

The following is a summary of the main features of our motor policy. It does not contain all the terms and conditions of the contract. Full details of these are contained in the policy document which will be issued.

Who are we?	Summit at Lloyd's is a trading name of Amlin UK Limited, a service company wholly owned by Amlin Underwriting Limited and transacting business exclusively on behalf of Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited. The registered office of Amlin UK Limited and Amlin Underwriting Limited is: St Helen's, 1 Undershaft, London EC3A 8ND. England.										
Our product	A private motor insurance policy specifically for driving tuition for UK-registered vehicles.										
Cover (subject to Summit underwriting and acceptance criteria)	This depends on the type of cover you have chosen: <table border="0"> <tr> <td>Comprehensive</td> <td>Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule), Accidental damage to your own vehicle (subject to excess specified on schedule) and Glass (subject to excess specified on schedule).</td> </tr> <tr> <td>Third party fire and theft</td> <td>Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule).</td> </tr> <tr> <td>Third party only</td> <td>Third party injury (unlimited cover) and property damage (£20 million limit) only.</td> </tr> </table>	Comprehensive	Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule), Accidental damage to your own vehicle (subject to excess specified on schedule) and Glass (subject to excess specified on schedule).	Third party fire and theft	Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule).	Third party only	Third party injury (unlimited cover) and property damage (£20 million limit) only.				
Comprehensive	Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule), Accidental damage to your own vehicle (subject to excess specified on schedule) and Glass (subject to excess specified on schedule).										
Third party fire and theft	Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to excess specified on schedule).										
Third party only	Third party injury (unlimited cover) and property damage (£20 million limit) only.										
Other features	In addition we offer <table border="0"> <tr> <td>- Free 90 day Continental use cover.</td> <td>- In-house solicitor facilities in claims handling.</td> <td>- A 24 hour helpline.</td> </tr> <tr> <td>- Optional NCD guarantee.</td> <td>- An Approved Repairer network</td> <td>- NCD protection.</td> </tr> <tr> <td>- Driving instructor liability</td> <td>- Comp DOC for demonstration drives</td> <td>-</td> </tr> </table>	- Free 90 day Continental use cover.	- In-house solicitor facilities in claims handling.	- A 24 hour helpline.	- Optional NCD guarantee.	- An Approved Repairer network	- NCD protection.	- Driving instructor liability	- Comp DOC for demonstration drives	-	
- Free 90 day Continental use cover.	- In-house solicitor facilities in claims handling.	- A 24 hour helpline.									
- Optional NCD guarantee.	- An Approved Repairer network	- NCD protection.									
- Driving instructor liability	- Comp DOC for demonstration drives	-									
Restrictions & exclusions	<table border="0"> <tr> <td>Sunroof damage</td> <td>Not covered by Section 3 – windscreens. It is covered under Section 2 - Loss of or damage to your vehicle, but will affect your NCD entitlement.</td> </tr> <tr> <td>Mobile phones</td> <td>We do not cover mobile phones under your motor policy (Section 2 - B).</td> </tr> <tr> <td>Keys left in car</td> <td>Theft cover excluded unless ignition keys removed from your vehicle and it is securely locked (Section 2 - exclusion 7).</td> </tr> <tr> <td>Audio/communication equipment</td> <td>Cover is limited to £750 in total and must be permanently fitted to your vehicle as standard by the vehicle manufacturer (Section 2 - B).</td> </tr> <tr> <td>Replacement car</td> <td>Vehicle has to be owned by you from new, less than 12 months old and cost of repairs to exceed 60% of list price</td> </tr> </table>	Sunroof damage	Not covered by Section 3 – windscreens. It is covered under Section 2 - Loss of or damage to your vehicle, but will affect your NCD entitlement.	Mobile phones	We do not cover mobile phones under your motor policy (Section 2 - B).	Keys left in car	Theft cover excluded unless ignition keys removed from your vehicle and it is securely locked (Section 2 - exclusion 7).	Audio/communication equipment	Cover is limited to £750 in total and must be permanently fitted to your vehicle as standard by the vehicle manufacturer (Section 2 - B).	Replacement car	Vehicle has to be owned by you from new, less than 12 months old and cost of repairs to exceed 60% of list price
Sunroof damage	Not covered by Section 3 – windscreens. It is covered under Section 2 - Loss of or damage to your vehicle, but will affect your NCD entitlement.										
Mobile phones	We do not cover mobile phones under your motor policy (Section 2 - B).										
Keys left in car	Theft cover excluded unless ignition keys removed from your vehicle and it is securely locked (Section 2 - exclusion 7).										
Audio/communication equipment	Cover is limited to £750 in total and must be permanently fitted to your vehicle as standard by the vehicle manufacturer (Section 2 - B).										
Replacement car	Vehicle has to be owned by you from new, less than 12 months old and cost of repairs to exceed 60% of list price										
Duration	Our policies are normally for a period of 12 months.										
Cancellation	<p>You have the right to cancel this contract within 14 days of inception/renewal date or the date of receipt of the policy documents, whichever is the later.</p> <p>To exercise this right, you must return the certificate of motor insurance/cover note to the address shown above requesting cancellation. On receipt of this we will refund to you the premium you have paid us less a charge (minimum of £26.25) proportionate to the amount of cover given to you.</p> <p>If you do not exercise this right, then the contract of insurance will continue and you should pay us the full annual premium advised to you in accordance with the payment method selected.</p> <p>Thereafter</p> <p>We may at any time cancel the policy by giving seven days' notice by first class post to your last known address. Provided the certificates of motor insurance are returned within seven days we will return a pro-rata portion of the premium. (Condition 6)</p> <p>You may cancel the policy by returning the certificates of motor insurance to us at the above address. Any return of premium will be calculated at the rates shown in our policy.</p>										
Complaints	<p>If you have cause for complaint, we would ask that you first contact the insurance adviser who arranged the insurance for you. Any further complaint should be addressed to us at the above address.</p> <p>Should you remain dissatisfied, you may ask Policyholder & Market Assistance at Lloyd's to review your case without prejudice to your rights in law. Their address is: Policyholder & Market Assistance, Lloyd's, One Lime Street, London EC3M 7HA Tel: 020 7327 5693 Fax No: 020 7327 5225 E-mail: Complaints@Lloyds.com</p> <p>In the event that they are unable to resolve your complaint, it may be possible to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate time.</p>										
Claims	If you need to make a claim, please contact us at the above address or on 07071 332424 and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.										
Compensation	Amlin Underwriting Limited belongs to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information is available from FSCS. Tel 0207 892 7300.										
Choice of law	English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.										