

**POLICY SUMMARY:**

Important facts about your Motor Insurance 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, so please take your time to read the policy booklet to ensure that you are fully aware of all the policy terms and conditions that may apply.

**NAME OF INSURER:**

The Insurers of your Motor policy are:  
*Tradewise Insurance Company Ltd*  
 PO Box 708,  
 Suite 827  
 Europort  
 Gibraltar.

**TYPE OF INSURANCE:**

The policy protects the motor vehicle as disclosed and stated on the certificate and schedule of insurance. Comprehensive, Third Party Fire and Theft or Third Party Only policies are available. Cover is selected by you when requesting the original quotation and is detailed in your schedule.

**SIGNIFICANT FEATURES AND BENEFITS:**

Your policy booklet includes detailed explanations on the following features: -

| Cover   | Comprehensive | Third Party Fire & Theft                 | Third Party Only        |
|---|---------------|--|-------------------------|
| Legal liability for death or injury to any third party.                       | Included      | Included                                 | Included                |
| Legal liability for damage caused to other people's property up to €1,000,000 | Included      | Included                                 | Included                |
| Damage to your vehicle(s)   | Included*     | Loss or damage due to fire / theft only* | No cover for own damage |
| Windscreen Breakage   | Up to €650.00 | No Cover                                 | No Cover                |

\* The maximum amount we will pay for damage to your vehicle will be the market value of the vehicle immediately prior to the loss or damage but not exceeding your estimate of value shown on the Proposal.

## **SIGNIFICANT EXCLUSIONS**

You are responsible for the first part of any own damage claim, this is known as an "excess". Our minimum excess is €250.00 but this may vary. Full details of your excess are shown on your schedule and in your policy wording.

Drivers must hold a FULL valid UK or EU license for a minimum of 2 years

Any loss of or damage to stereos or any other sound reproduction equipment, mobile telephones, citizens band radio and any other personal effects;

The first 500 Euros of any loss when the vehicle is a convertible or soft top model this excess is in addition to any other excess clause or exclusion which may be applied.

Loss or damage arising from theft while the ignition keys of the vehicle have been left in or on the vehicle or if all doors, windows and other openings have not been closed and locked.

All costs associated with the transporting of the vehicle outside of Spain, Cyprus Gibraltar or Portugal for repair.

Any loss while the vehicle is being used for Competition, Rally or Trial

Any accident occurring whilst the vehicle is being driven or used in an unroadworthy or unsafe condition or while carrying passengers or goods that may impair the safe driving.

Any liability whilst the driver of the vehicle is under the influence of drink or drugs

Any loss while the vehicle is being used for carriage of passengers or good for hire or reward

## **DURATION OF CONTRACT:**

Cover is normally valid for a twelve month period and is detailed in your schedule.

## **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.

## **CLAIMS CONTACT DETAILS:**

All claims should be reported immediately to the Claims Department of Tradewise Insurance Company on (00350) 200 49715 or via Abbeygate Insurance Services on 0034 956793486

## **COMPLAINTS PROCESS:**

If you wish to make a complaint you can write to your Insurance broker Abbeygate Insurance, 50B The Courtyard, Monte Duquesa, Manilva, 29692. If you are still displeased with the out come you can write to the Chairman of Tradewise Insurance Company at PO Box 708, Suite 827, Europort, Gibraltar

## **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](http://www.fscs.org.uk)