

...dot²dot... wheels

Summary of Cover

This is a summary of the policy highlighting the main features and exclusions to help you decide if the policy meets your needs. It does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

...Name of the insurer...

The insurer of this policy is Norwich Union Insurance Limited.



...Type of insurance and cover...

dot 2 dot wheels is based on the Norwich Union Minifleet policy. The policy will protect you and the permitted drivers, and comprises Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quote and itemised in your schedule.

...Key covers, features & benefits...

Your policy includes the following key covers, features and benefits, which are detailed in your policy documentation.

Covers, features and benefits	Comprehensive	Third Party, Fire & Theft
Carriage of Passengers for Hire and reward	✓	✓
Legal Liability for death or injury to any person, including passengers (unlimited)	✓	✓
Legal liability for damage to other people's property (limit £20,000,000 for private cars, people carriers and minibuses, £5,000,000 for all other vehicles)	✓	✓
Legal costs: Incurred with our consent in connection with a claim against you	✓	✓
Damage to the insured vehicles and attached trailer	✓	Fire and theft claims only
Glass cover	✓	Fire and theft claims only
Accident recovery & Club Approved Repairer Service	✓	Fire and theft claims only
Legal Services and Advice	✓	✓
Personal belongings including Toys (£500)	✓	✓
Replacement booster and/or car seats following an accident	✓	Fire and theft claims only
Optional covers		
For Private Cars, People Carriers and Minibuses: Accident and Breakdown Assistance	✓	✓

If you have selected any of the optional covers, they will be itemised on your schedule and the cover will be set out in full in your policy documentation.

...Key exceptions or limitations...

Detailed here is a summary of the most significant or unusual exceptions. These are simply meant as a summary and you should refer to your policy documentation for full details of the policy exceptions.

...Exceptions to loss of or damage to your vehicle...

(please refer to Section 1 of your policy)

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle
- Loss of value following repair
- Where an excess applies, the amount that you will have to pay, and the cover that the excess applies to, will be detailed in your policy and schedule. The minimum excess is £150 if the vehicle is lost stolen or damaged.

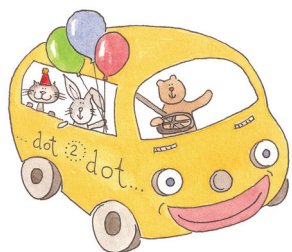
...Exceptions to Your liability to third parties...

(please refer to Section 2 of your policy)

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it by anyone other than the driver or attendant
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section and to property being conveyed by your vehicle
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event except where such liability is required to be covered by the Road Traffic Acts.

...Duration of policy...

The standard duration of this non-investment contract is 12 months from date of commencement, or as otherwise shown on your policy schedule.



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Contact Information

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...Right of cancellation...

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. There are no other cancellation rights after this period. A full explanation of the cancellation rights can be found in the policy documentation.

...Administration Charge...

We reserve the right to charge £10 for any change you make to your policy.

...Making a claim...

To make a claim during normal office hours please telephone dot 2 dot wheels at Stanmore Insurance Brokers on 0161 724 2900. Outside of office hours please telephone the Norwich Union Claims Helpline (24 hours) on 0800 678999. Please have your policy number to hand when calling.

...Our service to you...

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. In the first instance, please contact Stanmore Insurance Brokers Limited. Full details of Norwich Union's complaints procedure will be set out in your policy document. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

...Financial Services Compensation Scheme...

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim.

...The law applicable...

It is our intention to apply the law of England and Wales to your insurance contract unless your business is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

...dot 2 dot wheels...

Is a trading style of Stanmore Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority (FSA). Our FSA registration number is 306217.

