

POLICY DOCUMENT FOR YOUR FREE 7-DAY MOTOR INSURANCE



CITROËN

› WELCOME TO CITROËN MOTOR INSURANCE

Thank you for choosing Citroën Motor Insurance. This policy booklet gives full details of your cover and should be read along with your certificate of motor insurance, schedule and if relevant to you, any Telematics Terms and Conditions we have provided you with. Please keep all your documents in a safe place. If you have any questions about your policy, please contact us.

We're helping to keep prices low with anti-fraud technology

When a small minority make fraudulent claims, not only are they breaking the law but they're also driving up the cost of everyone else's policies. That's why at Citroën Motor Insurance we're using specialised detection processes to prevent people from making false or exaggerated claims. This also means that we can settle genuine claims as quickly as possible. So you can rest assured that we're doing all we can to help protect you from paying the price of fraud.

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› CUSTOMER INFORMATION

Changes to your insurance

You must tell us if any of the following details change **before you need cover to start**:

- › you change your car;
- › you modify your car (please see general condition 8 for further details);
- › you add another driver to your policy or amend the driving restriction;
- › you change the use of your car (e.g. change from social domestic and pleasure to business use).

You must tell us **immediately** if any of the following details change:

- › the address where you normally keep your car;
- › if you, or anyone covered by this policy change jobs, including part time.

Any change during the period of insurance may result in an additional or return premium.

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

Are my electric car and charging cables covered?

Charging cables and your home charger are considered an accessory to your car which means they are covered for accidental damage, fire and theft. You are also covered for any accidents involving your charging cables when they are attached to your car, for example, someone tripping over your cable as long as you've taken reasonable steps to prevent such an accident.

Is my electric car battery covered?

Damage to your car's battery is covered should it be damaged as a result of an insured incident. Cover applies whether your battery is owned or leased.

Making a change to your policy?

Call: 0370 125 6616

› YOUR POLICY

This policy booklet gives full details of your cover. You should read it along with your certificate of motor insurance. Please keep all your documents in a safe place.

Your policy is made up of:

- › this policy booklet from pages 2 to 10;
- › the certificate of motor insurance;
- › any Telematics Terms and Conditions we have provided you with, if we have asked you to install a Telematics Device to your car.

We promise to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this promise, we will do everything possible to deal with your complaint quickly and fairly.

This policy is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide insurance under this policy for the sections shown in the certificate of motor insurance as applying for the accident, injury, loss or damage which has happened in the territorial limits during the period of insurance.

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply. We have supplied this policy and other information to you in English and we will continue to communicate with you in English.

If you are resident in Jersey, Guernsey or the Isle of Man, the law of the island where you are resident applies to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

› POLICY DEFINITIONS

Wherever the following words or expressions appear in **your policy**, they have the meaning given here unless **we** say differently.

Accessories – parts or products specifically designed to be fitted to **your car**, including **your** electric car's charging cables and the charger installed at **your** home. **We** may treat some accessories as **modifications**, so please tell **us** about any alterations to **your car**.

Approved repairer – a repairer **we** have approved and authorised to repair **your car** following a claim under section B or section C of this **policy**.

Approved windscreen supplier – a repairer **we** have approved and authorised to repair or replace **your** windscreen as shown on **your certificate of motor insurance**.

Automated car – your car where it is lawfully driving itself on roads or other public places in Great Britain. Please note that **your car** must be identified on the Secretary of State's list of motor vehicles that may safely drive themselves. This identification may be by type, information recorded in a registration document or in some other way.

Certificate of motor insurance – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive **your car** and the purposes for which **your car** can be used.

Convertible – these are motor vehicles in which the roof is removable and/or can retract and are often referred to as cabriolets, roadsters and/or soft/hard tops.

Convictions – these include all motoring convictions, penalty points, fixed penalties, speed camera offences and disqualifications.

Excess – the amount **you** must pay towards any claim.

Keys – physical key, device or smart access provided with **your car** by the manufacturer that allows **you** to access and/or move **your car**.

Loss of any limb – severance at or above the wrist or ankle, or the total and irrecoverable loss of use of a hand, arm, foot or leg.

Market value – the cost of replacing **your car** with another of the same make and model and of a similar age and condition at the time of the accident or loss.

Misfuelling – the accidental filling of the fuel tank with inappropriate fuel for **your car**.

Modifications – any changes to **your car's** standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine) and include changes made to **your car** by the previous owner(s).

Partner – **your** husband, wife or someone **you** are living with as if **you** are married to them.

Policy – this policy booklet and **certificate of motor insurance**.

Road Traffic Act – any Acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Terms – all terms, exceptions, conditions and limits which apply to **your policy**.

Track day – when **your car** is driven on a racing track, on an airfield or at an off-road event.

Trailer – any form of trailer that has been specially built to be towed by a motor car.

We, us, our – U K Insurance Limited

You, your – the person named as the policyholder in the **certificate of motor insurance**.

Your car – the car described in the current **certificate of motor insurance**. In section B 'Damage to your car' and section C 'Fire and theft', the term 'car' also includes its **accessories** and spare parts, whether they are on or in the car, or in **your** locked private garage.

› SECTION A PART 1 LIABILITY TO OTHER PEOPLE

1a. Cover for you

We will cover **you** for **your** legal liability to other people arising from an accident which involves **your car** and:

- › **you** kill or injure someone;
- › **you** damage someone else's property.

This cover also applies to an accident involving a **trailer** or vehicle **you** are towing.

2. Cover for other people

We will also provide the cover under section 1a for:

- › anyone insured by this **policy** to drive **your car**, as long as they have **your** permission;
- › anyone **you** allow to use but not drive **your car**;
- › anyone who is in or getting into or out of **your car**;
- › accidents caused by any electric charging cables when attached to **your car** as long as **you** have taken reasonable steps to prevent such an accident;
- › the employer or business partner of anyone covered by this section while **your car** is being used for business purposes provided **your certificate of motor insurance** allows business use; or
- › the legal personal representative of anyone covered under this section if that person dies.

3. Costs and expenses

a. Legal costs

If there is an accident covered by this **policy**, **we** have the option entirely at **our** discretion to pay the reasonable legal costs and/or expenses to defend or represent **you** or any driver covered by this **policy**:

- › at a coroner's inquest or fatal accident inquiry; and/or
- › in criminal proceedings arising out of the accident.

We must agree to all legal costs and/or expenses beforehand.

If **we** agree to pay such legal costs and/or expenses, **we** will advise **you** as to the extent of any assistance **we** will give.

b. Emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**.

4. Payments made outside the terms of the policy

If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this **policy**. This includes any amount that **we** would not otherwise be required to pay as a result of **your** failure to provide accurate information.

› EXCEPTIONS TO SECTION A PART 1

What is not covered

We will not cover:

- › loss of or damage to any car **you** drive or any **trailer** or vehicle **you** tow;
- › anyone who has other insurance covering the same liability;
- › death or injury to anyone while they are working with or for the driver of the car; except as set out in the **Road Traffic Act**;
- › damage caused by any driver insured by this **policy** to any property they own or are responsible for;
- › liability for more than £20,000,000 for any claim or series of claims for loss of or damage to property including any indirect loss or damage caused by one event (including all costs and expenses);
- › liability caused by acts of terrorism as defined in the Terrorism Act 2000 (UK) and/or the Anti-Terrorism and Crime Act 2003 (Isle of Man) except as is strictly required under the **Road Traffic Act**;
- › legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences;
- › any injury, legal liability, loss or destruction of or damage to any property or any associated loss or expense that arises directly or indirectly as a result of:
 - a. grinding, cutting, welding or soldering operations and/or
 - b. use of blow lamps or torcheson or in **your car**.

› SECTION A PART 2 LIABILITY FOR AUTOMATED CARS IN GREAT BRITAIN

We will provide cover for accidents caused by your automated car when it is lawfully driving itself on a road or other public place in Great Britain.

Does this cover apply to my car?

The cover in this sub-section will only apply to **your car** if it has been identified on the Secretary of State's list of motor vehicles that may safely drive themselves.

If **your car** is not identified on the list, the cover in this section will not apply to **your policy**.

Definitions

The following definition applies to this section and is in addition to those shown on page 2 of the policy.

Insured person – The policyholder and anyone else insured by this **policy** to **drive your automated car** with **your permission**.

Where am I covered?

We will only provide the cover in this sub-section in Great Britain, which is England, Scotland and Wales.

This is because this sub-section has been written to comply with the laws of Great Britain.

If **your automated car** is involved in an accident when it is lawfully driving itself outside Great Britain (including when it is lawfully driving itself in Northern Ireland, the Channel Islands or the Isle of Man), the rest of your policy will apply.

What is covered

We will provide cover:

If your car causes an accident

We will provide cover for an accident caused by **your automated car** when it is lawfully driving itself on a road or other public place in Great Britain and:

- › injures or kills any person (including the person in charge of **your automated car**), and/or
- › damages property.

As long as you look after your car's software

You must keep the software of **your automated car** up to date and **you** must not modify it other than in accordance with any manufacturer's instruction.

› EXCEPTIONS TO SECTION A PART 2

We will not cover any loss, damage or injury:

- › that takes place outside of Great Britain;
- › caused by **your automated car** driving itself at any time or place that the use of automated functions is unlawful;
- › to the extent that an accident was caused or contributed to by any party suffering loss, damage or injury;
- › to an **insured person** if the accident is caused by a failure to install safety critical updates to **your automated car** or its software has been altered without the approval of the manufacturer. **We** may also require an **insured person** to repay **us** any amounts that **we** are required by law to pay;
- › to the person in charge of **your automated car** where the accident was wholly due to that person's negligence in allowing **your automated car** to begin driving itself when it was not appropriate to do so;
- › to property which an **insured person** owns or is responsible for;
- › that is covered by another insurance policy;
- › that is due to an act of terrorism as defined by the terrorism legislation applicable where the incident took place;
- › to **your automated car** or **trailer**;
- › to goods carried for hire or reward.

We will not cover legal costs or expenses.

You may be covered for some of these exclusions under other sections of **your policy** – please check **your policy** carefully. If **you** have any questions, please get in touch.

› SECTION B DAMAGE TO YOUR CAR

What is covered

If **your car** is damaged, **we** have the option to:

- › pay to repair the damage or repair the damage ourselves;
- › replace what is lost or damaged, if this is more cost-effective than repairing it; or
- › settle **your** claim by sending **you** a cheque or by bank transfer.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- › the draining, flushing and replenishing of the fuel from **your car**, in the event of **misfuelling**;
- › the sum of all **excesses** shown on the **certificate of motor insurance**. These may include the 'own damage' **excesses** and 'young or inexperienced driver' **excesses** if these apply. An inexperienced driver is a person who has held a full UK or EU driving licence for less than one year.

› SECTION C FIRE AND THEFT

What is covered

If **your car** is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion, **we** have the option to:

- › pay to repair the damage or repair the damage ourselves;
- › replace what is lost or damaged if this is more cost-effective than repairing it; or
- › settle **your** claim by sending **you** a cheque or by bank transfer.

If **your car** keys are stolen **we** will pay the cost of replacing the:

- › affected locks;
- › lock transmitter and central locking interface;
- › affected parts of the alarm and/or immobiliser, if it can be established to **our** reasonable satisfaction that the identity or garaging address of **your car** is known to any person who is in possession of **your** keys.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- › the **excess** shown in the **certificate of motor insurance**, unless **your car** is stolen from a private locked garage;
- › loss or damage to **your car** as a result of someone acquiring it by fraud or trickery while pretending to be a buyer;
- › loss or damage caused by theft or attempted theft if the keys and/or other devices which unlock **your car** and/or enables **your car** to be started and driven are left in or on **your car** which is unattended, or if **your car** has been left unattended and not properly locked (this includes any window, roof opening, removable roof panel or hood being left open or unlocked);
- › loss or damage caused by theft or attempted theft if any security device fitted to **your car** by the manufacturer is not operational when **your car** is left unattended;
- › loss or damage caused by theft or attempted theft to readily removable in-car electronic equipment unless it is in a glove compartment or a locked boot. In which case **we** will provide cover up to the amount shown in the **certificate of motor insurance**;
- › loss or damage if any security or tracking device, which **we** insist is fitted to **your car**, has not been set or is not in full working order;
- › loss or damage if the network subscription, for any tracking device which **we** insist is fitted to **your car**, is not current and operable; or
- › loss or damage if the driver recognition device for any tracking device which **we** insist is fitted to **your car**, is left in or on **your car** whilst unattended.

› SECTION D WINDSCREEN DAMAGE

What is covered

We will pay to:

- › replace or repair broken glass in the windscreen, sunroof or windows of **your car**, and repair any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage to **your car**; or
- › replace the roof and rear windscreen assembly together if **your car** is fitted with a folding roof and it is more cost-effective than replacing the glass alone.

The most we will pay

We will not pay more than the **market value** of **your car** at the time of the loss (less any **excess** that may apply).

What is not covered

We will not cover:

- › the **excess** shown in the **certificate of motor insurance**; or
- › any amount greater than the limit shown in the **certificate of motor insurance** if **you** do not use an **approved windscreen supplier**.

› EXCEPTIONS WHICH APPLY TO SECTIONS B, C AND D

What is not covered

We will not cover:

- › loss or damage caused by wear and tear or loss of value;
- › any part of a repair or replacement which improves **your car** beyond its condition before the loss or damage took place;
- › any mechanical, electrical or computer failure, breakdown or breakage;
- › damage to tyres caused by braking, punctures, cuts or bursts;
- › damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound;
- › deliberate damage caused to **your car** by anyone insured under this **policy**;
- › loss of use or other indirect loss such as travel costs or loss of earnings;
- › loss or damage to any **trailer** or vehicle, or their contents, while being towed by **your car**;
- › loss or damage to **your car** if, at the time of the incident, it was being driven or used without **your** permission by someone in **your** family or someone who is living with **you** (this exception does not apply if the person driving is reported to the police for taking **your car** without **your** permission);
- › any amount over that shown in the **certificate of motor insurance** for loss of or damage to permanently fitted in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment (if the equipment is part of **your car** specification when first registered, **we** will provide unlimited cover);
- › loss or damage to any speed assessment equipment detection device;
- › loss or damage due to any government, public or local authority legally taking, keeping or destroying **your car**;
- › any reduction to the **market value** of **your car** as a result of it being repaired;
- › the valuation of **your** cherished plate is not included in any valuation of **your** claim. The cost of placing the cherished plate on retention where following a claim **your car** is beyond economical repair. The loss of use of the cherished plate where **you** have failed to place the plate on retention in good time where following a claim **your car** is beyond economical repair.

› CONDITIONS WHICH APPLY TO SECTIONS B, C AND D

1. Hire-purchase, leasing and other agreements

If **your car** is currently on a hire purchase or financing agreement (except leasing) **we** will settle the claim by paying the legal owner. **We** will only pay **you** any remaining balance once the claim of the legal owner has been settled in full. If **your car** is on a leasing agreement, **we** will settle the claim by paying the legal owner.

2. Parts

We may decide to repair **your car** with parts which have not been made by **your car**'s manufacturer but which are of a similar standard. If any part or **accessory** is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list (plus reasonable fitting costs).

3. Removing and delivering your car

If **your car** cannot be driven as a result of loss or damage covered under this **policy**, **we** will pay the reasonable cost of taking it to the nearest suitable repairer. **We** will also pay the reasonable cost of delivering **your car** to **you** at the address shown in the **certificate of motor insurance** after it has been repaired. **We** may put **your car** in safe storage, before it is repaired, sold or taken for scrap. **We** will pay the reasonable cost of storage.

Following an accident, **we** will help **you** and **your** passengers make arrangements to get home, to **your** original destination or take **you** to a safe place.

4. Repairs

If our **approved repairers** carry out the repairs, **you** do not need an estimate. Repairs carried out by our **approved repairers** are guaranteed for five years unless **you** sell **your car**.

Where **we** have agreed with **you** for reasonable and necessary repairs to be carried out at a repairer of **your** choice, **you** must give **us** full details of the incident and **we** must approve the detailed repair estimate before the work begins. Unless repairs are carried out by our **approved repairers** they are NOT guaranteed by **us** even though **we** may pay for those repairs directly.

5. Uneconomical repairs

If **your car** is uneconomical to repair (written off) and **we** agree to settle **your** claim on that basis, **we** will have met all our responsibilities to **you** under the **policy**. Once **we** settle **your** claim, **your car** will become our property and **you** must send **us** the registration document. All cover will then end unless **we** agree differently.

› SECTION E PERSONAL ACCIDENT

What is covered

We will pay **you** or **your** legal representatives if **you** or **your partner** are accidentally injured while travelling in or getting into or out of any car, and this injury alone results within three calendar months of the date of the accident, in:

- › death;
- › total irrecoverable loss of sight in one or both eyes; or
- › **loss of any limb.**

We will pay the benefit shown in the **certificate of motor insurance.**

What is not covered

We will not cover:

- › any injury or death resulting from suicide or attempted suicide;
- › anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident; or
- › an injured person under this **policy** if **we** insure them against personal accident under any other car insurance policy.

The most **we** will pay in any period of insurance is one benefit shown in the **certificate of motor insurance.**

› SECTION F OTHER BENEFITS

Child car seats

If **you** have a child car seat fitted to **your car** and **your car** is involved in an accident, damaged by fire or theft or stolen and not recovered, **we** will arrange a replacement, or cover **you** for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage. **You** may be required to provide proof of purchase as part of the claim validation process.

› SECTION G TERRITORIAL LIMITS AND FOREIGN USE

1. Territorial limits

This **policy** provides the cover described in **your certificate of motor insurance** in Great Britain, (England, Scotland and Wales) Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands and during journeys between these places. Please note: **your** liability for **automated cars** only applies in Great Britain.

Please see 'Liability for **automated cars** in Great Britain' on page 4 for more details.

2. Using your car abroad

This **policy** also provides the minimum cover **you** need by law to use **your car** in:

- › any country which is a member of the European Union; and
- › Jersey, Guernsey, Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

Countries include:

Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

› GENERAL EXCEPTIONS

General exceptions which apply to sections A to G

You are not covered for any of the following.

1. Who uses your car

We will not cover any injury, loss, damage or liability which takes place while **your car** is being:

- › driven by any person not described as entitled to drive by the **certificate of motor insurance**;
- › used for any purpose not allowed by the **certificate of motor insurance**;
- › driven by someone who does not have a valid driving licence or is disqualified from holding or obtaining such a licence or is breaking the conditions of their driving licence.

This exception does not apply if **your car** is:

- › with a member of the motor trade for maintenance or repair;
- › stolen or taken away without **your** permission; or
- › being parked by an employee of a hotel, restaurant or car-parking service.

2. Contracts

We will not cover any legal liability that arises as a result of **you** entering into any agreement or contract, unless **you** would have been liable even without such an agreement or contract.

3. Radioactivity

We will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by:

- › ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- › the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

4. War

We will not cover any injury, loss, damage or liability caused by war, invasion, revolution or a similar event except as is strictly required under the **Road Traffic Act**.

5. Riot

We will not cover any loss or damage caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to section A of this **policy**.

6. Use on airfields

We will not cover any injury, loss, damage or liability caused by using **your car** in any area where aircraft are normally found to be landing, taking off, moving or parked.

7. Pollution

We will not cover any injury, loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

8. Recovery of seized cars

We will not cover securing the release of a motor car, other than **your car**, which has been seized by, or on behalf of, any government or public authority.

9. Use on Nürburgring Nordschleife

We will not cover any injury, loss, damage or liability whilst **your car** is being used or driven on the Nürburgring Nordschleife.

10. Automated cars

We will not cover any loss, damage or injury caused by **your automated car** driving itself at any time or place that the use of automated functions is unlawful.

Unless **we** are required to do so under the law of the country in which the accident occurs, **we** will not cover any loss, damage or injury:

- › to the person in charge of **your automated car** where the accident was wholly due to that person's negligence in allowing **your automated car** to begin driving itself when it was not appropriate to do so.
- › to an **insured person** if the accident is caused by a failure to install safety critical updates to **your automated car** or its software has been altered without the approval of the manufacturer. **We** may also require an **insured person** to repay **us** any amounts that **we** are required by law to pay.

› GENERAL CONDITIONS

General conditions which apply to sections A to G

1. Providing accurate information

We will only provide the cover set out in the **policy** if **you** keep to all the **terms** and conditions of the **policy**.

It is important to ensure that all information given to **us**, including relating to all drivers under the **policy**, is correct to the best of **your** knowledge. Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid.

2. Notification of accidents and losses

You must tell **us** as soon as reasonably possible about any incident which may lead to a claim under this **policy**. If **you** receive any notice of prosecution, inquest or fatal accident inquiry or **you** are sent a writ, summons, claim or letter, **you** must send it to **us**, unanswered, as soon as possible.

3. Claims procedure – Our rights and your obligations

a. **You** must not admit liability for or negotiate to settle any claim without **our** written permission.

b. **We** are entitled to:

- › take over and carry out the negotiation, defence or settlement of any claim in **your** name, or in the name of any other person covered by this **policy**;
- › take proceedings in **your** name, or in the name of any other person covered by, and in connection with, this **policy** for **your**, or **our** own benefit.

c. **You** must give **us** any information and help **we** need.

4. Vehicle registration

To be covered by this **policy** **your car** must be registered in, or be in the process of being registered in, the UK, the Channel Islands or the Isle of Man.

5a. Cancellation by us

We have the right to cancel this **policy** by sending seven days written notice to **your** last known address.

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

5b. Cancellation by you

You can cancel this **policy** at any time by telling **us** either over the phone or in writing.

If **you** are a resident of Northern Ireland, Isle of Man or the Channel Islands **you** must return the **certificate of motor insurance** to **us**.

6. Taking care of your car

You and any person who is covered by this **policy** must:

- › make sure **your car** is roadworthy;
- › take all reasonable steps to protect **your car** and its contents from loss or damage;
- › make sure any security device fitted to **your car** by the manufacturer is operational when **your car** is left unattended;
- › make sure **you** keep property left in an open or **convertible** car in a locked boot or locked glove compartment; and
- › allow **us** to examine **your car** at any reasonable time if **we** ask **you**.

7. Car sharing

Your policy covers **you** for carrying passengers for social or similar purposes in return for payment. But it does not cover **you** if:

- › **your car** is made or adapted to carry more than eight passengers (excluding the driver);
- › **you** are carrying the passengers as customers of a passenger-carrying business; or
- › **you** are making a profit from the passengers' payments.

If **you** are not sure whether a car-sharing arrangement is covered by the terms of this **policy**, please contact **us**.

8. Modifications to your car

You must tell us what **modifications** you intend to make and obtain our agreement **prior** to making them. **Modifications** are changes to **your car's** standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of **your car** (including wheels, suspension, bodywork and engine).

Cosmetic bodywork modifications to **your car** will be limited to a maximum value increase of £1,000 based on manufacturer's standard specification list prices. Cosmetic bodywork modifications are defined as any external change to **your car**. The value total includes the paint and fitment of any bodykits or spoilers, the additional cost of tinted glass, alloy wheels and tyres, but excludes the cost of optional fog lights and sunroofs. Modifications to the engine of your car to enhance the performance are not permitted. Modifications are restricted to the manufacturer's supplied and fitted parts only.

Failure to provide correct information or inform us of any changes could adversely affect **your policy**, including invalidating **your policy** or claims being rejected or not fully paid.

9. Fraud

You must be honest in **your** dealings with us at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this **policy** or anyone acting on **your** behalf attempts to deceive us or knowingly makes a fraudulent, false or exaggerated claim:

- › **your policy** may be cancelled;
- › **we** may reject **your** claim and any subsequent claims;
- › **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with us and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other **policy** **you** hold with us, **we** may cancel this **policy**.

10. Other insurance

If **you** have other insurance which covers the same loss, damage or liability, **we** will not pay more than our share of **your** claim. This does not apply to personal accident benefit (see section E).

11. Eligibility criteria

You and all the named drivers must meet the eligibility criteria of the **policy** at its start date. If **you** do not meet the eligibility criteria **we** will cancel the **policy** in accordance with the cancellation condition 5a. If a named driver does not meet the eligibility criteria **we** will remove the particular driver from the **policy**.

12. Change of vehicle

Unless we agree, this **policy** is not transferable to a different vehicle. Any change will be subject to the payment of the required additional premium and **we** will issue an amended **certificate of motor insurance**.

13. People involved in this contract

This contract is between **you** and us. Nobody else has any rights they can enforce under this contract except those they have under the **Road Traffic Act**.

14. Start date

The start date of the **policy** should coincide with the handover of **your car** which **you** have purchased. If **you** have agreed with **your** dealer for cover to begin before handover **we** will accept this with **your** agreement. Applications for cover to start after handover will not be accepted. Only one policy per car purchase will be provided. Once the **policy** has been issued its start date cannot be altered. The **policy** cannot be transferred into another person's name once the **policy** has been issued in **your** name.

› IMPORTANT INFORMATION ABOUT YOUR POLICY

How to make a claim

To notify us of a claim please telephone 0370 125 6616.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number 0370 125 6619. If you'd prefer to write to us you can send the letter to
Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • Next steps, if applicable It will also provide information about the Financial Ombudsman Service.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 0207 601 4878.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Motor Insurance Database

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- › Electronic Licensing (Tax Discs);
- › Continuous Insurance Enforcement;
- › Law enforcement (prevention, detection, apprehension and/or prosecution of offenders); and
- › The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly. If it is incorrectly shown on the MID you are at risk of having your car seized by the police. You can check that your correct registration number is shown on the MID at www.askMID.com. If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

Citroën will also be happy to send you any of our brochures,
letters or statements in Braille, large print or audio, upon request.

Citroën Motor Insurance is underwritten by U K Insurance Limited,
Registered office The Wharf, Neville Street, Leeds LS1 4AZ. Registered in
England and Wales No: 1179980. U K Insurance Limited is authorised by
the Prudential Regulation Authority and regulated by the Financial Conduct
Authority and the Prudential Regulation Authority. Calls may be recorded.

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