

Peter S.Taylor & Co



Scheme Policy Summary
Underwritten by Allianz Insurance Plc



This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy booklet, a copy of which will be supplied to you on request, or with your documents if you have purchased a policy.

Who provides the cover?

Allianz Insurance plc. This policy is only available via brokers whom Allianz agree to trade with and we may not be able to quote in all circumstances.

How long does the cover last?

The policy lasts for 12 months.

What is covered?

Cover is comprehensive. You are covered for damage to your car as well as injury or damage you cause to others (unless otherwise requested and agreed). Alternative cover may apply if you have selected `Laid Up` Cover for vehicle (s) that are SORN. Please refer to your new business letter issued by Peter S.Taylor & Co.

What happens if I want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period a temporary cover charge, minimum £25, will apply. If you cancel the policy after 14 days but before its first renewal we will refund your unused premium less a charge of £50. If cancellation occurs after the first renewal this charge is reduced to £25.

How do I notify a claim?

For accidents in the United Kingdom
Call 0845 6000 676

For accidents outside the United Kingdom
Call +44 (0) 1483 553 099

Lines are open 24 hours a day, 365 days a year.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at: Allianz Insurance plc, 2530 The Quadrant, AztecWest, Bristol BS32 4AW.

Tel: 0800 072 4760

Fax 01483 529717

Email: allianzretailcomplaints@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

Your policy contains the following significant or unusual exclusions and limitations. For the full explanation of terms please refer to the section of the policy document indicated. There may be other exclusions in the policy that are significant to you so please ensure that you read the policy booklet and any documentation sent with it carefully.

Significant or Unusual Exclusions and Limitations	Section of Policy								
<p><i>Please see your new business letter from Peter S.Taylor & Co regarding the applicable policy excess's. The following are in addition to those detailed by Peter S. Taylor & Co.</i></p> <p><i>Any claim made for fire, explosion, theft and malicious damage. For all other claims you will have to pay the excess shown in the table below:</i></p> <table border="0"> <tr> <td><i>Driver Age</i></td> <td></td> </tr> <tr> <td><i>17-20</i></td> <td><i>£350</i></td> </tr> <tr> <td><i>21-24</i></td> <td><i>£350</i></td> </tr> <tr> <td><i>Inexperienced 25 or over</i></td> <td><i>£250</i></td> </tr> </table> <p><i>An inexperienced driver is someone who holds a provisional licence or has not held a full UK licence for at least 1 year.</i></p> <p>Glass Damage Excess If the windscreen or windows of your car are replaced you will have to pay an excess as follows: <i>£60 if replaced by an approved repairer s £100 if replaced or repaired by any other repairer Nil if repaired by an approved repairer.</i></p>	<i>Driver Age</i>		<i>17-20</i>	<i>£350</i>	<i>21-24</i>	<i>£350</i>	<i>Inexperienced 25 or over</i>	<i>£250</i>	<p>Loss of or damage to your car</p>
<i>Driver Age</i>									
<i>17-20</i>	<i>£350</i>								
<i>21-24</i>	<i>£350</i>								
<i>Inexperienced 25 or over</i>	<i>£250</i>								
<p>The policy cover you have chosen applies in Europe. The cover is limited to 90 days in total in any one period of insurance.</p>	<p>Foreign Travel and EU compulsory insurance</p>								
<p>Audio/ communication/navigational and in-car entertainment equipment that is not manufacturer standard for your car is limited to up to £750. The equipment must be permanently and securely fitted to your car and powered by the vehicle electrics.</p>	<p>Loss of or damage to your car</p>								
<p>If your car can be repaired by one of our approved repairers and you qualify for a courtesy car, the loan car will be of small hatchback (class A) size</p>	<p>Claims Information</p>								
<p>THE FOLLOWING ENDORSEMENT AND OTHER ADDITIONAL ENDORSEMENTS MAY APPLY. PLEASE REFER TO YOUR QUOTE LETTER OR NEW BUSINESS LETTER FROM PETER S. TAYLOR & Co</p> <p>GARAGING RESTRICTION - THIS POLICY DOES NOT COVER LOSS OF OR DAMAGE TO YOUR CAR BY THEFT (OR AN ATTEMPT AT THEFT) OR MALICIOUS DAMAGE BETWEEN 10.00PM AND 06.00AM WITHIN THE PROXIMITY OF THE USUAL GARAGING ADDRESS UNLESS YOUR CAR IS IN A SECURE LOCKED GARAGE. THIS EXCLUSION DOES NOT APPLY IN CASES WHERE, SUBJECT TO OUR PRIOR AGREEMENT AND THE PAYMENT OF AN ADDITIONAL PREMIUM IF REQUIRED, YOUR CAR IS KEPT ON YOUR DRIVEWAY OR OTHER LOCATION AGREED BY US. PLEASE REFER TO YOUR STATEMENT OF FACTS OR PETER S TAYLOR TO AGREE OTHERWISE.</p> <p>ANNUAL RALLY EXTENSION - YOUR LIABILITY TO OTHERS IS EXTENDED TO INDEMNIFY THE VINTAGE SPORTS CAR CLUB, THE RAC AND/ OR THEIR OFFICIALS, REPRESENTATIVES OR AGENTS AS ORGANISERS OF ANY RALLY OR SHOW IN WHICH YOUR CAR IS ENAGAGED. THIS EXTENSION SHALL APPLY ONLY IN RESPECT OF ACCIDENTS ARISING OUT OF YOUR NEGLIGENCE OR THE NEGLIGENCE OF OTHER AUTHORISED USERS.</p> <p>LOSS OF OR DAMAGE TO YOUR CAR IS EXTENDED TO INCLUDE LOSS OF OR DAMAGE TO YOUR CAR WHILST BEING USED IN AN APPROVED RALLY, EVENT OR SHOW(OTHER THAN TRACK DAYS OR ANY FORM OF RACING AGAINST THE CLOCK) ORGANISED BY AN RECOGNISED CAR CLUB.</p> <p>SALVAGE - THIS POLICY ALLOWS THE RIGHT TO BUY BACK ANY SALVAGE IN THE EVENT OF A CLAIM, SUBJECT TO THE ABI CODE OF PRACTICE FOR THE DISPOSAL OF MOTOR VEHICLES SALVAGE.</p> <p>NO CLAIMS DISCOUNT THE NO CLAIM DISCOUNT SECTION DOES NOT APPLY</p>	<p>Loss of or damage to your car</p>								