

## INTRODUCTION

Thank you for choosing Chartis Europe Limited and our Private Client Group for your personal insurance.

Private Client Group is dedicated to providing insurance exclusively for individuals requiring the highest standard of care for their properties and possessions. Our knowledge and experience are complemented by our commitment to exceptional service.

Your Private Client Group client service manager will ensure that you experience excellent personal service and, if you need to make a claim, one of the finest claims services available.

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions and refer to the Schedule attached to the Policy Document for the specific policy benefits and operative times. You can download a Policy Document from our website, [www.chartisinsurance.com/uk/pcg](http://www.chartisinsurance.com/uk/pcg) or call us on telephone +44 (0) 207 954 8419 for a copy.

This Policy Summary does not form part of the Policy Document.

With Chartis offices in nearly every part of the world, Private Client Group is ideally situated to arrange cover for your possessions. That's why we already provide insurance for thousands of discerning individuals around the globe, including some of the most notable and unique properties.

Chartis Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)).

Chartis Europe Limited is a member of the Association of British Insurers.

Registered in England: company number 1486260.  
Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

Motor Policy Summary  
PRIVATE CLIENT GROUP



	<b>Significant Features and Benefits</b>	<b>Policy limits and exclusions – unless additional cover has been purchased</b>	<b>Policy reference</b>
<b>Fully Comprehensive cover while driving other cars</b>	We will give fully comprehensive cover while driving cars that do not belong to, nor are rented to, the insured or their spouse unless stated otherwise in the policy or an exclusion applies	Fully comprehensive cover applies only when the insured or their spouse are driving within the territorial limits. The territorial limits are any member country of the European Union, Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland	PART I – Definitions Vehicle part b.
<b>Motor</b>	We give fully comprehensive cover for your vehicle anywhere within the territorial limits, 365 days a year unless stated otherwise in the policy or where an exclusion applies	The territorial limits are any member country of the European Union, Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.	PART III – VEHICLE A. Basis of cover
<b>Agreed value</b>	If the vehicle is stolen or damaged beyond economic repair, we will pay the agreed value shown in your schedule	We will reduce our payment by any amount paid for a previous loss to that vehicle if the damage was not repaired. A vehicle shall be considered stolen when the entire vehicle is taken illegally and not recovered within 30 days.	PART III – VEHICLE A. Basis of cover
<b>New car replacement</b>	We will replace your vehicle with a new vehicle of the same make, model and specification if, within 24 months of purchase as new, the vehicle is either damaged beyond repair or stolen	Any vehicle which is the subject of any type of leasing or contract hire agreement is not eligible for replacement. This cover only applies where you or your family member are the first registered owner of the vehicle	PART III – VEHICLE A. Basis of cover
<b>Hire vehicle provision</b>	If your car cannot be used because of a claim covered by this policy, we will cover the cost of a temporary car of a similar specification for the period of time that your vehicle is being repaired or until your theft claim is settled	The most we will pay is £5,000 in respect of any one occurrence	PART III – VEHICLE C. Additional covers
<b>Rental vehicle cover</b>	We cover as an insured vehicle any motor vehicle that is rented by the insured or spouse for up to 90 days anywhere in the territorial limits	This cover will be in excess over any other collectible primary insurance	PART IV – THIRD PARTY LIABILITY D. Additional covers
<b>European motor breakdown</b>	If your vehicle cannot be repaired within one hour at the scene of the breakdown, we will transport it to either a suitable repairer or, if you wish, to your home address if it is nearer	You are covered for up to 6 breakdowns each year per vehicle	PART V – EUROPEAN BREAKDOWN COVER B. Basis of cover
<b>Choose your own repairer</b>	When your car needs repairing, you can choose your own repairer or one of the companies on our recommended repairer list	There are no unusual exclusions or limitations for this cover.	PART III – VEHICLE B. Payment of a loss

## **INSURANCE PROVIDER**

This insurance is provided by Chartis Europe Limited. Chartis Europe Limited is authorised and regulated by the Financial Services Authority.

## **PURPOSE OF THE INSURANCE**

This motor insurance is suitable for owners of high value or multiple vehicles.

## **PERIOD OF INSURANCE**

The period of insurance normally covers 365 days and is stated in your policy schedule. Please speak to your insurance broker if you require a different period.

## **LAW AND JURISDICTION**

This contract will be governed by English Law. The exclusive jurisdiction of the courts of England and Wales will apply, unless you reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

## **YOUR RIGHT OF CANCELLATION**

### **Cancellation**

You can cancel the policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect. If you have not made a claim during the policy period, we will refund the proportion of any premium you have paid for the period of insurance remaining.

### **Cooling-off period**

If this cover does not meet your needs, you may return this policy and schedule to us within 15 days of receipt of the policy or the start date of cover, whichever is later, to:

Private Client Group  
The Chartis Building  
58 Fenchurch Street  
London ECM 4AB  
United Kingdom

We will give you a full refund of any premiums paid within 30 days from the date we received notice of cancellation from you, except where a claim has been made by you within the 15 days.

If the premium is paid by direct debit, you must ensure the relevant bank or building society is instructed to stop making payments.

## **MAKING A CLAIM**

To make a claim under this policy please contact your insurance broker or agent.

Alternatively you can contact us directly as follows:

Telephone +44 (0) 870 850 0178  
Fax +44 (0) 207 954 4929  
Email [pcgclaims@chartisinsurance.com](mailto:pcgclaims@chartisinsurance.com)

## YOUR RIGHT TO COMPLAIN

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below. To help us respond even faster, please provide the policy/claim number and the name of the policyholder/insured person.

### Claims related complaints

Claims Manager  
Private Client Group  
Chartis Europe Limited  
The Chartis Building  
58 Fenchurch Street  
London EC3M 4AB  
United Kingdom  
Telephone: +44 (0)870 850 0178  
Facsimile: +44 (0)207 954 4929  
Email: [pcgclaims@chartisinsurance.com](mailto:pcgclaims@chartisinsurance.com)  
Online: [www.chartisinsurance.com/uk](http://www.chartisinsurance.com/uk) (please select 'contact' followed by 'your feedback')

### All other complaints

Client Service Manager  
Private Client Group  
Chartis Europe Limited  
The Chartis Building  
58 Fenchurch Street  
London EC3M 4AB  
United Kingdom  
Telephone: +44 (0)207 954 8419  
Facsimile: +44 (0)207 954 4929  
Email: [pcgadmin@chartisinsurance.com](mailto:pcgadmin@chartisinsurance.com)  
Online: [www.chartisinsurance.com/uk](http://www.chartisinsurance.com/uk) (please select 'contact' followed by 'your feedback')

If you wish to make a complaint in relation to the European Motor Breakdown or the Legal Expenses sections, you should contact:

The Customer Relations Department  
DAS Legal Expenses Insurance Company Limited  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Telephone: +44 (0)117 934 0066  
Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Further details of DAS internal complaint handling procedures are available on request.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The FOS will not consider a complaint if you have not provided us with the opportunity to resolve it previously.

The FOS address is:  
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Telephone: 08000 234 567 (free for people phoning from a 'fixed line', i.e. a landline at home)  
0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaint procedure does not affect your right to take legal action.

### Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See your policy wording for details.