

WEEKLYCOVER

Car and Van Insurance

Policy Document



You must read this document in conjunction with your policy schedule and Certificate of Insurance. If any information contained in these documents is incorrect, please contact your Broker – *weeklycover.co.uk* immediately.

The contact details for *weeklycover.co.uk* are shown in the documentation made available once the insurance cover has been purchased and on the Web site www.weeklycover.co.uk

If you are involved in an incident likely to result in a claim under this policy, please refer to our claims procedure at the end of this booklet.

Contract of Insurance

Thank you for choosing to insure with KGM Motor. This document, together with your policy schedule and Certificate of Insurance, is a legally binding contract of insurance between you and us and does not provide anyone else with rights to enforce any part of this contract.

We have agreed to insure you subject to the terms, conditions and exclusions contained within this document and in any schedule of endorsements attached for the period for which you have paid the premium. This insurance applies within the territorial limits unless we specify otherwise.

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English. This document has been issued by KGM Motor under the authority granted by the Underwriting Byelaw (No. 2 of 2003).



Neil Manvell – Motor Underwriter

KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

Data Protection Notice

This Data Protection Notice explains how we may use your details. It tells you about the registers and databases that we and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998, you are entitled to receive a copy of the information we hold about you. You may be charged a fee for this. Such requests should be made to:

The Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London
EC3M 7HA

Any information you give to us will be used by Canopus Managing Agents Limited and we may also share this information with other group companies.

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113 or 01625 54 57 45

E-mail: mail@ico.gsi.gov.uk

Your Data

It is necessary to collect your personal data so that Underwriters can assess/administrate the terms of your policy, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Please be aware that only where relevant we use and may share your details with approved partner service providers/professional advisers including those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention,detection,apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies we share your data with will only use your data for the purposes set out in our Privacy Policy which can be viewed on our website at www.kgminsurance.co.uk
A paper version is also available upon request.

Before sharing your data with any third party, we will ensure that the third party has the appropriate technical and organisation measures in place to protect your data.

Please see the Privacy Policy for details of your rights not covered more specifically in this notice.

Complaints

If you want to make a complaint about any aspect of your insurance policy, in the first instance please contact:

Complaints
KGM Motor
St James House
27-43 Eastern Road
Romford
RM1 3NH

Tel: 020 8530 7351
Fax: 020 8530 7037
E-mail: **compliance.kgm@kgmus.co.uk**

In the event that you remain dissatisfied, you can refer your complaint to the Complaints Team at Lloyd's. Please contact:

Complaints Team
Lloyd's
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: **complaints@lloyds.com**
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 9 123
E-mail: **complaint.info@financial-ombudsman.org.uk**

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

Making a Claim

What to do in the event of an accident, fire or theft

- 1 Gather the details of any other party or parties involved (if applicable) including their name, address, vehicle registration number, insurance company, and contact number.
- 2 Contact our UK based 24/7 claims assist line on **0333 555 5909** (if calling from abroad please dial **+44 (0) 1702 444312**).
- 3 Please have your policy number ready when contacting us.

Please note: if your vehicle has been involved in an incident involving theft or attempted theft, then you must also notify the police without delay and obtain a crime reference number.

If you have Comprehensive cover and have been involved in an accident, we will arrange for the repair of your vehicle with a PAS125 or Manufacturer approved repairer and:

- Collect and re-deliver your vehicle to or from your home or place of work;
- Guarantee all repairs for three years.

Important – the above features are only available in the UK through our approved repairer network.

We may also appoint other authorised suppliers to assist in dealing with your claim and we are happy to provide you with their full contact details, and the capacity in which they are acting, upon request to: **claims.kgm@kgmus.co.uk**.



KGM Motor
St James House
27-43 Eastern Road
Romford
Essex
RM1 3NH
T 020 8530 7351
E kgm.enquiries@kgmus.co.uk
www.kgmus.co.uk

KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.