

POLICY SUMMARY

April 2017

The key facts

This is your motor insurance policy summary; it contains the key information about your policy that you should read. Your policy summary does not contain the full details of the limits, terms and conditions of the insurance contract.

For full details, please read the Schedule, Certificate of Motor Insurance, Statement of Facts and Policy Booklet together. You will find the name of the Insurer along with the inception and renewal dates of your insurance policy on your Schedule and Certificate of Motor Insurance.

All policies are issued for 12 months and must be renewed for cover to continue. You can download your Policy Booklet from the online portal at:

www.wisedriving.com/managemypolicy

Your cover

If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain. You are also covered for loss of or damage to your vehicle caused by fire or theft. Additional cover for damage sustained to your vehicle in an accident or damage caused by vandalism is provided depending on the cover provided on your Schedule.

No cover will be provided should it be proved that the driver of your car was driving under the influence of drink or drugs. You should refer to your Schedule if you are unsure of your level of cover.

Cancellation

You will have a right to cancel the policy for any reason, subject to no claims resulting in a total loss having occurred, within 14 days of buying the policy or receiving the policy documents, whichever is later. A charge will apply for the period of cover provided and in addition, an administration charge will apply as shown in the charges section of the WiseDriving Terms and Conditions.

After 14 days you may cancel the policy at any time subject to the charges detailed in the WiseDriving Terms and Conditions.

Keep us updated

You may need to review your policy to ensure that cover remains adequate. Should your circumstances or details change then please contact iGO4 immediately.

Claims

If you need to report an accident or theft or need to make a claim please call **0333 241 9566**.

For glass repair or replacement, please call us on the number above.

The key facts

This is your motor insurance policy summary; it contains the key information about your policy that you should read. Your policy summary does not contain the full details of the limits, terms and conditions of the insurance contract.

For full details, please read the Schedule, Certificate of Motor Insurance, Statement of Facts and Policy Booklet together. You will find the name of the Insurer along with the inception and renewal dates of your insurance policy on your Schedule and Certificate of Motor Insurance.

All policies are issued for 12 months and must be renewed for cover to continue. You can download your Policy Booklet from the online portal at:

www.wisedriving.com/managemypolicy

Complaints

iGO4 is proud of its reputation for fairness in the way we deal with our customers. However, occasionally disputes or misunderstandings can happen. If you have any complaint with iGO4 or WiseDriving Box faults or your policy or a claim made under it, you should first phone the Customer Services team on **01733 308 358**, email us at complaints@iGO4.com or write to us at WiseDriving, iGO4 House, Staniland Way, Peterborough, PE4 6JT.

If you are not happy with our response, you may approach the Financial Ombudsman Service by writing to them at Exchange Tower, London E14 9SR or by telephone on **0800 023 4567** from a landline or **0300 123 9123** from a mobile or visit their website <http://www.financial-ombudsman.org.uk/>.

Financial Services Compensation Scheme (FSCS)

iGO4 and your insurer are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if we are unable to meet our obligations. Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning **0207 741 4100**.

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS
Legal liability to third parties			<ul style="list-style-type: none"> Legal liability for death of or injury to any person and damage to any other person's property as a result of an accident involving your car. 	<ul style="list-style-type: none"> There is no cover for any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from your car. There is no cover for death or bodily injury to the person driving or in charge of your car or to any person being carried in or on, getting onto or off, a trailer or vehicle being towed. Any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss or damage to property. This limit is inclusive of all costs and expenses up to £5,000,000.
Damage to your car by fire, theft or attempted theft			<ul style="list-style-type: none"> We will pay for loss or damage to your car, its accessories and spare parts. If your car is repairable, and you use a repairer recommended by us, you will be given a courtesy car for the duration of repairs (subject to availability). If your car is stolen and not recovered within 28 days we will replace your car with a new one of the same make, model and specification as long as your car is less than 12 months old, the mileage at the time of the claim is under 15,000, you have owned the car since it was first registered as new, it is not imported and, if recovered, repairs will cost more than 50% of current list price. 	<ul style="list-style-type: none"> Theft or attempted theft if your car keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) are left in or on your car, if your car is left unlocked or if any window is left open. Theft or attempted theft that involves somebody using trickery or deception to acquire your car. Confiscation, requisition or destruction by a government, public or local authority. Loss of or damage to your car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you unless you can prove that the driver intended to permanently deprive you of your car. Any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork. Any statutory police recovery and storage charges. You will need to pay these directly to the police before your car is released. Any loss or damage caused by theft or attempted theft if your car is fitted with a WiseDriving Box and the device has been tampered with or removed by you or any other unauthorised person. The courtesy car can only be provided subject to availability and is NOT available where your car is stolen and unrecovered.

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS
Accidental or malicious damage			<ul style="list-style-type: none"> Loss of or damage to your car, its accessories and spare parts as a result of certain events. If your car is repairable, and you use a repairer recommended by us, you will be given a courtesy car for the duration of repairs (subject to availability). We will replace your car with a new one of the same make, model & specification if the car is less than 12 months old, the mileage at the time of the claim is under 15,000, you have owned the car since it was first registered as new, it is not imported and repairs will cost more than 50% of the current list price. 	<ul style="list-style-type: none"> The policy does not cover damage to tyres by braking, punctures, cuts or bursts. Any statutory police recovery and storage charges. You will need to pay these directly to the police before your car is released. Loss or damage caused by an inappropriate type or grade of fuel being used. Confiscation, requisition or destruction by a government, public or local authority. Loss of or damage to your car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you unless you can prove that the driver intended to permanently deprive you of your car. Any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork. The courtesy car can only be provided subject to availability and is NOT available in respect of total loss claims or for accidents occurring outside the Territorial Limits.
Loss or damage to audio or radio equipment			<ul style="list-style-type: none"> Cover is unlimited for loss or damage to permanently fitted in-car entertainment equipment if it forms part of the original vehicle specification and was fitted by the manufacturer of your car. 	<ul style="list-style-type: none"> We will pay up to £150 for equipment, after taking off your Excess, that is not part of the manufacturer's original specification. The policy does not cover portable items such as radios, tape and CD/DVD playing equipment, satellite navigation systems, televisions, games consoles and screens being carried in your car.

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS
Glass/ windscreen cover			<ul style="list-style-type: none"> Cover for repair or replacement of damaged glass in your windscreen, windows or sunroof. 	<ul style="list-style-type: none"> An excess applies if the glass is replaced. If you choose not to use our approved glass repairer, cover may be limited and you may be asked to pay an increased excess. Please refer to any endorsements in your Schedule.
Personal belongings			<ul style="list-style-type: none"> Cover of up to £400 for loss or damage to certain personal belongings whilst they are in your car. 	<ul style="list-style-type: none"> Theft or attempted theft of belongings is excluded if your car has been left unlocked, left with the keys in or on it or with a window or roof open. Theft of belongings is excluded unless they are kept out of sight in a locked boot or other storage compartment. A list of excluded items is shown in your policy.
Personal accident			<ul style="list-style-type: none"> Death and injury benefits of up to £5,000 for you, your spouse or civil partner and £2,500 death benefit for any other passenger, if the incident is a result of a road accident whilst travelling in your car. 	<ul style="list-style-type: none"> Applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes. Does not apply if the injured person was not complying with the law regarding seat belts or, if driving, was under the influence of alcohol or drugs.
Cover abroad			<ul style="list-style-type: none"> Your policy provides the minimum cover required by law for travel within countries that are members of the EU and any other country which the Commission of the European Union approves as meeting the requirements of Article 8 of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No. 2009/103/EC). 	<ul style="list-style-type: none"> Loss of or damage to your car is excluded unless your policy has been extended to provide full cover. Prior application for full policy cover must be made before the journey commences. Maximum 90 days full cover outside of the Territorial Limits in any one annual period of cover.

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	FEATURES & BENEFITS	EXCLUSIONS & LIMITATIONS
Loss & theft of keys			<ul style="list-style-type: none"> We will pay for the replacement costs of the keys to your car or other ignition devices, including the replacement of all locks, if lost or stolen, up to the value of £300. 	<ul style="list-style-type: none"> This is subject to them not being left in, on or attached to the car while left unattended, or if reasonable care was not taken to prevent their loss.
Uninsured driver benefit			<ul style="list-style-type: none"> If you are involved in a non-fault accident with another motorist who isn't insured we will reinstate your no claim discount and reimburse any excess once we have established that the driver of the other vehicle was uninsured and the accident was not your fault. 	<ul style="list-style-type: none"> So we can do this we will need: <ul style="list-style-type: none"> Registration Number, Make, Model and Colour of the other vehicle Where possible the responsible party's name and address
Vandalism promise			<ul style="list-style-type: none"> Any claim caused as a result of vandalism that is malicious and deliberate will not impact your no claims discount and we will not charge you your excess. 	<ul style="list-style-type: none"> This is providing: <ul style="list-style-type: none"> You have reported the incident to the police within 24 hours of the event and provide us with your crime reference number The damage has not been caused by you, a member of your family or anybody insured by the policy. <p>Please note the Vandalism Promise will not apply if you are unable to provide us with your crime reference number.</p>

Contact details

Call: **01733 308 358**

Monday to Friday: 8.00am to 8.00pm

Saturday: 9.00am to 5.00pm

Sunday: 10.00am to 4.00pm

Bank Holidays: 10.00am to 4.00pm

email: **customerservice@wisedriving.com**

Post: **Customer Services
WiseDriving
iGO4 House
Staniland Way
Peterborough
PE4 6JT**

*03 numbers are charged at national call rates and included in inclusive minute plans from landlines and mobiles.

Copyright © 2017 WiseDriving is a trading name of iGO4 Limited, registered in England No 5095154.

Registered address: iGO4 House, Staniland Way, Peterborough, PE4 6JT. Policies are underwritten by the insurer shown on the schedule. iGO4 Limited is authorised and regulated by the Financial Conduct Authority. FCA registered number: 536726. www.fca.gov.uk