

Please note

This is only a summary of your cover – full terms and conditions of your cover can be found in your Policy Booklet.

It's important you read your Policy Booklet carefully.

Virgin Car Insurance

Your Policy Summary

For you to keep

Details of your insurer

For motor insurance the insurer will be one selected from a panel. The name will be detailed on the quotation page and will be confirmed in writing when the policy has been concluded.

Levels of cover available

Third Party	This is the minimum level of cover you can have. You're covered for the injury or death of third parties, and damage to their property.
Third Party, Fire and Theft	Third Party cover, plus you're covered for damage to your car by fire and theft.
comprehensive	Third Party Fire and Theft cover, plus cover for accidental damage cover and vandalism to your car, personal accident benefits, medical expenses and cover for personal belongings in your car. It also covers breakage of windscreen, sunroof and window glass.

Your car cover

Cover	Third Party	Third Party, Fire and Theft	Comprehensive	Exclusions and Limitations	Section of policy
Own damage, fire and (breakage of glass covered separately – see below)	X	✓ Fire and theft damage only	✓	Loss or damage arising from theft, when your car keys have been left in or on your car.	Part A
Audio or radio equipment	X	✓ Fire and theft damage only	✓	Up to £500 audio cover, unless the equipment is part of the manufacture's specification (then unlimited cover).	Part A
Breakage of glass	X	X	✓	Unlimited if repaired or replaced by our approved glass supplier, otherwise limited to £150 for replacement.	Part A
Medical Expenses	X	X	✓	Up to £250 for each person injured.	Part A
Legal liability for injury or death of any other person(s)	✓	✓	✓		Part B
Liability for damage to another person's property	✓	✓	✓	Maximum limit of cover will be £20,000,000, which includes a limit of £5,000,000 for all costs, expenses and indirect losses.	Part B
Driving a car which doesn't belong to you	✓ Third party cover only	✓ Third party cover only	✓ Third party cover only	Only applies to the Policyholder and if shown on your Certificate of Car Insurance	Part B
European cover	✓	✓	✓	Full policy cover for up to 93 days in most European countries.	Part C
Injury benefits	X	X	✓	Up to £7,500 for death, loss of sight or loss of limb for the policyholder and/or their spouse. Anyone under the age of 16 or over 75 won't be covered.	Part D

Personal belongings	X	X	✓	Up to £500.	Part E
Courtesy car	X	X	✓	This is subject to availability and an approved repairer being used.	
Excess	Your Excesses are shown on the Policy Schedule				

Period of cover

The length of your cover is 12 continuous months – this is detailed in your Policy Schedule.

Cancellation

Within 14 days of receiving your policy documents, you can choose not to continue with the policy – you must write to us to let us know within that time. You must also return your Certificate of Car Insurance to us. We'll charge you for the time you've been covered, plus a cancellation charge of £20. The full premium is payable if any claim has been made.

Claims

You must tell us about any claim immediately, or any incident that may give rise to a claim under the policy.

You can do this by calling **0844 335 6108**.

For broken glass replacement or repair, please call **0844 561 1733**.

What to do if you need to complain

In the first instance, please call us on **0844 335 6604** or write to us at Virgin Money, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

If you remain dissatisfied with our response or your complaint is about the insurer and if the insurer is a Lloyd's syndicate you can also write to the Complaints Department, Lloyds, One Lime Street, London EC3M 7HA.

If you're not happy with our response, you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Or call the Financial Ombudsman Service on **0300 123 9123**.

You can find full details of our complaints procedure in your Policy Booklet a copy of which is available on request.

Financial Services Compensation Scheme (FSCS)

The administrators and the Insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they're unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at www.fscs.org.uk