPORTANT INFORMATION

INTERNATIONAL MOTOR

1. Overseas Motor Insurance Policy Summary

This brief Summary does not contain the full Terms and Conditions of the policy, which can be found in the Policy Wording.

We offer loss and damage motor insurance for individuals and companies who are using their vehicle(s) internationally and within the territorial limits as specified in the policy document.

We will insure you against physical loss or damage to the Insured Vehicle(s) caused by:

- Accidental damage
- Malicious damage
- Theft and attempted theft
- Hijacking
- Vandalism

2. Significant or Unusual Exclusions or Limitations

This insurance does not include the following:

- Compensation for you or any other person not being able to use the Insured Vehicle(s)
- Third Party Liability
- Mechanical or electrical breakdown, including failure of any equipment
- Depreciation or loss of value following repairs
- Nuclear and Radioactive contamination
- War and Civil war
- Any excess applied.
Higher excesses may apply for inexperienced drivers and drivers aged under 25

3. Period of Insurance

The period covered by this insurance is a 12 month contract unless stated otherwise in your policy schedule.

4. Cancellation

If this insurance does not meet your needs, you may cancel it by sending written notice and returning your Policy Documents to us within 14 days of receiving them. If you cancel before your Policy is due to start, we will return any premium you have paid in full. If you cancel your Policy within 14 days of the Policy starting we will return any premium paid less a charge equal to the period of cover you have had. However, this charge will be at least GBP 25 to cover our administration expenses. If you cancel your Policy after 14 days have passed we will return any premium paid less a charge for the number of days for which cover has been given as shown in your Policy Wording.

We will not refund any premium if you have made a claim during the period of cover and we retain the right to retain our commission if you cancel your insurance.

4a. Cancellation by Insurers

This insurance may also be cancelled at any time on behalf of insurers by giving 30 days' notice in writing to your last known address. If we cancel this insurance we will return any premium paid less a charge for the number of days for which cover has been given as shown in your Policy Schedule.

5. Claims

In the event of an incident likely to result in a claim, a Claim Form should be obtained from our website (www.leadenhall-uw.com) or by contacting us by one of the methods set out at the end of this document in Section 16.

All claims are handled/administered in London and we have Lloyd's agents and a network of associates who are able to assist with claims locally.

For minor incidents, self-authorisation may be given for temporary or complete repairs (up to GBP 750).

The repatriation cost of a vehicle after an accident to the nearest competent repairer or safe storage, up to a maximum of GBP 500, is also covered.

Where a claim is approved we will pay for either:

- Damage to be repaired
- An amount equivalent to the repair cost
- An amount equivalent to the purchase price (vehicles under one year old)
- An amount equivalent to the market value (vehicles over a year old)

6. Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this product is suitable for your needs. This product meets the demands and needs of a motor vehicle owner who wishes to insure against physical loss of or damage to motor vehicles operating outside of the owner's country of domicile, caused by accidental or malicious damage or vandalism, fire, lightning, explosion, theft or attempted theft. We recommend that you review and update cover to ensure that it remains adequate. Please note our policies exclude Third Party Liability Insurance, which should be arranged locally.

7. Your Information

Data Protection

We will collect and use relevant information about you to provide you with the insurance cover and to meet our legal obligation and the legal obligations of others in the insurance chain. Further details of how we and Insurers use and process your personal data is contained within our Data Protection Short Form Privacy Notice.

To make managing your insurance more convenient, we will normally respond to queries about this insurance from the other parties named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis, please let us know. In some exceptional circumstances we may also deal with other people who call us on your behalf. If at any time you would prefer us to deal only with you, please let us know.

8. Your Disclosures

It is your responsibility to ensure that you make reasonable efforts to ensure the information provided by you, including that in any Proposal Form and Data Protection Consent Form, is accurate and not misrepresented.

Failure to take reasonable care when disclosing information may invalidate the cover in whole (where fraudulent) or in part where the misrepresentation would influence the level of cover.

9. Renewal

We will automatically invite your renewal (or advise if insurers are unwilling to offer renewal) in advance of the expiry of your Policy at least 21 days prior to your renewal using the contact details you have provided to us. It is critical, therefore, that you advise us of any change to your contact details.

10. Premium Payment

Cleared payment must be received by us within 14 days of inception of your policy. You may pay for your policy by Visa, MasterCard, debit card, or bank transfer.

Payments must have the Policy Number as the reference. For more information please contact us. Our contact details are given in Section 16.

If payment is not received within this time, your Policy may be cancelled from inception.

We may occasionally need to pass your money to another broker or settlement agent outside the UK where the legal and regulatory regime will differ and therefore your money may be treated in a different manner. Please let us know if you have any concerns around the above arrangements and let us know in writing if you prefer us not to do this.

11. Who are We?

Leadenhall Underwriting Limited is incorporated in England and Wales under Company No. 9561498. We are a Coverholder at Lloyd's and a agent of the insurer in matters pertaining to establishing and executing an Insurance Contract.

We also act as agents for the insurer for the collection of premiums and payment of claims and refunds of premium. This means that premiums are treated as being received by the insurer when received in our bank account and that any claims money or premium refund is treated as received by you when it is actually paid over to you.

The insurance contract is underwritten by Certain Underwriters at Lloyd's, London.

12. Who Regulates Us?

Leadenhall Underwriting Limited is authorised and regulated by the Financial Conduct Authority ("FCA"). We are permitted to arrange general insurance contracts. Our FCA Reference Number is 71191, and our regulatory details can be verified by visiting the FCA's website at <http://www.fca.org.uk/>, or by telephoning the FCA on +44 (0)800 111 6768.

13. What Will You Have to Pay for our Services

Insurers pay a commission to Leadenhall Underwriting Limited for establishing and executing the Insurance Contract. This means a percentage of the premium you pay is given to Leadenhall Underwriting Limited. We may receive an additional commission from Insurers if the Insurance contracts we establish reach specific profit targets.

No fee is payable to us, by you, in relation to establishing the Insurance Contract.

13. Complaints

Whilst we aim to offer a high standard of service at all times, we recognise that things can go wrong and we may fail to meet your expectations.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, refer to your usual contact or Mr Jon Phipps (jon.phipps@leadenhall-eu.com) head of the International Motor Division or by emailing motor@leadenhall-eu.com

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to either Leadenhall Underwriting Limited or the Complaints team at Lloyd's.

The address of Leadenhall Underwriting Limited is:

Compliance Officer
Leadenhall Underwriting Limited
34 Lime Street
London
EC3M 7AT

Telephone: + 44 (0)20 3544 5062
E-mail: complaints@leadenhall-uw.com

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

14. **Compensation**

Financial Services Compensation Scheme ("FSCS") is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our financial obligations. Further information about compensation scheme arrangements is available from the FSCS on www.fscs.org.uk. Alternatively, please discuss with our Compliance Department who will be able to advise you on whether you are potentially covered by the Scheme.

15. **Governing Law**

Unless we have agreed otherwise with you, this insurance is governed in accordance with English Law and all communication will be conducted in English.

16. **How to Contact Us**

If you have any queries or concerns related to our service, please contact us via email, telephone or mail. We will endeavour to respond to all emails within 24 hours (London working time).

Mail: International Motor Division
Hillside
London
EC3M 7AT
UK

Email: motor@leadenhall-eu.com

Website: www.leadenhall-uw.com

Telephone: +44 (0) 20 3544 5062