

Learner Driver Short Term Motor Insurance Policy Key Facts

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract. Full details of the cover, terms and conditions, claims process and the circumstances when claims will not be met are contained can be found in the Policy Wording.

This policy provides short term cover whilst You are receiving driving tuition. You must be accompanied at all times by an Accompanying Driver aged 30 to 69 who holds and has held a full UK Driving Licence for a minimum of 5 years or is a current qualified Driving Standards Agency Examiner or a current registered qualified Approved Driving Instructor (ADI) who is in the front passenger seat of the Insured Car with You and is supervising You whilst You are learning to drive.

The Certificate of Motor Insurance issued to you will show the use specifically agreed for your vehicle.

The cover offered is comprehensive, third party fire and theft and third party only, as stated in your Policy Schedule.

In the event of a claim, we will value your car according to the glass's guide mid-book value, making adjustments according to the use, condition and mileage.

In order for cover to be in force, "L" plates must be displayed in a conspicuous position on the insured vehicle at all times and as required by law.

What are the significant features and benefits?			
Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to other people, including passengers	✓	✓	✓
Legal liability for damage to other people's property (up to £20,000,000)	✓	✓	✓
Damage to the insured vehicle: 1) Accidental damage, vandalism and malicious damage 2) Fire, lightning, self-ignition and explosion 3) Theft or attempted theft or taking the vehicle away without permission	✓ ✓ ✓	✗ ✓ ✓	✗ ✗ ✗
Windscreen repair/replacement	✗	✗	✗
Foreign use	✓ For full licence holders only - refer to the foreign use section of your policy	✓ For full licence holders only - refer to the foreign use section of your policy	✓ For full licence holders only - refer to the foreign use section of your policy
Driving other vehicles	✗	✗	✗

What happens when I pass my driving test?

This policy is designed to cover you while you are receiving driving tuition only. You must notify us or your agent immediately when you pass your driving test. Failure to inform us or your agent when you pass your driving test will mean that cover is not valid and you risk prosecution for driving without Insurance.

What am I NOT covered for in my policy?

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions, including a comprehensive list of exclusions, can be found in the Policy Wording.

Your policy does not cover any liability, loss or damage for:

-) Your car being driven by any person other than as described under the effective Certificate of Motor Insurance or used for a purpose not permitted by the Certificate.
-) Your car being driven by anyone (including you) who to your knowledge does not have either a Provisional licence or a full licence issued by the DVLA to drive the insured vehicle or has never held a licence or is disqualified from driving.
-) Loss or damage to the insured vehicle arising from theft whilst the ignition keys of the insured vehicle have been left in or on your vehicle or where the car has not been properly locked/secured.
-) Wear and tear, mechanical or electrical breakdown and failures or breakages.
-) Damages to the tyres of the insured vehicle, unless caused by an accident, fire or malicious damage.
-) Loss or damage to the insured vehicle by someone who obtained it by fraud or deception.

Please note you must pay an amount called the policy 'excess' towards any claim you make. The policy excess is the amount or amounts shown in the Schedule which you have to pay towards any claim, which includes any young or Inexperienced Driver Excess, any Specified Driver Excess, and any Late Reporting Excess.

How do I cancel my policy?

You may cancel your policy at any time by contacting us or your agent. Due to the short term nature of the policy there is no refund of premium if a policy is cancelled, except where your policy is for more than 31 days and cancellation is within the 14 day cooling off period or the policy is cancelled due to you passing your test, in which case a pro rata refund will be issued subject to no incidents which may give rise to a claim having been reported.

All refunds will be issued to your agent.

How do I make a claim?

It is a condition of your policy that after any incident which may give rise to a claim on your policy, full details of the incident are reported **within 24 hours** to Haven Claims by calling them on 0345 0920700. Once a claim has been reported by telephone further correspondence can be sent to Haven Claims, Suite 2a Second Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT. It is a condition of your policy that any increased costs resulting from your delay in reporting any incident to us will be your responsibility. If you fail to report a claim within 24 hours a late reporting excess will be applicable.

Haven Claims is a claims handling company engaged by us to manage repairs to vehicles insured by us. We will share your personal information with Haven Claims in so far as necessary for them to help you and us resolve your claim. Haven Claims is a trading name of Prospect Legal.

How do I make a complaint?

Haven Insurance aims to provide a high level of customer service and to settle claims fairly and promptly. If you have an enquiry or complaint regarding this insurance, you should first contact your agent who administers the insurance on your behalf.

If you remain dissatisfied, you should contact Haven Insurance Company Limited in writing at No1 Grand Ocean Plaza, Ocean Village, Gibraltar or by email at complaints@haven.gi. Please quote the policy or claim number in all correspondence.

In the unlikely event that the matter is still not resolved to your satisfaction, the complaint can be referred to the Financial Ombudsman Services ('FOS') at Exchange Tower, London E14 9SR, or on phone number 0800 0234567. Please note that you have 6 months from the date of our final response in which to refer the matter to the FOS. Referral to the FOS does not affect your right to take legal action against us.

Important information about Haven Insurance Company Limited:

Haven Insurance Company Limited ('Haven Insurance') is registered in Gibraltar under company number 85914, registered office at No.1, Grand Ocean Plaza, Ocean Village, Gibraltar. Haven Insurance is authorised and regulated by the Financial Services Commission and Financial Conduct Authority by means of cross border services.

Haven Insurance Company Limited is licensed and regulated by the Commission of Insurance under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Haven Insurance is also a member of the Motor Insurers Bureau and Association of British Insurers.

We are covered by the Financial Services Compensation Scheme ('the Scheme'). You may be entitled to compensation from the Scheme if we cannot meet our obligations. Further information about the Scheme and the compensation arrangements can be obtained by contacting the Scheme in writing at 7th Floor, Lloyds Chambers, Portsooken Street, London, E1 8BN, or by phone on 0207 741 4100 or on their website at www.fscs.org.uk.