



## Policy Summary – Covered On Demand Learner Driver Insurance.

The motor policy is designed to provide comprehensive cover when you are learning to drive in a friend, relative or family member's car.

This is not a traditional motor policy, the policy provides selected periods of insurance (Insured Day(s)) chosen by you and the cover offered under this policy is only operative during any Insured Day(s) selected by you and shown on the documentation supplied to you.

The policy is not suitable if you own the car you are learning to drive in, or if the car you are learning to drive in does not have main insurance cover (in the name of the car owner) in place throughout the Insured Day(s).

You should regularly review your cover to ensure that it continues to meet your demands and needs. In addition, you should contact the administrator as soon as practicably possible if any circumstances change, for example if you or the vehicle keeper move home or when you pass your driving test.

The insurance is underwritten by Catlin Insurance Company (UK) Ltd. and administered by 3XD Limited.

**Important:** This summary does not contain the full terms and conditions of your insurance that are shown in the policy document. You will be provided with a copy of the policy document when you take out the cover. You should take time to read through the policy document to ensure that the full scope of cover meets your demands and needs.

If you would like a copy of the policy document before you take out the cover you can telephone us on 0345 519 4969 and we will send you a copy.

### Duration of the Cover

Covered On Demand is a short-term motor policy that enables you to select Insured Day(s) over a policy period to suit your needs the choices available to you are as follows:

- any 3 Insured Days over a policy period of 7 days;
- any 7 Insured Days over a policy period of 14 days;
- any 14 Insured Days over a policy period of 28 days;
- any 14 Insured Days over a policy period of 60 days;
- any 28 Insured Days over a policy period of 60 days; or
- any 28 Insured Days over a policy period of 90 days.

The minimum period of insurance available to you is 1 Insured Day or 24 hours (00.01 am through to 00.00 pm). An Insured Day can be selected and used on the same day, however, the period of insurance will be effective from the time cover is requested and will expire at 00.00pm (Midnight) that same day. The maximum period of insurance available to you is the number of unused Insured Day(s) available prior to your policy period expiring.

An Insured Day start time cannot be backdated.

You may also purchase additional Insured Days or extend the policy period by either 5 or 10 days.

### Section 1: Damage to the Car

If the car is damaged whilst you are driving under supervision it will be our decision whether to repair it, replace it, or pay the cash amount of the damage.

The excess under this section is stated in the schedule. If we pay the excess on your behalf you will have to repay us.

The main exclusions are:

- Loss of use of the car;
- More than the manufacturer's last list price of any part or accessory;
- Wear and tear, mechanical, electrical, electronic or computer breakdowns, failures and breakages, or breakages of any part directly due to application of brakes or to road shocks; or
- Damage to tyres caused by braking, punctures, cuts or bursts.

### Section 2: Fire and Theft Cover

If the car is lost or damaged whilst you are driving under supervision by:

- Fire, lightning, self-ignition or explosion; or
- Theft or any attempted theft.

It will be our decision whether to repair it, replace it or pay the cash amount of the loss or damage.

If the car is lost by theft we will only make payment if it has not been recovered within 42 days of the date upon which the theft was reported to us.

The excess under this section is stated in the schedule. If we pay the excess on your behalf you will have to repay us.

The main exclusions are:

- Loss of use of the car;
- More than the manufacturer's last list price of any part or accessory;
- Loss of the car by deception by any purported purchaser or their agent, or loss of proceeds of sale;
- Any loss or damage by the theft or attempted theft whilst the ignition keys of the car have been left in or on the car; or
- Any reduction in the market value of the car as a result of repairs to the car.

### Section 3: Third Party Cover

We will insure you for all amounts you may be legally liable to pay in respect of:

- Death of or injury to any person; and
- Accidental damage to any person's property (including animals) up to a maximum of £20,000.000 in respect of one accident or series of accidents arising out of one event;

involving the car but only if (a) your certificate of insurance allows, (b) you are using a car with the owner's permission for the purposes of learning to drive, and (c) you were being supervised by the accompanying driver at the time of the event.

The main exclusions are:

- Loss of or damage to any car or trailer which you or any person covered under this policy is driving or towing;
- Death of or injury to anyone while they are working for you or any other named person, except as set out in the Road Traffic Act 1991 or any subsequent or amending legislation;
- Any event where anyone driving the car has never held a licence to drive it or who is disqualified from holding or obtaining such a licence; or
- Any event where anyone is entitled to insurance under any other insurance cover.

### Section 4: Legal Costs

In dealing with or defending any claim under this section we will pay legal fees at our discretion.

### Section 5: Audio and Visual Equipment

We will provide cover in respect of loss of or damage to audio and visual equipment and components (excluding car telephones, mobile telephones, cassettes, tapes and disks) up to £800 whilst such equipment and components are permanently fitted to the car.

The excess under this section is stated in the schedule. If we pay the excess on your behalf you will have to repay us.

We will not provide cover under this section if the car is an open or convertible car.

### Section 6: Personal Belongings

We will pay up to a maximum of £100 in respect of any loss of or damage to personal belongings whilst in the car.

The main exclusions are:

- Loss of or damage to goods or samples carried in connection with any business or trade;
- Loss of or damage to money, credit cards, stamps, tickets, documents, securities, jewellery, furs of any description, car telephones, mobile telephones, electronic navigation aids or any similar equipment;
- Loss of or damage to audio and visual equipment and components, cassettes, tapes and discs (see section 5);
- Theft of any property carried in an open or convertible car unless stolen from a locked boot.

## Section 7: Medical Expenses

If any person in the car is injured in an accident whilst you are driving under supervision we will pay the medical expenses incurred up to £250 for each person injured.

## Section 8: Emergency Treatment

We will pay for emergency medical treatment as required by the Road Traffic Act 1991 or any subsequent or amending legislation.

## Significant Limitations

This policy only applies in England, Scotland and Wales, the Isle of Man, the Island of Guernsey, the Island of Jersey, and the Island of Alderney. There is no cover provided for foreign use and transit. Driving by you under this policy is restricted to you in person and the policy is only effective while you hold a current UK Provisional Driving Licence.

For this Covered On Demand to be operative at the time of any incident likely to give rise to a claim:

- You must have registered an Insured Day(s) through your Covered on Demand Account
- You must have received an email from the administrator attaching a Certificate of Motor Insurance confirming the Insured Day(s) you have selected
- You must be using the vehicle during the Insured Day(s) for the purpose of learning to drive in a friend, relative or family member's car under the supervision of an accompanying driver who holds a current full UK/EU/EEA Driving Licence, is 25 years of age or over, has held a full UK/EU/EEA Driving Licence for a minimum of 3 years and has been a resident in the United Kingdom for a minimum of 2 years; or you are in the process of receiving driving tuition from a registered qualified Approved or Potential Driving Instructor (ADI/PDI) or taking an official Driving Standards Agency (DSA) practical driving test with a current qualified Driving Standards Agency Examiner

## Driving by the Accompanying Driver

Cover is extended to allow the accompanying driver to drive only in the following circumstances:

- While you are receiving driving tuition in the car, or undergoing an official DSA practical driving test, it is necessary in exceptional circumstances for the accompanying driver to drive the car in order to complete the journey, return the car to the driving test centre, or return the car to your home or its normal garaging address; or
- If you pass your official DSA practical driving test cover is provided for the accompanying driver to return the car to your home or its normal garaging address.

## After completing your DSA Practical Driving Test

If you pass your UK Driving Test all cover under the policy will cease immediately other than the limited cover shown above and you must return your certificate of insurance to the administrator for cancellation immediately. No refund of premium is payable.

## Cooling Off Period and Cancellation

- Statutory Cancellation Rights – Cooling-Off Period

There are no statutory cancellation rights under this policy, as all periods of cover will have ended within a period of thirty (30) days from the date of commencement.

- Your Right to Cancel

You are entitled to cancel this policy by notifying us through the administrator. There will be no return of premium.

- Our Right to Cancel

We are entitled to cancel this policy, if there is a valid reason to do so, including for example:

- any failure by you to pay the premium; or
- a change in risk occurring which means we can no longer provide you with insurance cover; or
- non-cooperation or failure to supply any information or documentation we request, such as details following an accident;

by giving you seven (7) days' notice in writing. Any return of premium due to you will be calculated at a proportional rate depending on the number of unused and unbooked insured days unless you have made a claim in which case the full premium is due.

Please note that any refund from us may be subject to a further cancellation charge levied by the administrator. Any charges levied by the administrator will be in accordance with the terms and conditions agreed between you and them at the time you arranged this policy.

Under the Road Traffic Act 1991 or any subsequent or amending legislation, it is an offence not to surrender your certificate of motor insurance, or any certificate of motor insurance issued for future Insured Day(s), within seven (7) days of the cancellation date.

## Making A Claim

If you need to make a claim, please telephone us as soon as practicably possible on 08000 665364.

You must take all practical steps to ensure the safety of the damaged car and its accessories. We will not pay for any increase in damage as a result of the car being removed by its own power following an accident.

We have full discretion over the conduct of any proceedings and settlements of claims. You, or any other person covered under this policy, must give us all the assistance and information possible and produce a copy of the driver's licence if requested.

## Complaints

If you are unhappy about the sale or administration of the policy, you should initially contact the administrator in writing or by phone.

The address is: 3XD Limited  
PO Box 672  
Longridge  
Preston  
Lancashire PR3 8AD

The telephone number is: 0345 519 4969

If you are unhappy about claims handling, you should initially contact us in writing, by phone or email.

The address is: Compliance Officer  
Catlin Insurance Company (UK) Ltd.  
20 Gracechurch Street  
London EC3V 0BG The

telephone number is: 0207 743 8487

The email address is: [xlcatlinukcomplaints@xlcatlin.com](mailto:xlcatlinukcomplaints@xlcatlin.com)

Complaints that cannot be resolved may in certain circumstances be referred to the Financial Ombudsman Service.

The address is: Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

The telephone number is: 0800 0234 567  
(Free for people phoning from a Fixed line for example a landline at home or; 0300 1239 123 (Free for mobile phone users who pay a monthly charge for numbers starting 01 and 02)

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Insurance Company (UK) Ltd. is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

## Law, Jurisdiction & Language

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary this policy shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales. Unless otherwise agreed, the language of this policy shall be English.

## Compensation

Catlin Insurance Company (UK) Ltd. is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they cannot meet their obligations, full details can be found on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Other Information

Under the Road Traffic Act 1991 or any subsequent or amending legislation, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or Certificate of Motor Insurance.

Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308)

Covered On Demand Learner Driver Insurance is a trading style of Covered Insurance Services Limited who are an appointed representative of 3XD Limited, PO Box 672, Longridge, Preston PR3 8AD who are authorised and regulated by the Financial Conduct Authority under firm reference 469379.

You can check these details on the FCA's register by visiting the website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 08001116768

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