

CAR INSURANCE



John Lewis
FINANCE

Welcome to your car insurance policy from John Lewis Finance

Thanks for choosing **us** to insure **your** car - **we're** delighted to have **you** with **us**, and there are just a few things that **we** need **you** to do.

Please take the time to read through this document to ensure you have the cover you need.

This document has been designed to explain exactly what **you** are and aren't covered for - **we** don't hide behind insurance jargon or complicated terms. This document is laid out so that **you** should be able to easily find what **you** need when **you** need it.

Check the information in your other documents

You gave **us** some important information so **we** could provide **you** with a quote, and **we** need **you** to check that all of this information is correct and that **you've** bought the cover that's right for **you**. Please take a moment to read:

- Your schedule
- Your statement of fact
- Your certificate of insurance

We need **you** to contact **us** as soon as possible if:

- the policy doesn't provide **you** with the insurance cover that **you** want; or
- any of the information in these documents is incorrect, as this can affect **your** insurance cover.

Yours sincerely,

Car Insurance team
John Lewis Finance

Contact us

If you want to talk to us about your policy, call: 0330 024 0612

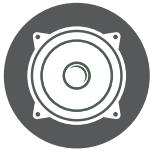
Our Customer Services phone lines are open:
Monday to Friday from 8.30am to 6pm, Saturday from 9am to 1pm.

Please have your policy number to hand when contacting us.

A guide to your cover

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Cover at a glance



Cover for audio and sat nav equipment

Cost of repairing or replacing damaged factory fitted audio and sat-nav equipment. Up to £750 if the device was fitted after manufacture.



Uninsured driver protection

If **you** are involved in an accident that is not **your** fault and the person responsible for the accident is not insured, **your** no-claims bonus will not be affected and **you** won't have to pay **your excess**.



Child car seat

If **you** have a child car seat fitted in **your car** and **your car** is involved in an accident, **we** will pay the cost of replacing the seat.



New car replacement

If **your car** is less than twelve months old and is written off or stolen and not recovered, **we** will replace it with a new one.



Keeping you moving

We will pay **you** up to £100 per person (£500 in total) towards travel or hotel costs to finish **your** journey, if **your car** is not roadworthy following an accident.



Repairs are guaranteed

Our approved repairer will guarantee their repair work for as long as **you** own **your car**. They will give **you** a courtesy car for **you** to use during any repairs, courtesy cars are subject to availability.



Replacement car locks

If **your keys** are lost or stolen, **we** will provide cover up to £1,000 to replace the locks for **your car**.



180 days EU cover

Comprehensive insurance cover for up to 180 days when driving **your car** abroad in the EU.



Personal accident

£10,000 if **you** or **your** spouse are seriously injured in an accident.



Personal belongings

Up to £250 cover for personal belongings.



Windscreens, windows and sunroofs

We will repair or replace any damaged windscreens, windows and non-panoramic sunroofs.



Legal liability to others

Cover for injury to any person and damage to property caused by **you** driving **your car**.

If you choose to pay a premium for additional products, these will be set out in your schedule and are not part of your comprehensive car insurance cover.



Our cover is rated 5 Star, which means **we** provide one of the highest quality offerings in the market with a comprehensive level of features and benefits.

Definitions

We don't hide behind jargon. To help you understand everything we say, here are the explanations of the key words and phrases we have used in this document.

Accessories

Parts of **your car** which are not directly related to how it works as a vehicle. This includes audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satellite navigation and radar detection systems, providing they are permanently fitted to **your car** and have no independent power source. Where **your car** is an electric vehicle, this includes charging cables necessary for the batteries to be recharged.

Advanced Driver Assistance System

A function included in or on **your car** to assist and complement the drivers control of **your car**.

Automated vehicle

A vehicle defined by the Automated and Electric Vehicle Act 2018 as able to drive itself legally in the United Kingdom.

Autonomous mode

A mode which allows the vehicle to drive itself legally, as allowed for under the Automated and Electric Vehicles Act 2018.

Certificate of insurance

This forms part of the policy and proves that **you** have motor insurance which, by law, **you** must have to drive a motor vehicle on public roads. This also shows who is allowed to drive **your car** and the purposes for which **your car** can be used.

Computer system

Any computer, hardware, **software**, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the items above and including any associated input, output, data storage device, networking equipment or back-up facility installed in, or connected to, **your car**.

Cyber act

An unauthorised, malicious, or criminal act or series of related unauthorised, malicious, or criminal acts, regardless of time and place, or the threat or hoax of such acts involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

- a. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or
- b. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a **computer system**.

Endorsement

Any extra terms or added features that are part of **your policy**. These are shown in **your schedule**.

Excess

The first part of a claim, which **you** must pay. More than one excess can apply to **your policy** as shown in **your schedule**.

Green parts

Undamaged, salvaged, and certified car parts used to repair **your car**.

Hire Company

Enterprise Rent A Car.

Insured driver

Anyone shown on the **certificate of insurance** as a person allowed to drive **your car** and who is not excluded from driving under the conditions and exclusions of the policy or in any **endorsement** to the policy.

Definitions

Insured Incident

A road traffic accident or incident within the **territorial limits** that renders **your car** a total loss as determined by **us**. Alternatively, it is where **your car** has been stolen and not recovered.

John Lewis Finance

John Lewis Finance is a trading name of John Lewis plc.

Keys

Any device used for starting **your car** or using its locking mechanism or immobiliser (excluding **Mobile Device as Key (MDaK)**).

Market value

The cost of replacing **your car** with one of the same make, model, specification, year, mileage, and condition. In deciding the market value of **your car**, **we** will refer to insurance industry recognised guides as well as searching for available vehicles for sale to the public.

Mobile Device as Key (MDaK)

A mobile device containing software to enable it to be used to lock/unlock/start **your car**.

Over the air (OTA)

Updates to **software** including **safety critical software** and **computer system** or vehicle settings wirelessly installed in **your car**.

Period of insurance

The dates **you** are covered by this policy. These will be in **your schedule**.

Replacement Car

A car as determined by the **hire company**. The replacement car provided will be a class A vehicle such as a 3 door, 1.0 litre small hatchback car, to help **you** continue **your** everyday journeys.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

Safety critical software

Software updates which, if not installed, would mean it was unsafe to use **your car**.

Schedule

This forms part of the policy and contains details of **you** and **your car** and particular features of the insurance.

Software

Any system **software** (excluding Sat nav and infotainment systems), **safety critical software**, firmware, operating systems, electrical control systems, **data**, data storage materials, telecommunication links installed in, or connected to, **your car**.

Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given by **you** or by someone on **your** behalf.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man including transporting **your car** by sea within or between them.

Terrorism

Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:

- cause fear among the people of a country or state; or
- disrupt any part of the economy of a government, country, or state; or
- affect the policy or conduct of a government.

Total Loss

Where **your car** has been confirmed by **us** as not economically repairable (the cost of the repair is more than the **market value** of **your car**).

Definitions

We, us, our

Covea Insurance plc. This insurance policy is arranged by **John Lewis Finance** and provided by Covea Insurance plc.

You, your

The person or company named as the insured in your **schedule**.

Your car

The insured vehicle shown on the **certificate of insurance** including any **accessories**.

How to make a claim

If you need to make a claim here's what to do.

Before you start

Read this document and **schedule** to make sure **you** have the right cover.

You will need to have the following details to hand before **you** start **your** claim:

- **Your** policy number
- Details of the incident; when it happened, who was driving and the damage to **your car**
- Details of anyone else involved including their registration number
- Details of any passengers in all the vehicles involved
- Details of anyone who was injured
- Any dashcam footage or photos
- Details of any witnesses to the incident
- Details of whether the police attended the incident and any crime reference number, if relevant

Start your claim

Call us on: **0330 024 0613**

For a windscreen or window claim please visit www.autoglass.co.uk/ideal/damage/ins/john-lewis/ to use **our** online claim service or call **our** Glassline on **0330 024 0615**.

Leave the rest to us!

Once **you** have told **us** about **your** claim, **we** will take care of it all as quickly as **we** can.

If **your car** has been damaged and can be repaired, **we** will put **you** in touch with one of **our** approved repairers. Subject to availability our approved repairer will provide you with a courtesy car for the duration of repairs.

If **your car** cannot be repaired **we** will tell **you** as soon as possible. **We** will assess **your car** and provide a valuation. Once **we** have agreed the valuation **we** can make the payment to **you** by a bank transfer to help **you** get back on the road as quickly as possible.

We will give **you** updates on how **your** claim is going, so **you** know what to expect and when.

Important to note

Don't get caught out - **you** must provide a police crime reference number if **you** want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

Excesses

What you need to pay if you make a claim

If **your car** is lost, stolen or damaged, **you** must pay the **excess** shown in **your schedule** as the first part of **your** claim. **You** must pay the **excess** that applies regardless of whether or not **you** were responsible for the accident or loss unless **you** are claiming under Section 7: Replacement car locks or under Section 8: Uninsured driver protection.

An additional **excess** will also apply:

- if the **insured driver** of **your car** is aged 24 or under, or
- if the **insured driver** has held a full driving licence for less than 12 months, and/or
- **you** choose to use a non-approved repairer.

These **excesses** are shown in **your schedule**.

You will need to pay **your excess** to the repairer once the repairs are completed or **we** will deduct the **excess** from any settlement payment **we** make to **you**.

Example - how your excess would work if you were in an accident and your car could be repaired:

- **Our** repairer would collect **your car** and repair the damage caused by the accident.
- They would then drop **your car** off with **you**, so all **you** have to do is pay **your excess** to **our** repairer.

Important to note

Excesses form part of **your** insurance contract and can have a direct effect on the price **you** pay.

If **you** selected a voluntary **excess**, please be aware that **you** will have to pay this on top of any other **excess** as shown in **your schedule**. This will mean **you** will have to pay a higher **excess** if **you** need to make a claim.

Making a complaint

Please let us know if you're not happy with our service

How to tell us if there is something wrong

If **you** are unhappy with the service **John Lewis Finance** has provided or wish to register a complaint, please contact us as follows:

Write to:

John Lewis Finance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Phone:

0330 024 0617

Email:

customer.relations@car.johnlewisfinance.com

So **we** can help **you** as quickly as possible, please provide or have these things ready for **us**;

- **Your** policy or claim reference number
- **Your** contact number
- **Your** email address

You may be able to refer **your** complaint to the Financial Ombudsman Service. For further details, please contact them as follows:

Write to:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone:

0800 023 4567

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Your legal rights are not affected if **you** take any of the steps shown above.

Driving your car and its cover

Section 1a: Loss of or damage to your car if your car can be repaired

What we can cover you for

We will insure **you** against loss of or damage to **your car** caused by:

- accidental or malicious damage;
- fire; or
- theft or attempted theft.

We can choose to use parts or accessories, including **green parts**, which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

If the repairs improve the condition of **your car**, **we** can ask **you** to pay part of the repair cost.

You will have to pay the repairer the total **excess** as shown in **your schedule**.

Any repairs carried out by **our** approved repairer are guaranteed as long as **you** still own **your car**.

Benefits you receive

Courtesy car

You will be provided with a small car (such as a Vauxhall Corsa) with a manual gearbox while **your car** is being repaired by one of **our** approved repairers. The courtesy car is subject to availability and will be covered under the same terms and conditions as set out in this policy. **You** must only use the courtesy car in the United Kingdom and under the approved repairer's terms of use.

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to the nearest approved repairer or place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the cost of returning **your car** home after it has been repaired.

Use of the wrong fuel

We will pay up to £500 for draining and flushing **your car's** fuel tank if **you** have accidentally used the wrong fuel. This cover includes replenishing the tank with up to 10 litres of the correct fuel so **you** can continue **your** journey. **We** will not pay for any engine damage caused by the use of the wrong fuel.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

Audio equipment or sat-nav equipment

We will pay the cost of repairing or replacing damaged audio or satellite navigation equipment that was permanently fitted as standard when **your car** was first registered. If the equipment was not part of **your cars** standard specification when first registered and is permanently fitted, **we** will pay up to £750.

Driving your car and its cover

Section 1b: Loss of or damage to your car if your car can't be repaired

What we can cover you for

We will pay for loss or damage to **your car** caused by:

- accidental or malicious damage;
- fire; or
- theft or attempted theft.

If **we** choose to make a cash payment to settle **your** claim, the most **we** will pay is the **market value** of **your car** (as it is at the time of the loss or damage).

If **you** are paying for **your car** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

If **your car** is leased or on contract hire, **we** will pay the lease or contract hire company the amount required to settle the agreement or the **market value** of **your car**, whichever is less.

Any payment **we** make will be less the total **excess** as shown in **your schedule**.

If **your car** is a **total loss**, and has a private registration number plate, **we** will give **you** 30 days from the date a settlement value is agreed to transfer that private registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the private registration number plate, **we** will dispose of it with **your car**.

Benefits you receive

Recovering your car

If **your car** is damaged and it can't be driven, **we** will pay the cost of moving **your car** to a place where it can be stored safely.

You and your passengers

We will make sure that **you** and **your** passengers are taken to a safe place if **your car** can't be driven after an accident.

Storage

We will pay for storage charges for **your car** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

New car replacement

If **your car** is less than twelve months old and **you** have owned **your car** from the date of first registration, **we** will replace **your car** with a new one of the same make, model and specification if available in the **territorial limits** if **your car**:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing **your car** is more than 55% of the list price including taxes.

If **you** are still paying for **your car** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

If a new car of the same make, model and specification is not available in the **territorial limits**, **we** will settle **your** claim by giving **you** a cash payment.

Driving your car and its cover

Section 1a and 1b: Loss of or damage to your car

What we can't cover you for

We will not insure loss of or damage to **your car** caused by the following:

- Wear and tear
- Punctures, cuts or bursts to tyres
- Any mechanical or electrical breakdown, electronic chip or computer software breaking or failing to work properly
- Frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing
- Any claim for use of wrong fuel resulting from foreign matter entering the fuel system except for diesel or petroleum
- Theft or attempted theft while nobody is in **your car**, unless all the doors, windows and other openings are closed and locked, the **keys** are removed, and the car alarm is set (if **you** have an alarm)
- **Your car** being seized or destroyed by, or on behalf of, any government or public authority
- **Your car** being driven without **your** permission by **your** employee, a member of **your** family, a person living in **your** home, **your** partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your car**
- **Your car** being taken or driven by a person who got **your** permission by pretending to be a buyer for it or by offering to sell it for **you**

We will also not insure the following:

- Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- Loss or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by **your car**
- Any reduction in value whether **you** have repaired **your car** or not
- Any extra costs resulting from parts or replacements for **your car** not being easily available in the United Kingdom
- Loss of use of **your car** and any associated costs or expenses

Important to note

Settling claims

If the loss or damage to **your car** is covered under **your** policy, **we** will choose whether to arrange for repairs to **your car** or **we** will settle **your** claim by giving **you** a cash payment.

Driving your car and its cover

Section 2: Legal liability to other people

What we can cover you for

Legal liability

We will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your car**;
- an **insured driver** driving **your car** with **your** permission; or
- **you** or an **insured driver** driving a courtesy car supplied by **our** approved repairers while **your car** is being repaired as a direct result of damage covered by this policy; or
- any person using (but not driving) **your car** for social, domestic and pleasure purposes with **your** permission; or
- any passenger travelling in **your car**, or getting into or out of **your car**, with **your** permission.
- **you** charging **your car** (if it is an electric vehicle).

We will also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy;
- **Your** husband, wife, civil partner or employer while an **insured driver** is driving **your car** on the business of **your** husband, wife, civil partner or employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** employer.); and
- **Your** husband's, wife's or civil partner's employer while any **insured driver** is driving **your car** on the business of **your** husband, wife or civil partner's employer with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your car** is owned by or hired, rented or leased to **your** husband's, wife's or civil partner's employer.

Automated vehicles

If **your car** is an **automated vehicle**, this section is designed to let **you** know how the cover differs in the event of a claim.

If **your Automated vehicle** is in **Autonomous mode** at the time it is involved in an accident, the following exclusion which appears on page 13 will not apply:

We will also not insure any liability:

- for death of or injury to the person driving or in charge of **your car** under this section;

However, if your **Automated vehicle** is not in **Autonomous mode** at the time it is involved in an accident, then the exclusion will apply in the normal way.

Legal costs and expenses

Following an accident covered under **your** policy, **we** may also pay reasonable legal costs:

- for representation at a coroner's inquest, fatal accident inquiry or a court of summary jurisdiction and the;
- defence of any legal proceedings for cases of manslaughter or causing death by dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable **we** will consider in advance of any agreement to pay:

- the level of legal expertise required taking into account the nature of the case;
- the level of costs proposed by the legal representative;
- any other policy that **you** may hold that could indemnify the legal costs;
- whether or not the chances of an acquittal are higher than those of the prosecution being successful.

We will also pay:

- the cost of emergency treatment to injured people if the Road Traffic Acts say that the payment must be made; and
- liability to other people when **your car** is being used for towing any single trailer, caravan or broken-down vehicle while attached to **your car** and if this is allowed by law, unless **you** are being paid to tow the attached vehicles.

Driving your car and its cover

Section 2: Legal liability to other people

What we can't cover you for

We will not insure loss of or damage:

- to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section; or
- to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your car** or being towed by a vehicle being driven by **you** or any **insured driver**.

We will also not insure any liability:

- for death of or injury to the person driving or in charge of **your car** under this section;
- which is covered under another insurance policy;
- for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy.
- for the death of, or injury to, others, or damage to their property, where **you** have failed to safeguard the charging cable of an electric car against causing such death, injury or property damage.
- for any loss or injury caused as a result of the failure to install **safety critical software** updates that **you** or any other person named on **your certificate of insurance** knows, or ought reasonably to know, are **safety critical software**.
- for any loss or injury caused as a result of alterations made to **your car's software**, by **you** or any other person named on **your certificate of insurance**, or with **your** knowledge, using **software** which has not been supplied by/approved by **your car's** manufacturer.
- for death, injury, loss, or damage directly or indirectly caused by, resulting from or in connection with any act of **terrorism** regardless of any other cause or event contributing at the same time or in any other sequence to the loss arising from an act of **terrorism**.

We will also not insure:

- loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your car** or being towed by a vehicle being driven by **you** or an **insured driver**;
- any amount over £20 million for damage to other people's property (including any related indirect loss or damage) and any amount over £5 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any amount over £1.2 million for pollution or contamination as a result of any claim, or series of claims caused by one event; or
- any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.

However, **we** will give the cover **we** are required to provide under the **Road Traffic Acts**.

Driving your car and its cover

Section 3: Driving other cars

What we can cover you for

If **your certificate of insurance** states **you** have cover for driving other cars, **we** will cover **your** legal liability for the death of or bodily injury to any person or damage to property (or both) caused by **you** driving any other private motor car (this does not include any commercial vehicle, motorcycle or any other motor vehicle) that **you** don't own, is not registered to **you** and is not hired to **you** under a hire purchase or rental or lease agreement, as long as:

- **you** drive in the **territorial limits**;
- the car is registered and normally kept in the **territorial limits**;
- there is a current and valid policy of insurance in force for the car **you** are driving;
- **you** have the owner's permission to drive the car;
- the car has not been seized or confiscated by, or on behalf of, any government or public authority;
- **you** are not covered by any other insurance to drive the car;
- **your** occupation has no connection with the motor trade or other transport related employment;
- **you** still own **your car** (or **you** are still its main driver and **you** told **us** that someone else owns **your car** when **you** insured it with **us**), it has not been stolen and not recovered or damaged or has not been declared a **total loss**; and
- **you** are aged 25 or over.

Benefits you receive

Driving other cars

You have the minimum insurance required by law (third party only) to protect **you** against any legal liability when driving another car.

What we can't cover you for

We will not insure loss of or damage to the private motor car **you** are driving under this section.

This cover for driving other cars does not apply if the other private motor car **you** are driving is owned by or registered to, or hired, rented or leased to, **you**, **your** business partner or **your** employer, or is being kept or used in connection with **your** or **your** employer's business.

This cover for driving other cars does not allow use to release a motor vehicle which has been seized by, or on behalf of, any government or public authority.

The private motor car **you** are driving under this section must not weigh more than 3.5 tonnes (in gross vehicle weight).

Anything which is not covered under Section 2: Legal liabilities to others of this policy is not covered under this section.

Important to note

If **you** have cover for driving other cars, (please check **your certificate of insurance**) this is a great benefit for unexpected situations or emergencies.

If **you** need to drive another car make sure it is already insured by the owner, **you** get the owner's permission to drive it and **you** let them know that **you** aren't covered for loss or damage to their car.

If **you** are regularly using someone else's car with this cover, **you** must add yourself as a named driver on their policy, as this cover should only be used for emergencies.

Please note that the cover given under this section is subject to the terms and conditions of this policy, and not those of any policy which the owner has taken out to cover the other car.

Driving your car and its cover

Section 4: Windscreen and windows

If **your** windscreen or windows have been damaged

What we can cover you for

We will pay the cost of:

- repairing or replacing a damaged windscreen, windows or sunroof of **your car**;
- repairing scratches to the bodywork caused by the windscreen, windows or sunroof being broken if they are damaged accidentally or maliciously; and
- recalibrating any associated sensors and cameras in the windscreen.

You will need to pay an **excess** which is shown in **your schedule**.

We can choose to use parts or accessories, which aren't supplied by **your car** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

You should visit www.autoglass.co.uk/ideal/damage/ins/john-lewis/ to use **our** online claims service or call **our** Glassline on 0330 024 0615 before any work is carried out, so **you** can be put through to **our** approved glass repairer. If **you** choose not to use **our** approved glass repairers, the most **we**'ll pay is £150 after **we** have deducted the excess as shown in **your** schedule.

Our approved glass repairer will strive to provide a high-quality service. However in the unfortunate event that something goes wrong, please allow **our** approved repairer to put right any problems.

A courtesy car will not be provided for any claim solely under this section.

Benefits you receive

You won't lose your no-claims bonus

If **you** claim under this policy section, **your** no-claims bonus will not be affected.

What we can't cover you for

We will not pay for the following.

- Damage to any part of a panoramic sunroof, or panoramic roof.
- Damage to any part of the roof panel, foldable roof or removable hood of a convertible car.
- Loss of use of **your car**.
- Any extra costs resulting from parts for **your car** not being easily available in the **territorial limits**.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered, or the damage affects the driver's vision or the security of **your car**.
- Any costs that are more than the **market value** of **your car**.

Driving your car and its cover

Section 5: Electric Vehicles

This cover only applies if **your car** is an electric, or hybrid electric, vehicle

What we can cover you for

We will pay for theft, fire, vandalism, accidental or malicious damage to, the charging cables of **your car**.

We will pay for theft of, or accidental damage to, the battery (whether **you** own or lease the battery).

We will pay to replace or repair the charging point owned by **you** and used to charge **your car** at the address shown on **your schedule** in the event of loss or damage to such equipment.

We will attempt to provide **you** with an electric, or hybrid electric, vehicle as a courtesy car for the time **your car** is being repaired, but this is subject to availability from **our** approved repairer.

We will cover **your** liability for the death of, or bodily injury to, others, or damage to their property, arising from charging **your car**.

What we can't cover you for

- misuse of the car battery, or charging cables including but not limited to:
 - overcharging/undercharging, or
 - deliberate acts, or
 - self-repair/replacement
- the cost of repairing/replacing a non-functional battery;
- the cost of repairing/replacing faulty charging cables;
- the cost of repairing/replacing faulty charging points;
- any theft, fire, vandalism, accidental or malicious damage to any charging point not located at **your** home address.
- liability for the death of, or bodily injury to, others, or damage to their property, where **you** have failed to safeguard the charging cable to prevent such death, injury, or property damage.

Important to note

It is important that **you** take precautions to minimise the chance of other people tripping over **your** charging cables. Do not leave cables dangling, or off the ground. They should be put through cable trunking or under some heavy covering to ensure they stay on the ground and are safe for others.

Your other insurance benefits

Section 6: Personal belongings

If **your** personal belongings have been lost or damaged

What we can cover you for
We will pay for loss of or damage to personal belongings (including dashboard cameras fitted to your car) in your car caused by a motor accident, fire, theft or attempted theft.
Benefits you receive
Personal belongings We will provide cover up to £250 per incident.
What we can't cover you for
We will not pay for the following. <ul style="list-style-type: none">• Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.• Loss of or damage to tools, goods or samples carried in connection with any business.• Theft of personal belongings, unless they are stored away, in a glove box, boot or luggage compartment and your car is locked when it is unattended.• Theft of personal belongings unless all doors, windows and other openings on your car are locked.• Loss or damage due to wear and tear or loss in value.• Loss of or damage to property that is covered under any other policy (for example, a household or travel policy).• The amount of your excess shown in your schedule.

Important to note

You must provide a receipt or invoice before **we** will make payment for any personal belongings.

Look after your personal belongings

We can't cover anything over £250 for personal belongings so please be careful when carrying items in **your car**.

Remove all tell-tale signs that there could be personal belongings in **your car** by storing any such belongings in **your** glove box, boot or luggage compartment. Be sure to keep all **your** personal belongings out of sight.

Your other insurance benefits

Section 7: Replacement car locks

If **your keys** are lost or stolen and not recovered

What we can cover you for
We will pay to replace the locks and transmission devices on your car . This includes recovery costs.
Benefits you receive
Replacement locks We will provide cover up to £1,000 per incident.
No excess to pay If you claim under this policy section only, you do not have to pay your excess .
What we can't cover you for
We will not pay this benefit if your keys are left in or on your car at the time of the loss.
We will not pay more than your car's market value .
If you use a Mobile Device as Key (MDaK) to lock/unlock your car , in the event of that mobile device being lost or stolen, we will not pay for a replacement device.

Important to note

Your no-claims bonus will be affected if **you** claim under this section.

Securing your car

Don't forget to always lock the doors, check all **your** windows are shut and make sure any personal belongings are out of sight.

- Never leave **your car** engine running while **your car** is unattended.
- If **you** have an alarm, make sure **you** use it.

Please remember it is **your** responsibility to lock **your car** and make sure it is kept safe. **We** will not cover any loss or damage if this is not the case.

Your other insurance benefits

Section 8: Uninsured driver protection

What we can cover you for

If **you** are involved in an accident that is not **your** fault and the responsible driver or the vehicle involved in the accident are not insured, **your** no-claims bonus will not be affected and **you** won't have to pay **your excess**.

Benefits you receive

No excess to pay

If **you** claim under this policy section, **you** don't have to pay any **excess**.

Your no-claims bonus is safe

If **you** claim under this policy section, **your** no-claims bonus will not be affected.

What we can't cover you for

This cover will not apply if **we** cannot trace the person responsible for the accident.

Important to note

To claim under this section **you** must provide **us** with the other driver's vehicle registration number, vehicle make and model and, if possible, their name, address and phone number.

We'll protect you from uninsured drivers

We don't think it's right that **you** should be out of pocket by paying an **excess** and losing **your** no-claims bonus if **you** are involved in an accident caused by an uninsured driver.

Your other insurance benefits

Section 9: Onward travel

What we can cover you for

If **your car** is not roadworthy after an accident and **you** cannot complete **your** journey, **we** will refund the cost of overnight accommodation or travel expenses (including taxi fares and hire vehicle costs) for **you** and **your** passengers.

You must provide a receipt for the cost of overnight accommodation or travel expenses before **we** will make this payment.

Benefits you receive

Accommodation and emergency travel expenses

We will pay up to £100 per person (up to £500 in total), per incident.

Emergency driver cover

In the event of a medical emergency leading to **you** or **your** spouse/domestic partner being unable to complete any journey as the **insured driver** and there being no other **insured driver** in **your car** at the time, **we** will:

- Provide cover for anyone with a full valid driving licence to drive **your car** where **you** or **your** spouse/domestic partner remain present in **your car**, to enable **you** to complete **your** journey, or be taken home, whichever **you** choose, or
- Provide cover for anyone with a full valid driving licence to drive **your car** where **you** or **your** spouse/domestic partner are no longer in **your car**, but only in order that **your car** may be driven directly to **your** home.

Section 10: Child car seats

What we can cover you for

If **you** have a child car seat(s) fitted in **your car** and **your car** is involved in an accident, as long as **you** are making a claim under Section 1: Loss of or damage to **your car** of the policy, **we** will pay the cost of replacing the child car seat(s).

What we can't cover you for

- There is no cover for child car seats if **you** do not claim under Section 1: Loss of or damage to **your car**, of this policy for the same accident.
- The amount of **your excess** shown in **your schedule**, unless **you** are claiming under Section 8: Uninsured driver protection, when no **excess** will be payable.

Important to note

If **you** are claiming for accommodation or travel expenses **you** must provide a receipt or invoice before **we** will make any payment.

Your other insurance benefits

Section 11: Foreign travel

Compulsory cover - Driving **your car** abroad on minimum insurance cover

What we can cover you for

Your policy provides the minimum cover **you** need by law for civil liability to other people while **your car** is used in: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.

The minimum insurance cover will apply to any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

If the minimum insurance needed by law in Great Britain is higher than the minimum needed in the country where **your car** is being used, **we** will provide the minimum insurance needed in Great Britain.

Benefits you receive

Your policy automatically provides comprehensive cover for up to 180 days within the **period of insurance** while **you** are using **your car** in the countries described above, as long as:

- **your car** is taxed and registered in the **territorial limits**;
- **your car** is normally kept in the **territorial limits**; and
- **you** have a permanent home in the **territorial limits**.

Your policy provides cover while **your car** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your car**;
- the total time taken to transport **your car** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your car** is not to permanently export it.

We'll pay customs duty if **your car** is damaged, if the damage is covered by this policy and **your car** cannot be returned to the United Kingdom.

What we can't cover you for

- Anything which is not covered under Section 1: Loss of or damage to **your car** and Section 2: Legal liability to other people of this policy is not covered under this section.
- This section does not cover **you** to drive other cars.
- **We** do not offer insurance cover in countries that are not listed under this section.
- This section does not give cover for the use of **your car** in connection with **your** business whilst it is being driven abroad. **Your car** can only be used for Social Domestic and Pleasure purposes whilst being driven abroad.

You must take your certificate of insurance with you when taking your car to any of the countries listed

Your other insurance benefits

Section 12: Personal accident benefits

What we can cover you for

We will pay £10,000 if **you** or **your** husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, **your car** or any private motor car.

- total and permanent loss of sight in one or both eyes
- total and permanent loss of use of one or both hands or one or both feet

Benefits you'll receive

A payment of £10,000 if **you**, **your** husband, wife or civil partner dies or suffers:

- total and permanent loss of sight in one or both eyes; or
- total and permanent loss of use of one or both hands or one or both feet.

What we can't cover you for

We will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured has a higher level of alcohol or drugs in their body than is allowed by law, to drive;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will also not pay the benefit if the injury is not listed above or if **you** are a company or firm

We will not pay more than the policy limits above in any one **period of insurance**, or for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

Section 13: Medical expenses

If **you** have any medical expenses to pay after an accident

What we can cover you for

We will refund medical expenses if **you** or anyone in **your car** is injured as a result of an accident involving **your car**.

Benefits you receive

Medical expenses

We will pay up to £500 for each injured person, per incident.

Important to note

You must provide a receipt or invoice before **we** will give **you** a refund for medical expenses.

Important to note

Following an accident **you** may have to pay for emergency treatment and prescriptions. This section covers **you** for up to £500 for these costs.

Your other insurance benefits

Section 14: Replacement car cover

The **hire company** supplies the **replacement car** under this policy; however the insurance contract is between **you** and **us**. The information in this policy document is important and contains the terms and conditions of the contract. Please take the time to read through it and contact **us** if **you** need any further information on 0330 024 0612. Failure by **you** to comply with the terms and conditions of this policy may result in cover not being provided.

How to claim

Following an **insured incident**, **you** must report it immediately to **us** on 0330 024 0613 and to the police if **your car** has been stolen.

If **you** choose to make a claim, **we** will advise the **hire company**, who will contact **you** to arrange the supply of a **replacement car**. **Your car** must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made.

Conditions

The following conditions apply in all circumstances:

- **replacement cars** are provided in accordance with the **hire company** or its agent's standard requirements, terms and conditions (these are available on request).
- a **replacement car** will only be provided once confirmation is received from **us** that **your car** is a **total loss**.
- if **your car** has suffered theft damage (which has rendered **your car** a **total loss**) or **your car** has been stolen **you** must supply a police crime reference number before a **replacement car** can be provided.

Additional terms and conditions of the **hire company** will apply, these will be supplied to **you** prior to being given a **replacement car** (these are available on request).

What is covered

We will arrange a **replacement car** for a maximum period of 30 days for use within the **territorial limits** following an **insured incident**, if **your car** is deemed a **total loss** or is stolen and not recovered.

Your car must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made. No more than two claims can be made under this policy within the **period of insurance**.

Car insurance for the **replacement car** is covered under **your** car insurance policy under the same terms and conditions.

The **replacement car** must be returned to the **hire company** or its designated agent:

- no later than 48 hours after payment is issued to **you** based on **our total loss** valuation of **your** claim; or
- no later than the 30th day of hire (whichever comes first).

What we need from you

A security/fuel deposit is payable by **you** on collection of the **replacement car**. This is refundable upon the car's return provided it is free from damage and has the same amount of fuel as when collected.

When taking possession of the **replacement car**, the **insured driver** will need to produce their full current driving licence, and personal identification, e.g. phone bill and sign the **hire company's** rental agreement.

Your other insurance benefits

Section 14: Replacement car cover

What is not covered

The following are not covered under this policy:

- all fuel, fares, fines and fees relating to the **replacement car** whilst in **your** possession;
- any claim where **your car** was being used for hire or reward, racing, competitions, rallies or trials;
- any claim where **we** do not provide cover under the terms of **your** car insurance policy;
- any claim under **your** car insurance policy for theft of **your car** which has not been reported to the police;
- any claim reported to **us** under **your** car insurance policy more than 14 days after the **insured incident**;
- any claim for a **replacement car** more than 14 days after **your car** has been deemed a **total loss** as determined by **us**;
- sea transit charges in the delivery and collection of the **replacement car**;
- any claim **you** make that is dishonest or exaggerated, or where **you** or any **insured driver** makes a false statement or provides false documents to support a claim;
- any **excess** payable in the event of a claim involving the **replacement car**; and
- any incident which took place outside of the **replacement car period of insurance**.

Your no-claims bonus

How your no-claims bonus works

If **you** make a claim even if **you** were not responsible, (for example if **your car** is stolen or damaged by vandals) this will affect **your** no-claims bonus. **You** could lose part or all of **your** no-claims bonus. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

We will not reduce **your** no-claims bonus if the damage to **your car** was caused by an uninsured driver (as long as the conditions set out in Section 8: Uninsured driver protection, are met).

We apply a step-back policy that reduces **your** no-claims bonus for each claim made when **you** renew **your** policy, depending on the claim or claims made. For an example of what would happen if a claim is made on **your** policy within the **period of insurance** please see the table below.

Example – how your no-claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims	One claim* within the policy period	Two or more claims* within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

*Note: in the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your car** cannot be, or have not yet been, recovered.

Your no-claims bonus

If you have chosen to protect your no-claims bonus

Protecting **your** no-claims bonus allows **you** to make a claim without **your** no-claims bonus being reduced.

If **you** have chosen to protect **your** no-claim bonus this will be shown on **your schedule**, and **you** will only lose **your** no-claims bonus if **you** make more than two claims in a three-year period. If a claim is made on **your** policy **your** price or **excess** may increase at renewal.

The table below shows how **your** no-claims bonus would be affected if a claim is made and **you** have chosen to protect **your** no-claims bonus.

Example – how your no-claims bonus (NCB) would be affected at renewal if a claim is made during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (with NCB protection)			
	No claims	One claim* within the policy period	Two claims* within the policy period	Three claims* within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

*Note: in the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs for damage to **your car** cannot be, or have not yet been, recovered.

Important to note

If **you** have a minor incident with another person, but **you** are not claiming for the damage or loss to **your car**, another person may still make a claim against **your** policy. In these circumstances **we** may not allow **your** no-claims bonus until **we** are confident no claim will be made.

Cancelling your policy

If you cancel your policy

If **you** cancel **your** policy within 14 days of buying it or receiving **your** documents (whichever happens later), **we** will refund the amount for the exact number of days left on **your** policy. If **you** choose not to renew **your** policy, **we** will not charge **you** for the renewal period, as long as **we** receive **your** cancellation instructions before **your** renewal is due.

You may cancel **your** policy at any other time by calling **us** on 0330 024 0612, emailing **us** at customerservice@car.johnlewisfinance.com or writing to **us** at **John Lewis Finance**, PO Box 887, Halifax, HX1 9UE. If **you** have paid for **your** policy in full, by a single payment, **we** will refund the exact number of days left on **your** policy less an administration charge of £40.

If **you** have chosen to pay for **your** policy by instalments to spread the cost **you** must continue to pay **your** monthly direct debit. **We** will refund any overpayment less an administration charge of £40.

If any claim has been made by **you** or against **you** in the current **period of insurance**, **we** will not refund any amount **you** have paid and the full amount will become payable if **you** are paying by instalments.

When we may cancel your policy

We may cancel **your** policy by sending **you** seven days' written notice to **your** last known address if **we** have a good reason for doing so. Some examples of situations where **we** might do this include:

- **you** not making a payment for **your** insurance policy, including any monthly instalments under a credit agreement, when it is due;
- **you** not providing **your** proof of no-claims bonus or security;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to as part of **our** routine validation checks;
- **you** using threatening or abusive behaviour or language, or being intimidating towards **our** staff or suppliers.

If **we** cancel **your** policy **we** will refund the amount for the exact number of days left on **your** policy (if this applies), less an administration charge of £40. If any claim has been made by **you** or against **you** in the current **period of insurance** or a claim has been made against **you**, **we** will not provide a refund.

If **we** cancel **your** policy on the grounds of fraud, the cancellation may be immediate and **we** may keep any amount **you** have paid. **We** may also tell the police of the circumstances.

If **you** or **we** cancel this policy and **you** have bought Motor Legal Protection or Breakdown products, these products will automatically be cancelled.

General exclusions

This policy will not provide cover or benefits under the following circumstances:

When we really can't cover you

We will not pay for any loss, damage or liability which arises while **your car** is being:

- used for a purpose which is not allowed by the current **certificate of insurance** (for example, racing);
- driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver** (anyone not named on the policy);
- driven by a person who does not hold a driving licence, unless the person has held a licence and is not disqualified from holding or getting a licence (the person driving the car must be legally entitled to do so);
- driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold (for example, someone driving a car on a provisional licence without having a qualified driver with them);
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless **your car** has been stolen);
- used in a place used for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nurburgring Nordschleife; or
- used in an unsafe or un-roadworthy condition or without a valid MOT (where one is required).

We will not pay for any loss, damage or liability which is the direct or indirect result of the following:

- A deliberate act by anybody insured under this policy;
- invasion, act of foreign enemy, conflict, war (whether or not war is declared), civil war, politically motivated unrest, rebellion, revolution, riot or similar event, confiscation or nationalisation by any government or other authority except when required by the **Road Traffic Act**.
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands;

We won't pay for any loss, damage or damages that **you** have to legally pay for which are the result of the following:

- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste;
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live near to airports or military bases);
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your car**;
- Any harmful or incorrect medical treatment or help given at or from **your car**.

We will not pay for any loss, damage or liability which is the direct or indirect result, or in any way connected with any, of the following:

- any **cyber act** regardless of any other cause or event contributing at the same time as or in any other sequence to it
- any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any **data**, including any amount relating to the value of such **data**
- any liability that is insured by any other form of insurance in respect of any **cyber act** or **cyber incident**.

However, the exclusions above will not apply:

- in circumstances where it is necessary to meet the requirements of the **Road Traffic Acts**;
- in circumstances where **we** are required to give cover under the requirements of any road traffic legislation for compulsory insurance of motor vehicles in countries outside the **territorial limits** of **your** policy, in which **we** have agreed to offer such cover.
- to any loss directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber incident**.

General exclusions

This policy will not provide cover or benefits under the following circumstances:

When we really can't cover you

We will not pay for any legal liability under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

We will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your car** was being used in that country and **we** had agreed to provide insurance in that country.

We do not cover any loss, damage or liability arising from an incident if **you** or anyone insured under the policy is convicted of driving whilst under the influence of alcohol or drugs, or of refusing to supply a sample when required to do so by law. **We** reserve the right to recover from **you** any amounts which **we** pay before such conviction or which **we** are required to pay by law.

We will not pay for any loss or damage caused by **you** not installing **Over the air (OTA) updates** to **your car**, as supplied by **your car's** manufacturer. **You** must follow the manufacturer's instructions and load any **Safety critical software** and/or safety related updates. If **you** do not, **your** policy won't be valid and **we** may cancel **your** policy and treat it as if it never existed.

General conditions

Please make sure you read this page

Your duty

We will only provide the insurance cover set out in this policy if:

- you keep to the conditions of the policy; and
- the **statement of fact** does not contain any fact or declaration which is not true to the best of **your** knowledge.

Changes in circumstances

You must tell **us**, as soon as possible, about any change in circumstances as this could affect **your** insurance cover.

Examples of these changes are:

- any changes to **your car**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your car**, where DVLA need to be notified;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your car**;
- a change in ownership of **your car**;
- a change in use of **your car**;
- if any **insured driver** changes jobs;
- changes to **your** address or the address where **your car** is usually kept; and
- changes to the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your car**, **you** must give **us** their full details.

These changes may lead to an increased or refunded premium and **you** will have to pay an administration charge. Please see **your schedule** for fees that apply.

Please tell **us**, as soon as possible, if there are any changes to any of details **you** have provided **us** with, that are shown on **your statement of fact**.

If **you** do not tell **us** about these changes, this may result in increased premiums, refusal of a claim or a claim not being fully paid.

Use of your car

You must ensure that **your car** is not used for a purpose that is not noted on **your certificate of Insurance**.

It is important that **you** note that if section 6 'Limitations as to use' of **your certificate of insurance** states:

- Use for social domestic and pleasure purposes only, then none of the **insured drivers** are covered to use **your car** to drive to or from any place of work and no other journeys in connection with any business or trade are permitted;
- Use for social domestic and pleasure purposes (including commuting to and from permanent place of employment), then all the **insured drivers** are covered to drive to and from a permanent place of employment, but no other journeys in connection with any business or trade are permitted;
- Use for social domestic and pleasure purposes and use by the policyholder and/or their spouse each in person in connection with their business or profession, then all the **insured drivers** are covered to drive to and from a permanent place of employment, but only the policyholder and/or their spouse/civil partner (if listed as an **insured driver**) may make other journeys in connection with their business or trade;
- Use for social domestic and pleasure purposes and for the business of the policyholder and/or spouse and their employees, then all the **insured drivers** are covered to drive to and from their permanent place of employment and for journeys in connection with the policyholder's and/or spouse's/civil partner's business or trade;

Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the claim.

General conditions

Please make sure you read this page

Taking care of your car and any trailer or caravan towed by your car

You must take all reasonable steps to:

- prevent loss of or damage to any vehicle insured by **your** policy;
- keep **your car** and any trailer or caravan towed by **your car** in a safe and roadworthy condition;
- Make sure any Advanced Driver Assistance Systems fitted by the manufacturer are calibrated and updated to the manufacturer's standard (Some examples of ADAS are electronic stability control, anti-lock brakes, lane departure warning, adaptive cruise control and traction control).

Our right to recover a payment from you

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can recover from **you** the amount of any payment **we** have had to make.

Fraud

We will not pay for any claim **you** make that is dishonest or exaggerated, or if **you** or any **insured driver** makes a false statement or provides false documents to support a claim (or knowingly allows someone else to do this). If this applies, **we** may also tell the police and **your** policy may be cancelled, as shown under 'Cancelling **your** policy'.

Claims procedure

After any loss, damage or accident, **you** and any person insured by this policy must:

- report the incident to **us** as soon as possible by phoning **our** Claims Helpline on **0330 024 0613**;
- give **us** all the information and help that **we** ask for, including all details of anyone else involved;
- send **us** every letter, claim, or legal document immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

Defending or settling a claim

You must not admit liability for any loss or damage, or make any offer to pay any claim. **We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

Car sharing

This policy does not insure anyone to use **your car** for hire or reward. However, if passengers in **your car** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your car** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

Service and repair

This policy will continue to provide insurance cover for **you** under policy Section 2: Legal liability to other people while **your car** is with motor traders or their employees being serviced or repaired.

However, the insurance cover for other people, companies or firms referred to in Section 2: Legal liability to other people will not apply.

Other sections of the policy which apply for the type of cover shown in **your schedule** will also continue to apply if **your car** is being driven by an **insured driver** or is not being driven at the time of the incident.

General conditions

Please make sure you read this page

Paying for your insurance

If **you** have not paid for **your** insurance policy in full and **you** make a claim under this policy, **we** may deduct the amount **you** still owe from the amount **we** pay to settle the claim.

Renewing your policy

We will contact **you** in good time before **your** insurance policy is due to end. At that time, **we** will either:

1. confirm the renewal terms; or
2. confirm that **we** are unable to offer renewal terms.

We will renew **your** policy automatically unless **we** are unable to offer **you** renewal terms, **you** give **us** other instructions or **you** have chosen not to automatically renew **your** policy with **us**.

If **you** don't want to renew, **you** must tell **us** before the renewal date. **We** will then refund any payment **we** have taken for **your** renewal premium. If **you** don't want to renew, but **you** only tell **us** after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown under 'Cancelling your policy'.

Paying for your renewal

If **we** confirm terms, **we** will tell **you** how much the yearly premium will be. If **you** have paid by instalments in the past, **we** will confirm whether this payment arrangement is still available and, if so, the credit terms. If **your** payment details have changed or **you** want to pay by a different method, **you** must tell **us** before **your** renewal date. If **you** have paid by credit card or debit card in the past, **we** will use the payment details **we** hold but only if **you** have chosen to automatically renew **your** policy with **us**.

Your price may increase at renewal

The price that **you** pay when **you** take out a new policy with **us** is calculated based on current rates. The price may increase at renewal next year and any following years after that.

More information

Other things you should know about us and how what we do is regulated.

Registration and regulatory information

John Lewis Finance is a trading name of John Lewis plc. John Lewis plc is an appointed representative (Financial Services Register No. 416011) of Covea Insurance plc. Registered in England No. 233462. Registered office 1 Drummond Gate, Pimlico, London, SW1V 2QQ.

Car Insurance arranged by **John Lewis Finance** is underwritten by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales Number 613259.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if **we** cannot meet **our** obligations. Motor Insurance is covered for 100% of the claim without any upper limit. **You** can get more information about this at www.fscs.org.uk or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100.

Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB).

It is vital that **your** correct registration number is shown on the MID. If it is not, **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.

Law

Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and will always communicate with **you** in English.



John Lewis Money, John Lewis Finance, John Lewis Insurance and John Lewis & Partners are trading names of John Lewis plc. Registered office: 1 Drummond Gate, Pimlico, London SW1V 2QQ. Registered in England (company number: 233462). John Lewis plc is an appointed representative (firm reference number: 416011) of Covea Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 202277). John Lewis Car Insurance is underwritten by Covea Insurance plc. Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales (company number: 613259).