

Markerstudy Private Car

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This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Markerstudy Private Car?

Markerstudy Private Car is a private car insurance policy, underwritten by Markerstudy Insurance Company Ltd.

What does Markerstudy Private Car cover me for?

You can choose one of three different types of cover, which are summarised below with the lowest level of cover shown first. Your insurance agent will tell you which level of cover you have been offered.

Third Party Only (TPO)

This covers you, if you are involved in an accident, for damage you cause to other people's vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover provided in TPO above, you are also covered for loss of or damage to your own car caused by fire (excluding arson) or theft.

Comprehensive (Comp)

The cover offered in TPO and TPFT above is provided. In addition you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism or arson.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

How do I notify a claim under my Markerstudy Private Car policy?

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

0844 873 8183

How do I make a complaint about my Markerstudy Private Car policy?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:
Complaints Handling, Markerstudy Ltd, PO Box 420,
Tunbridge Wells, Kent TN2 9LT
Tel: 0844 874 0633
Email: complaints@markerstudy.com

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at Montagu Pavilion, 8-10 Queensway, Gibraltar.

Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).

Standard Features

The following will automatically be included in your policy, according to the cover you have selected. This is a summary only – full terms can be found in the Policy Wording – a copy is available on request.

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT	TPO
Personal Belongings Cover up to a maximum of £100 for personal belongings if they are lost or damaged by an accident, fire or theft if located in or on your car.	Does not apply to: <ul style="list-style-type: none"> • Money, stamps, tickets, documents or securities • Mobile Phones • Goods, tools or samples carried in connection with any trade or business 	1A	✓	x	x
Audio and Navigation Equipment Cover is provided for permanently fitted audio equipment	Does not apply to: <ul style="list-style-type: none"> • Equipment that is not the manufacturers standard equipment • Television equipment or two-way radio transmitters or receivers 	1A & 2A	✓	✓	x
Foreign Travel Provides the minimum cover which is legally required to use your car in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium	Provided: <ul style="list-style-type: none"> • Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man • Your visit is of a temporary nature 	1C & 2C	✓	✓	x
Windscreen Cover We have special arrangements with leading windscreen companies to repair or replace your windscreen. Any payments made under this section will not affect your No Claims Bonus.	<ul style="list-style-type: none"> • If the windscreen is repaired you will be responsible for the first £25. If the windscreen is replaced you will be responsible for the first £80. • You must use our approved companies who will need to see your Certificate of Motor Insurance otherwise the maximum we will pay is £75. • Sun roofs are not covered 	1A	✓	x	x
Free Courtesy Car In the event of damage to your vehicle you will be offered use of a loan car, subject to availability, whilst repairs to your vehicle are being carried out at one of our Approved Repairers. Your vehicle will be collected and re-delivered when repairs have been completed	A loan car is not available if: <ul style="list-style-type: none"> • Your car has been stolen and not recovered • Your car has been damaged beyond economical repair • Your car was damaged whilst your policy was extended for use abroad • Your car has been imported • Your car is used for commercial travelling driving instruction or public or private hire 	1E	✓	x	x
Driving Other Cars We will cover you, in respect of your legal liability to others, to drive other private cars	Provided: <ul style="list-style-type: none"> • The car does not belong to you • The car is not hired to you under a Hire Purchase Agreement • The car is not leased to you under a Lease Agreement • You are aged 25 or above and have held a full licence for at least twelve months • The car is being used in the United Kingdom • The insured vehicle is owned/kept by the policyholder and is not left hand drive • Your policy has not been accepted under the Markerstudy Solar scheme. 	1B	✓	x	x

General Exclusions and Conditions

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	What is not covered	Policy Section
Accidental Damage Fire and Theft Excess	The following excesses apply on top of the compulsory policy excess of £150 and any other excess which may apply (which will be shown in your Policy Schedule) <u>Accidental Damage Fire & Theft Excesses</u> Drivers aged 20 years or younger £250 Drivers aged 21 – 24 years £100 Drivers aged 25 years or over who hold a Provisional licence or a Full UK/EU licence for less than 12 months £100	1A & 2A
Loss of or Damage to your vehicle	<ul style="list-style-type: none"> • Loss of or damage to your car if the car is unoccupied and the ignition key is in or on your car • Loss of use of your car • Loss of value of your car following repair • Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your car • The unauthorised taking away of your car by a family member • Loss of or damage to your car if any manufacturer fitted security device is not operational and used when you are not in your car. 	1A & 2A
Use of the car	Cover does not apply if the vehicle is : <ul style="list-style-type: none"> • being used for any purpose that your current Certificate of Motor Insurance does not permit • being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive • in or on any part of any airport which is used for the take off and landing of aircraft • being driven in an unroadworthy condition or without an MOT certificate, if one is necessary 	General Exclusions (1)
Other	The policy does not cover any consequence of : <ul style="list-style-type: none"> • Loss, damage, cost or expense resulting from or in connection with an act of terrorism 	General Exclusions (4)