



Your Volkswagen Motor Insurance Cover Booklet



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Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, Light & Sight pack and Mayan Blue non-metallic signature paint.

Front cover models shown (from left to right) are:

New up! beats with optional Winter pack and Pure White non-metallic paint.

Polo SEL with optional 17" 'Mirabeau' alloy wheels, Light & Sight pack and Mayan Blue non-metallic signature paint.

Welcome

Welcome to Volkswagen Insurance

Your Volkswagen Motor Insurance cover has been designed to give **you** the peace of mind that in the event of an accident **your** Volkswagen will be repaired in a Volkswagen approved repairer, by Volkswagen trained technicians who will only use genuine Volkswagen parts and paints.

You must read this Cover Booklet, the **schedule**, **endorsements** and the **certificate of motor insurance** together. The **schedule** tells **you** which sections of the policy apply. Please check all documents carefully to make certain they give **you** the cover **you** want.

All the details of how to make a claim, together with any conditions that **you** must comply with, are set out in the following pages.

If **you** have any questions that are not answered within this Cover Booklet, please contact **us**.

Please keep this Cover Booklet and **your** other insurance documents in a safe place.

Certain words in this Cover Booklet have specific meanings which are explained under the Meaning of Words section.

In return for paying or agreeing to pay the premium, **we** will insure **you** under the conditions of this Cover Booklet for any insured event which takes place during the **period of insurance** within the **geographical limits**.

This policy is a contract between **you** and **us**. It is not **our** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact **us**.



Model shown is new Polo beats with optional 16" 'Knight White' alloy wheels, electric glass sunroof, LED dipped and main beam headlights and Oryx White premium signature paint.

What to do if you have an accident

- Always stop the **vehicle** if **you** are in an accident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged
- Ensure that **you** and **your** passengers are safe
- If anyone is injured or the accident is blocking the road, call the emergency services
- If **you** think the **vehicle** is unsafe to drive, call the 24-Hour Claims Helpline and **we** will arrange for the vehicle to be recovered
- Do not accept blame or admit liability for the accident
- Advise **us** of the following details as soon as **you** can:
 - The registration number of any other vehicle(s) involved in the accident
 - The name, address, contact number and insurance details of any driver(s) involved in the accident. **You** must also provide the same details to anyone who has a good reason for asking
 - The name, contact number and address of anyone who witnessed the accident
 - Any other information that **you** have about the accident, such as injuries caused, property damaged or photographic evidence

For Broken Windcreens and Window Glass

Call the 24-Hour Windscreen Claims Helpline on 0333 043 1294.

We will arrange for the glass to be repaired or replaced. Cover is unlimited after taking off any **excess**.

Repairing a windscreen or window instead of replacing it can save **you** paying an **excess**. Ask when calling the Windscreen Claims Helpline.

How to make a claim

Call the 24-Hour Claims Helpline on 0333 043 1294.

If **you** need to make a claim outside of the UK, please call the 24-Hour European Claims Helpline on +44 (0)1925 422776.

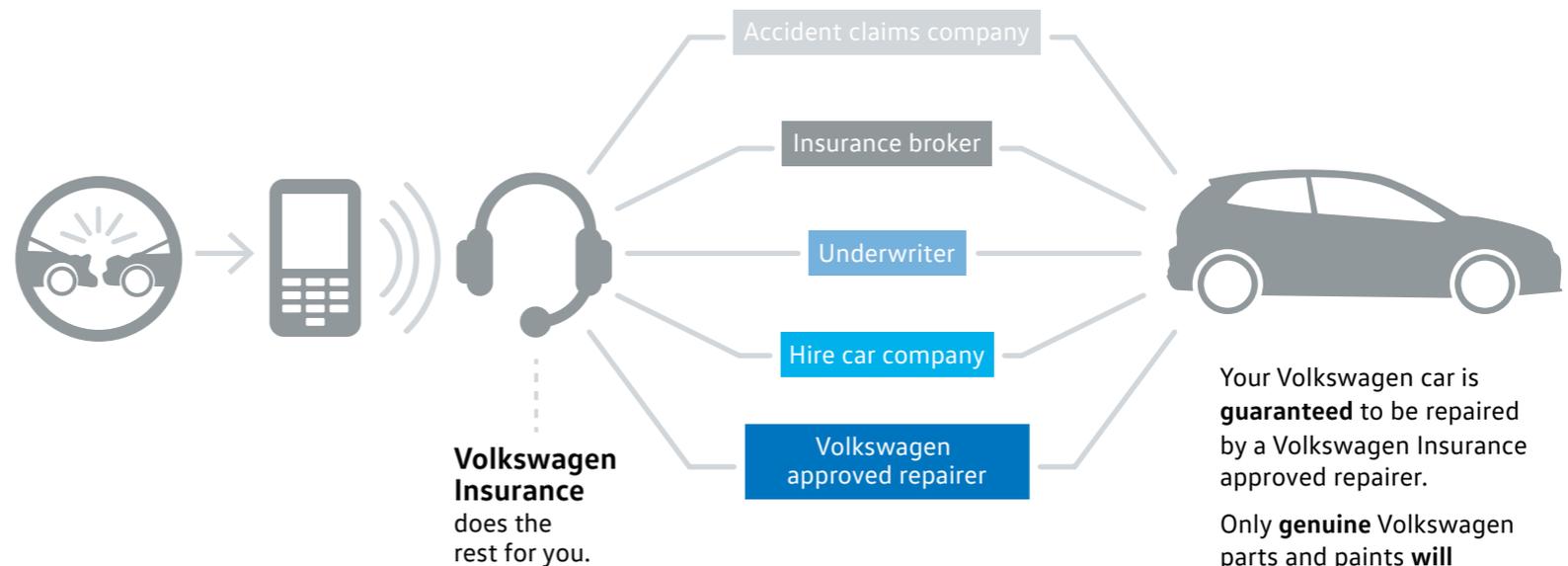
A dedicated Claims Manager will look after **your** entire claim from start to finish, liaising with any third parties and Volkswagen approved repairers.

If required, **your** dedicated Claims Manager will also arrange for the **vehicle** to be recovered.

Don't forget, as a Volkswagen Insurance customer **you** are guaranteed that in the event **your** Volkswagen is damaged in an accident that it will be repaired by Volkswagen trained technicians, in a Volkswagen approved repairer, using only genuine Volkswagen parts and paints. For **your** peace of mind labour and Genuine Parts are covered by a two-year warranty (excluding wear and tear).

Furthermore, while using an approved repairer, **you** will be offered a small courtesy car while yours is being repaired to keep **you** on the road.

For **our** joint protection telephone calls may be recorded and monitored by **us**. Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates, charges may vary dependant on **your** network provider and are usually included in inclusive minute plans from landlines and mobiles.



Policy Wording

Meaning of Words

When the following words and phrases appear in this Cover Booklet, they have the specific meanings given below. These words are highlighted in **bold print**.

Certificate of motor insurance

The proof of the motor insurance **you** need by law. The **certificate of motor insurance** shows what vehicle is covered, who is allowed to drive the **vehicle** and what the **vehicle** can be used for. If **your certificate of motor insurance** allows driving by any driver, please refer to **your schedule** for any restrictions that may apply.

Endorsement

A clause that alters the cover provided by the policy.

Excess

The part of a claim **you** must pay. Sometimes more than one **excess** can apply, in which case **we** will add them together.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while the **vehicle** is being transported between any of these countries.

Hazardous locations

- Power stations
- Nuclear installations or establishments
- Refineries, bulk storage or production premises in the oil, gas or chemical industries
- Ministry of Defence premises
- Military bases
- Rail trackside
- Any other rail property to which the public do not have access

High category hazardous goods

Any substance within the following United Nations Hazards Classes:

- 1: Explosives
- 5.2: Organic peroxides
- 6.1: Toxic substances
- 6.2: Infectious substances
- 7: Radioactive materials



Interior shown is Polo BlueMotion with optional electronic climate control air conditioning, Light & Sight pack and Clearwater Blue metallic paint.

Market value

The cost of replacing the **vehicle** with one of a similar age, type, mileage, specification and condition, immediately before the loss or damage happened.

Period of insurance

The period **you** are covered for as shown on the **schedule**.

Schedule

The latest **schedule we** have issued to **you**. This forms part of the contract of insurance. It gives details of the **period of insurance**, the premium **you** have to pay, the **vehicle** which is insured and details of any **excesses** or **endorsements**.

Telematics product

If **your** policy requires **you** to share data on **your** driving style, the **telematics product** will collect and transmit data and will refer to either; the telematics device supplied and fitted to the **vehicle**, or the Volkswagen Insurance Telematics app **you** must download to **your** mobile device and connect to the **vehicle's** Bluetooth.

Meaning of Words (continued)

Terrorism

Terrorism is defined as any act or acts including, but not limited to:

- The use or threat of force and/or violence, and/or
- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to harm, or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be or occasioned in whole or in part for such purposes.

We, us, our

The insurer specified in the **schedule** and the **certificate of motor insurance** and Carrot Risk Technologies Limited as insurance intermediary in placing this policy with the insurer and administering this policy.

You, your

The policyholder named on the **schedule**.

The vehicle

Any motor vehicle that **you** have given **us** details of and for which **we** have issued a **certificate of motor insurance**. The **vehicle's** registration number will be shown on **your** latest **certificate of motor insurance**. Accessories and spare parts are included in the definition of the **vehicle** when they are with the **vehicle** or locked in **your** own garage.

Section A – Damage to the vehicle

What is covered

- **We** will pay for damage to the **vehicle** caused by accidental or malicious damage or vandalism.
- If **we** are paying for damage to the **vehicle** and **you** have a child seat fitted to the **vehicle**, **we** will also cover the cost of replacing the child seat with a new one of the same or similar model and standard.
- **We** will also cover the cost of replacing or repairing the **vehicle's** audio, navigation and entertainment equipment up to the following amounts:
 - unlimited for equipment fitted as standard by the manufacturer; or
 - £500 for any other equipment, provided this equipment is permanently fitted to the **vehicle**

If the **vehicle** is not roadworthy after an accident within the **geographical limits**, which has been reported to **us** and **we** have accepted the claim (not including glass), **we** can arrange to get **you** and **your** passengers from the scene of the accident to **your** home or planned destination. If **you** cannot complete **your** journey **we** will pay for overnight accommodation up to £40 per person for **you** and **your** passengers (up to £200 in total).

To keep **you** mobile within the **geographical limits**, **we** will offer **you** a minimum of a small courtesy car while the **vehicle** is being repaired by a Volkswagen approved repairer.

Subject to availability, the courtesy car will be of a make and model from within the Volkswagen Group range (Audi, SEAT, ŠKODA, Volkswagen). Where a Volkswagen Group vehicle is not available, a courtesy car of an alternative make will be provided.

Once **we** have decided that the **vehicle** can be economically repaired by a Volkswagen approved repairer and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take. If the **vehicle** can still be legally driven (in other words it is roadworthy), **we** will provide a courtesy car while the **vehicle** is being repaired by a Volkswagen approved repairer. If the **vehicle** cannot be economically repaired (total loss), **you** may retain the courtesy car for the following periods from the date that the **vehicle** is declared a total loss:

- 14 days if the **vehicle** is less than one year old from the date of its first registration as new
- 4 days if the **vehicle** is more than one year old from the date of its first registration as new

A courtesy car will not be provided where **you** choose not to use a Volkswagen approved repairer.

The supply of a courtesy vehicle may be subject to terms and conditions.

[Click here](#) for details of how **we** will settle claims.

What is not covered

- Loss of or damage to the **vehicle** caused by malicious damage or vandalism when no one is in it if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked; or
 - the keys (or any other device needed to lock the **vehicle**) are left in or on the **vehicle**
- The **excesses** shown in the **schedule**. **You** must pay these amounts for every incident that **you** claim for under this section unless the **vehicle** is accidentally damaged by another and:
 - the damage occurred in the **geographical limits**
 - the damage was not the fault of the person driving the **vehicle**
 - **you** provide **us** with the registration number and make and model of the other vehicle and if possible, the name of the driver of the other vehicle
 - **we** confirm that the driver of the other vehicle causing the damage was not insured
 - the incident is reported to the Police as soon as possible and they assign a crime reference number

Notwithstanding the above, if it cannot be established immediately that the damage was not the fault of the person driving the **vehicle** and that the driver of the other vehicle was not insured **you** may have to pay any **excesses** shown in the **schedule**. However if **we** are satisfied that the accident was not the fault of the person driving the **vehicle** and that the driver of the other vehicle was not insured, **we** will repay any **excesses** **you** have paid upon request.

- Loss of or damage to the **vehicle** caused by fire, or by theft.
- Loss of use of the **vehicle**.
- Wear and tear and any loss or damage which happens gradually.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.

- Loss of or damage to the **vehicle** caused by an inappropriate type or grade of fuel being used.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- The **vehicle** losing value after, or because of, repairs.
- Loss of or damage to the **vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.
- Confiscation, requisition or destruction of the **vehicle** by or under the order of any Government or Public or Local Authority.
- Loss or damage caused by pressure waves from aircraft or any flying object.
- Loss of or damage to any radar detection equipment.
- Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to the **vehicle**.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section K of this insurance - Replacement locks).
- Repairs, re-programming or replacement of any component, including locks on the insured vehicle, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section K of this insurance - Replacement locks).
- Any damage to the **vehicle** caused deliberately by **you** or any person driving it with **your** permission.
- Loss of or damage to the **vehicle** caused by a person known to **you** taking the **vehicle** without **your** permission, unless that person is reported to the Police for taking the **vehicle** without **your** permission.

Section B – Broken windscreen and window glass

What is covered

- If the windscreen or any window glass in the **vehicle** is broken during the **period of insurance** we will pay the cost of repairing or replacing it. **We** will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

A claim under this section only will not affect **your** No Claims Discount.

What is not covered

- The **excess** shown on **your schedule** for any claim if the glass is replaced rather than repaired.
- Loss of use of the **vehicle**.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof and hood mechanisms.
- Repair or replacement of any windscreen or window unless it is made of glass.
- Mechanical items associated with the window mechanisms of the **vehicle** under this section.
- Repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/ reflectors or folding rear windscreen assemblies under this section.
- Loss or damage caused deliberately by **you** or by any person who is driving the **vehicle** with **your** permission.
- Any amount exceeding £150 (after the deduction of any **Excess** that applies) for any one claim if **you** do not use **our** approved replacement service.



Interior shown is Polo SEL with optional Winter pack, electronic climate control air conditioning, alcantara upholstery, Light & Sight pack and Mayan Blue non-metallic signature paint.

Section C – Fire and theft

What is covered

- **We** will pay for loss of or damage to the **vehicle** caused by fire, theft or attempted theft.
- If **we** are paying for damage to the **vehicle** and **you** have a child seat fitted to the **vehicle**, **we** will also cover the cost of replacing the child seat with a new one of the same or similar model and standard.
- **We** will also cover the cost of replacing or repairing the **vehicle's** audio, navigation and entertainment equipment up to the following amounts:
 - unlimited if fitted as standard by the manufacturer; or
 - £500 for any other equipment provided this equipment is permanently fitted to the **vehicle**

To keep **you** mobile, within the **geographical limits** only, **we** will offer **you** a minimum of a small courtesy car while the **vehicle** is being repaired by a Volkswagen approved repairer.

Subject to availability, the courtesy car will be of a make and model from within the Volkswagen Group range (Audi, SEAT, ŠKODA, Volkswagen). Where a Volkswagen Group vehicle is not available, a courtesy car of an alternative make will be provided.

Once **we** have decided that the **vehicle** can be economically repaired by a Volkswagen approved repairer and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take.

If the **vehicle** can still be legally driven (in other words it is roadworthy), **we** will provide a courtesy car while the **vehicle** is being repaired by a Volkswagen approved repairer.

If the **vehicle** cannot be economically repaired (total loss), **you** may retain the courtesy car for the following periods from the date that the **vehicle** is declared a total loss:

- 14 days if the **vehicle** is less than one year old from the date of its first registration as new
- 4 days if the **vehicle** is more than one year old from the date of its first registration as new

A courtesy car will not be provided where:

- **You** choose not to use a Volkswagen approved repairer.
- The **vehicle** is stolen and not recovered.

The supply of a courtesy vehicle may be subject to terms and conditions.

[Click here](#) for details of how **we** will settle claims.

What is not covered

- Loss of or damage to the **vehicle** and/or in-car entertainment, communication and navigation equipment caused by malicious damage, vandalism, fire, theft or attempted theft, when no-one is in it if:
 - any window, door, boot, roof opening, removable roof panel or hood was left open or unlocked, or
 - the keys (or any device needed to lock the **vehicle**) are left in or on the **vehicle**, or
 - the **vehicle** has been left with the engine running, or
 - the **vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use
- The **excess** shown in the **schedule**; **you** must pay these amounts for every incident that **you** claim for under this section unless, at the time of a theft, the **vehicle** was kept in a locked garage, in which case no **excess** is payable.
- Loss of use of the **vehicle**.
- Wear and tear and any loss or damage which happens gradually.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- The **vehicle** losing value after, or because of, repairs.
- Loss of or damage to the **vehicle** resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.

- Loss of or damage to the **vehicle** caused by a person known to **you** taking the **vehicle** without **your** permission, unless that person is reported to the Police for taking the **vehicle** without **your** permission.
- Confiscation, requisition or destruction of the **vehicle** by or under the order of any Government or Public or Local Authority.
- Loss from taking the **vehicle** and returning it to its legal owner.
- Loss of or damage to any radar detection equipment.
- Any damage to the **vehicle** caused deliberately by **you** or any person driving it with **your** permission.
- Loss of or damage to any audio, navigation and entertainment equipment unless this equipment is permanently fitted to the **vehicle**.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section K of this insurance - Replacement locks).
- Repairs, re-programming or replacement of any component, including locks on the insured vehicle, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section K of this insurance - Replacement locks).

How we will settle your claim under sections A or C

We will choose whether to repair the **vehicle** or pay **you** a cash amount equal to the cost of the loss or damage. If the **vehicle** cannot be driven because of damage that is covered under this policy, **we** will pay for the **vehicle** to be protected and taken to the nearest Volkswagen approved repairer.

If the vehicle is economically repairable

You do not need to get any estimates, as repairs can begin immediately after **we** have authorised them.

The Volkswagen approved repairer will contact **you** to arrange to collect the **vehicle**.

We will also pay the costs of delivering the **vehicle** back to the address shown on **your** current **schedule** or any other address **we** agree with **you** when the damage has been repaired.

If **you** do not want to use a Volkswagen approved repairer, **you** will need to send **us** an estimate for **us** to authorise and **we** may need to inspect the **vehicle**. **We** reserve the right to ask **you** to obtain alternative estimates.

You will have to pay any policy **excess** direct to the repairer.

If the condition of the **vehicle** is better after the repair than it was just before it was damaged, **we** may ask **you** to pay towards it.

If the vehicle is a total loss

Once an engineer has inspected and assessed the **market value** of the **vehicle**, **we** will make **you** an offer of payment.

If there is any outstanding loan on the **vehicle**, **we** may pay the finance company first. If **our** estimate of the **market value** is more than the amount **you** owe the finance company, **we** will pay **you** the balance.

If **our** estimate of the **market value** is less than the amount **you** owe the finance company, **you** may have to pay them the balance. Any payment **we** make for total loss will be after **we** have taken off any applicable **excess** and unpaid premium for this policy.

When **you** accept **our** offer for total loss, the **vehicle** will belong to **us**.

By purchasing this policy **you** agree that **we** can handle **your** claim in this way.

Replacement vehicle

We will not pay more than the **market value** of the **vehicle** unless:

- The loss or damage happens before the **vehicle** is a year old; and
- **You** are its first and only registered keeper; and
- **You** have owned the **vehicle** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new; and
- The cost of repair is valued at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price); and
- The **vehicle** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask **us** to, **we** will replace the **vehicle** (and pay the delivery charges to the address shown on **your** current **schedule** or any other address **we** agree with **you**) with a new vehicle of the same make, model and specification.

We will only do this if:

- **We** can buy a vehicle within the **geographical limits**.
- **We** have permission from the hire-purchase company (if this is how **you** bought the **vehicle** and **you** have not finished paying for it).
- The **vehicle** is a United Kingdom specification model bought from one of the manufacturer's authorised United Kingdom retailers.
- The model is still available from the manufacturer's authorised United Kingdom retailers.



Model shown is Polo SEL with optional Light & Sight pack and Mayan Blue non-metallic signature paint.

Section D – Medical expenses

What is covered

- If **you** or anyone in the **vehicle** is injured in an accident involving the **vehicle**, we will pay up to £200 in medical expenses for each injured person.

What is not covered

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.



Model shown is Polo BlueMotion with optional Clearwater Blue metallic paint.

Section E – Personal belongings

What is covered

- We will cover up to £250 for personal belongings in the **vehicle** that are lost or damaged following an accident, fire or theft involving the **vehicle**. You are covered for the cost of the item, less an amount for wear and tear and loss of value.
- We will also cover up to £200 for wheelchairs, prams, child's pushchairs and carrycots in the **vehicle** that are lost or damaged following an accident, fire or theft involving the **vehicle**. You are covered for the cost of the item, less an amount for wear and tear and loss of value.

What is not covered

- Any goods, tools or samples that are carried as part of any trade or business.
- Money, stamps, tickets, documents and securities (such as share or bond certificates).
- Loss of or damage to any radar detection equipment.
- Loss or damage occurring on any policy issued in the name of a corporate organisation, a company or a firm.
- Any jewellery or furs.
- Any theft of property from the **vehicle** if:
 - ignition keys have been left in or on the **vehicle**, or
 - the **vehicle** has not been secured by means of door and boot lock, or
 - any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - the **vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Any theft of property from an open-topped or convertible car unless the property was being kept in a locked boot or locked glove compartment.
- Any loss or damage to permanently fitted audio, navigation or telephone equipment (except as covered under Section A or Section C of this insurance).



Interior shown is new Polo beats DSG with optional electronic climate control air conditioning, front centre armrest and Oryx White premium signature paint.

Section F – Personal accident

What is covered

If **you** or **your** husband, wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of the **vehicle** (or any other private vehicle that **you** do not own), **we** will pay £10,000 for the following:

- Death.
- Total and permanent loss of sight in one eye.
- Total and permanent loss (at or above the wrist or ankle) of one hand or one foot.

We will only pay if the cause of the death or injury is an accident involving a car and the death or loss happens within 3 months of the accident.

This cover also applies to any passenger who are getting into, travelling in or getting out of the **vehicle** (as long as there is a passenger seat for that person).

What is not covered

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.
- Death or injury caused by suicide or attempted suicide.
- Death of or loss to any person driving the **vehicle** at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- More than £10,000 for any one accident.
- More than £10,000 to any one person for any one accident.

If **you**, or **your** husband, wife or civil partner have more than one motor insurance policy with **us**, **we** will only pay under one policy.



Interior shown is Polo S A/C with optional Mayan Blue non-metallic signature paint.

Section G – Liabilities to third parties

What is covered

Cover for you

We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:

- **You** using the **vehicle**.
- **You** using the **vehicle** to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the **vehicle** and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:

- Any person driving the **vehicle** with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive the **vehicle**). The person driving must not be excluded from driving the **vehicle** by any **endorsement**, exception or condition.
- Any person using (but not driving) the **vehicle**, with **your** permission, for social, domestic and pleasure purposes.
- Any passenger in, getting into or getting out of the **vehicle**.
- Any person using the **vehicle**, with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive the **vehicle**) to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to the **vehicle** and if allowed by law, provided it is not being towed for hire or reward.

We will also pay:

- Any costs and expenses for which **your** employer or business partner is legally liable as a result of **you** using the **vehicle** for their business.
- Any other costs and expenses for which **we** have given **our** written permission.
- Charges set out in the Road Traffic Acts.

We may at **our** absolute discretion consider payment in respect of the following legal costs:

- solicitors fees for representing **you** at any fatal accident enquiry, Coroner's, Magistrates, or similar court, and
- the reasonable cost of legal services to defend **you** against a charge of manslaughter or causing death by dangerous or reckless driving.

If **we** agree to pay these costs under this policy the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at **our** discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

If anyone who is insured by this section dies while they are involved in legal action **we** will give the same cover as they had to their legal personal representatives.

What is not covered

We shall not be liable:

- If the person claiming is otherwise insured or can claim on another policy.
- For any amount **we** have not agreed to in writing.
- For the death of or bodily injury to any person covered under this section arising out of or in the course of his/her employment except where such liability must be covered under the Road Traffic Acts.
- For loss of or damage to property owned by or in the **vehicle** of the person who is claiming cover under this section.
- For any loss of or damage to a vehicle, trailer, trailer caravan or broken-down vehicle covered by this policy.
- For any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.
- For any amount over £1.2 million, for any one pollution or contamination event while the **vehicle** is carrying any **high category hazardous goods** and/or is being used or driven at any **hazardous locations** other than in areas designated for access or parking by the general public.
- For any amount over £20 million, exclusive of costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage.
- For any amount over £5 million for all costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property.
- To secure the release of a motor vehicle, other than the **vehicle** described on **your certificate of motor insurance**, which has been seized by, or on behalf of, any government or public authority.

However, **we** will provide the minimum cover needed under compulsory motor insurance legislation.

Section H – Using the vehicle abroad

What is covered

Legal minimum insurance while the **vehicle** is in any country

- Which is a member of the European Union (EU), or
- Any other country which has agreed to follow Article 8 of the EU directive 2009/103/EC relating to insurance against Civil liability in respect of the use of motor vehicles.

This policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned. This legal minimum insurance does not include cover for loss of or damage to the **vehicle**.

Full policy cover

In addition to the legal minimum cover shown above, this policy includes the cover shown in **your** Policy **Schedule** within any member country of the EU and also Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland provided that:

- The use of the **vehicle** abroad is limited to no more than 30 days in total in any one annual **Period of insurance**; and
- **You** or any permitted driver are normally resident within the **geographical limits** of this policy; and
- **Your** visit abroad is for social, domestic or pleasure purposes only.

Insurance is automatically provided on the **vehicle** while it is being transported (including loading and unloading) between ports in countries where **you** have cover, provided the **vehicle** is being transported by rail or a recognised sea route of not more than 65 hours, and

We will pay the reasonable cost of delivery of the **vehicle** to **you** after repairs in the country in which damage was sustained, or to **your** home address if the damage cannot be repaired economically by the intended time of **your** return to the United Kingdom or if the **vehicle** is stolen and recovered after **your** return to the United Kingdom, and

We will pay the amount of foreign customs duty for which **you** are liable as a direct result of loss or damage to the **vehicle** preventing its return to the United Kingdom.

In exceptional circumstances **we** may agree to extend full policy cover outside of the countries, scope and period limitations shown above but **you** must contact **us** to obtain **our** agreement to provide such cover in advance of **your** intended trip abroad.

Any agreement by **us** to extend full policy cover beyond the limits above will be subject to a further additional premium and further policy restrictions may apply.

The exceptions applying to sections A, C & G of this insurance also apply to this section.



Model shown is New up! beats with optional Winter pack and Pure White non-metallic paint.

Section I – No Claims Discount

What is covered

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include a discount in **your** renewal premium. **You** may not transfer this discount to any other person.

If a claim is made during the **period of insurance**, the discount will be stepped back in accordance with **our** current scale. This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your excess** from renewal. **Your** No Claims Discount will not be affected if the only claims made are for a broken windscreen or window glass under section B or charges under the Road Traffic Acts for emergency medical treatment under section G.



Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, Light & Sight pack and Mayan Blue non-metallic signature paint.

Section J – No Claims Discount protection

What is covered

You will not lose any of **your** No Claims Discount as long as:

- No more than two claims are made in any period of three years.
- **You** have paid any extra premium **we** ask for.

After a second claim is made in any three year period, this policy section will no longer apply and any further claims will result in the loss of No Claims Discount.

The protection provided under this section only applies to **your** No Claim Discount. It does not protect **your** premium and **you** may be quoted a higher premium or **excess** at renewal if any claims are made.

The protection provided under this section only applies if noted on **your** policy **schedule**.

The protection provided under this section does not apply to policies provided as part of 'One Year's Insurance Included' campaigns where no premium has been paid to **us**.



Section K – Replacement locks

What is covered

- If the keys, lock transmitter or entry card for a keyless entry system of the **vehicle** are lost or stolen, **we** will pay up to £500 towards the cost of replacing:
 - all entry locks that can be opened by the missing item
 - the lock transmitter, entry card and central locking system
 - the ignition and steering lock; as long as **we** are satisfied that any person who may have **your** keys, transmitter or card knows the identity or garage address of the **vehicle**
- **We** will also pay the cost of protecting the **vehicle**, transporting it to the nearest repairers when necessary and delivering it after repair to the address shown on **your** current **schedule** or any other address **we** agree with **you**.

What is not covered

- The first £100 of any claim.
- Any claim where the keys, lock transmitter or entry card are either:
 - left in or on the **vehicle** at the time of the loss
 - taken without **your** permission by a person known to **you**
- The cost of replacing alarms or other security devices used in connection with the **vehicle** under this section of the policy.



Interior shown is new Polo beats with optional front centre armrest.

General Exclusions

These exclusions apply to all parts of the policy.

1. **We** will not cover claims arising directly or indirectly from any of the following:
 - the **vehicle** being driven by, or being in the charge of, someone who is not described in **your certificate of motor insurance** as entitled to drive or who has been excluded by **endorsement**
 - the **vehicle** being driven, with **your** permission, by anyone who **you** know does not hold a valid driving licence or is disqualified from driving. However, **we** will still give cover if the person used to hold a licence and is allowed to hold one by law
 - the **vehicle** being driven by someone who does not meet all the conditions of their driving licence
 - the **vehicle** being used for a purpose that is not covered in **your certificate of motor insurance**
 - the **vehicle** being used on any race track, racing circuit or prepared course unless **you** have told **us** about this and **we** have agreed to provide cover
 - the **vehicle** being driven by **you** or any person insured to drive, should it be proved to **our** satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs

However, this exclusion will not apply while the **vehicle** is with a member of the motor trade for servicing or repair or if the **vehicle** has been stolen or taken away without **your** permission.

2. If **you** receive any payment for giving people lifts in the **vehicle**, the Insurance Policy is not valid if:
 - the **vehicle** is made or altered to carry more than eight people including the driver
 - **you** are carrying the passengers as part of a business of carrying passengers
 - **you** are making any profit from the payments **you** receive
3. **We** will not pay for loss, damage, injury or legal liability if it is caused directly or indirectly by the following:
 - ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment
 - pressure waves caused by aircraft (and other flying objects) travelling at any speed
 - war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power
 - **terrorism**, anything related to **terrorism**, any action taken in

controlling, preventing, suppressing or in any way relating to **terrorism**, whether or not such consequence has been contributed to by any other cause or event, except to the extent that **we** must provide cover under the Road Traffic Acts. Where **we** must provide cover under the Road Traffic Acts the maximum amount **we** will pay for damage to property as a result of any accident or accidents caused by a motor vehicle or motor vehicles driven or used by **you** or any other person, for which cover is provided under this policy, will be:

£5 million in respect of all claims resulting directly or indirectly from one originating cause, or such greater sum as may be in the circumstances required to meet the minimum insurance requirements of Road Traffic Acts.

- pollution or contamination, other than as required by the law of any country in which **we** have agreed to provide cover under this policy
4. **We** will not pay for death, bodily injury, loss, damage and/or legal liability arising during (unless **you** prove that it was not caused by) or in consequence of earthquakes, riot or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands.
 5. **We** will not pay for any liability **you** accept under an agreement or contract unless **you** would have been legally liable anyway.



Model shown is Polo SEL with optional 17" 'Mirabeau' alloy wheels, electric glass sunroof, Light & Sight pack and Mayan Blue non-metallic signature paint.

General Exclusions (continued)

6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgment is given in a foreign court because the **vehicle** was used in that country and **we** had agreed to cover it there.
7. **We** will not pay any claims arising directly or indirectly from any vehicle being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the customs examination area or any part of airport premises to which the public does not have vehicular access.

However, **we** will provide the minimum cover needed under compulsory motor legislation.

General Conditions

General conditions 1-10 apply to all policies.

If your policy requires you to have a telematics device installed in your vehicle, general conditions 11, 12, 14, 15 and 16 will also apply.

If your policy requires you to download the Volkswagen Insurance Telematics app to your mobile device and pair with the vehicle's Bluetooth, general conditions 13, 14, 15 and 16 will also apply.

1. How to claim

Please phone the 24-Hour Claims Helpline on 0333 043 1294 as soon as possible to report the claim. If **you** need to make a claim outside of the UK, please call the 24-Hour European Claims Helpline on +44 (0) 1925 422776.

You must send **us** any letter, claim, writ or summons as soon as **you** receive it. **You** must also let **us** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

We will not pay for further damage to the **vehicle** caused by **you** driving it or attempting to drive it in a damaged condition.

If **your** claim is due to theft, attempted theft, malicious damage or vandalism, **you** must also notify the police and obtain a crime report number.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have **our** written permission.

In dealing with **your** claim, under the terms of this policy **we** may;

- Defend or settle any claim and choose the solicitor who will act for **you** in any legal action.
- Take any legal action in **your** name or the name of any other person covered by this policy.

We can do any of these in **your** name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give **us** any reasonable information **we** ask for.

We have the right to remove the **vehicle** at any time to keep claims costs to a minimum. If the **vehicle** is damaged beyond economical repair **we** will arrange for it to be stored safely at a premises of **our** choice.

If **we** ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy **you** must supply this documentation before **we** can proceed with the settlement.

3. Right of recovery

If the law of any country says **we** must make a payment that **we** would not otherwise have paid, **you** must repay this amount to **us**. **You** or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement **we** have with the Motor Insurers' Bureau.

4. Other insurance

If there is any other insurance in force which covers the same loss, damage or liability as this policy, **we** will only pay our proportionate share of the claim. This provision will not place any obligation upon **us** to accept any liability under Section G which **we** would otherwise be entitled to exclude under the exclusions to Section G.

5. Reasonable precautions

Anyone covered by this policy must take all reasonable steps they can to protect the **vehicle**, and anything in or attached to it, against loss or damage. This includes making sure that the **vehicle** has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock the **vehicle** are with **you** or the person authorised to use the **vehicle** when no-one is in it. The **vehicle** must be kept in good working order. **We** may examine the **vehicle** at any time.

General Conditions (continued)

6. Keeping to the terms of the policy

We will only pay claims if:

- Any person claiming cover has met all the terms of the policy, as far as they apply; and
- The declaration and information given on the proposal or shown in the **statement of fact** is complete and correct as far as **you** know.

7. Fraud

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed; or
- terminate the policy with effect from the date of any fraud which occurred during the **period of insurance**;

and in either case **we** will:

- not return to **you** any premium paid
- not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud
- seek to recover any money from **you** for any claim **we** have already paid which is later established as invalid, including the amount of any costs and expenses **we** have incurred
- Inform the police, other financial services organisations and anti-fraud databases.

8. Law applicable to this policy

The law of England and Wales will apply to this contract unless **we** agree with **you** in writing otherwise. The contractual terms and conditions and other information relating to this contract will be in English Language.

9. Cancelling your policy

Your right to cancel

You have 14 days from when **you** receive **your** policy documents or the purchase date of **your** policy, whichever is later, to telephone, email or write to **us** using the contact details in the [Important Information section](#) if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy and cover has

not started, **we** will refund any premium paid. If **you** cancel **your** policy and cover has started as long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which may give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund. If **you** do not cancel **your** policy during the cooling-off period, it will remain in force and **you** will be required to pay the premium for the **period of insurance**.

You may cancel **your** policy any time after the cooling-off period by telephoning, emailing or writing to **us** using the contact details in the [Important Information section](#). As long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which may give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

Should **you** decide to cancel **your** policy and **you** have a telematics device fitted to the **vehicle**, the data feed from the telematics device will be disabled and **we** will no longer be able to collect information about the way **you** drive.

If **you** would like the telematics device to be removed following the end of **your** policy there will be a removal fee of £50.

Our right to cancel

We have the right to cancel this policy at any time by sending **you** seven days' notice where there is a valid reason for doing so and will set out the reason for cancellation in the notice. Valid reasons include but will not be limited to those listed below;

- Changes to the information detailed on **your** proposal, **statement of fact**, **schedule** or **certificate of motor insurance** which result in the risk of providing cover to **you** no longer being acceptable to **us**.
- Where the circumstances of a new claim, or an incident **we** have become aware of mean that **we** will no longer wish to provide cover.
- Where a fraudulent claim has been submitted **we** suspect fraud on

this or any other policy **you** have with **us**.

- Where **you**, a person acting on **your** behalf, or any person covered to drive the **vehicle** uses threatening, intimidating or abusive behaviour or language towards the Insurers staff, suppliers or agents acting on **our** behalf.
- Where any person claiming cover under this policy fails to provide **us** with any reasonable information or documents (such as No Claims Discount) **we** ask for. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by providing **us** or **your** Insurer with the information or documents.
- Where **you** or anyone acting on **your** behalf failed to take reasonable care to provide **us** with accurate information when **you** took out, renewed or asked for changes to be made to **your** policy.
- Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect the payment will be made.
- Where **we** are unable to collect a premium payment due to a Direct Debit Instruction being cancelled. Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by paying the full outstanding premium.
- Where **you** fail to comply with any of the applicable **telematics product** conditions 11-16.

As long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

For a 'One Year's Insurance Included' campaign where no premium has been paid to **us** by **you**, any refund in premium mentioned in this section will not be applicable.

General Conditions (continued)

10. Changes you must tell us about

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all of the questions **we** ask when **you** buy **your** Volkswagen cover. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** cover is invalid and that it does not operate in the event of a claim.

You must tell **us** about any changes to the information set out in the **statement of fact, certificate of motor insurance** or on **your schedule**. **You** must also tell **us** about the following changes:

- **You** sell the **vehicle**, change the **vehicle** or its registration number, or **you** get another vehicle.
- There is any change in drivers.
- Anyone who drives the **vehicle** receives a motoring conviction (driving licence **endorsement**, fixed penalties or pending prosecutions for any motoring offences).
- Anyone who drives the **vehicle** develops a notifiable medical condition or disability that hasn't been declared to the DVLA or the DVA in Northern Ireland.
- **You** change the purpose the **vehicle** is used for.
- Anyone who drives the **vehicle** changes job, starts a new job, including part-time work, or stops work.
- The **vehicle** is changed from the manufacturer's original specification.

This would include:

- changes to the bodywork
- changes to suspension or brakes
- cosmetic changes such as alloy wheels
- changes affecting performance such as changes to the engine management system or exhaust system
- changes to the audio/entertainment system

Please be aware that this is not a full list of all possible changes. All changes made from the manufacturer's standard specification must be disclosed.

- **You** take the **vehicle** abroad, either for more than 30 days or outside the European Union, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.
- **You** change **your** address or the address where **you** keep the **vehicle** overnight.

- Anyone who drives the **vehicle** passes their driving test or has their driving licence revoked.
- Anyone who drives the **vehicle** receives a non-motoring conviction which is not considered spent.
- The **vehicle** is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives the **vehicle** is involved in any accident or has a vehicle damaged or stolen.
- There is any change to **your** estimated annual mileage.
- Anyone who drives the **vehicle** has had insurance refused, cancelled or had special terms applied.
- There is a change of main user of the **vehicle**.

If **you** are in any doubt please ask.

If the information provided by **you** is not complete and accurate:

- **We** may cancel **your** policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may change the compulsory **excess**, or

- The extent of the cover may be affected.

We will charge an administration fee of £25 for any change to **your** details.



Interior shown is up! beats with optional Winter pack and climate control electronic air conditioning.

General Conditions (continued)

11. Telematics device installation

If the **vehicle** does not have a telematics device already fitted at the commencement date of **your** policy, it is a condition of **your** insurance that a telematics device must be fitted within 14 days of policy inception. During this period **you** will be contacted by **our** installation partner to arrange the installation of **your** telematics device. **You** will be required to make the **vehicle** available at a location and time agreed between **you** and **our** installation partner to enable the installation of the telematics device to take place within this 14 day period. The installation process will take approximately one hour.

If **you** fail to comply with the telematics device installation process, **we** reserve the right upon the 14th day following policy inception to issue **you** with a 7 day notice of policy cancellation. Should **you** again fail to comply with the installation process during this 7 day notice of policy cancellation, **your** policy will be cancelled at the end of this 7 day notice period.

12. Operation of Telematics Device

a) Warranty

Once the telematics device has been installed by **our** installation partner, **we** warrant that it will remain free from the effects of the following for a period of three years from the date of installation:

- faulty design or specification; or
- defective workmanship; or
- defective materials

If during the monitoring of data from the telematics device **we** suspect that there is any defect in its operation **we** will contact **you** as soon as possible to arrange for the defect to be rectified by **our** installation partner.

b) Tampering

The telematics device has attack safeguards and tamper controls and it is a condition of this insurance that **you** will not permit any unauthorised interference with the telematics device by any person.

If during the monitoring of data from the telematics device **we** suspect that there has been unauthorised interference with the telematics device or any interference with the GPS/GSM signal emitted from the telematics device, **you** must allow **our** installation partner to inspect the telematics device within 7 days.

If **you** fail to allow **our** installation partner to inspect the telematics device in the **vehicle** within 14 days of a service request or fail to make or keep an appointment with **our** installation partner, **we** reserve the right to issue **you** with 7 days' notice of policy cancellation. Should **you** again fail to allow **our** installation partner to inspect the telematics device during this 7 day notice of policy cancellation, **your** policy will be cancelled at the end of this 7 day notice period.

If a fault is detected and is found not to be the result of unauthorised interference, the telematics device will be repaired or replaced in accordance with a) Warranty (see General Condition 12).

However, if on inspection it is found that the **telematics device** and/or its emitted signal has been subject to unauthorised interference, such interference will be treated as a fraudulent act and cover will be void.

13. Telematics App

a) App download and connecting to the vehicle

It is a condition of **your** insurance that **you** and any permitted drivers must download the **telematics app** to **your** mobile device and connect the app with the **vehicle's** Bluetooth within 24 hours of the commencement date of **your** policy. If **you** do not download and connect the **telematics app** to the **vehicle's** Bluetooth within 24 hours of the commencement date of **your** policy, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

b) Continued use of the telematics app

All journeys undertaken in the **vehicle** must be recorded by the **telematics app**. **You** and any permitted drivers must ensure that **your telematics app** is connected to the **vehicle's** Bluetooth and that all necessary settings are active to enable the **telematics app** to collect and transmit journey data.

If any journey undertaken in the insured vehicle is not recorded by the **telematics app** an additional **excess** of £500 will apply to any claim under Section A of this policy, as per **your** policy **schedule**.

If **we** believe that journeys are deliberately not being recorded, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

c) Mobile device compatibility

You and any permitted driver on the policy must have a mobile device with cellular and Bluetooth capability which is compatible with the **telematics app** and capable of being connected to the **vehicle's** Bluetooth. If **your** mobile device is not compatible and **you** are unable to connect and transmit journey data to **us**, **we** reserve the right to cancel **your** policy in accordance with General Condition 9.

General Conditions (continued)

14. Driving Style

The **telematics product** collects information about **your** driving style on every journey made in the **vehicle** (the period of time between the moment the ignition is switched on and the subsequent moment the ignition is switched off). **Your** driving style is based on the following factors:

- Smoothness: measures sharp acceleration, braking, deceleration, changes in direction and up and down movement over the course of each journey.
- Speed: measures **your** speed against both the average speed and speed limit for the roads being driven.
- Usage: measures the time of day, journey volume and journey duration. The following factors will have a negative impact on **your** driving style:
 - journeys between 11.00pm and 5.00am
 - more than seven journeys in a 24 hour period
 - journeys of greater than 1 hour duration

15. Policy Renewal

If **your** policy requires **you** to have a **telematics product**, the renewal premium in **your** renewal offer will include a premium discount or increase based on **your** overall driving style during this policy period.

16. Unacceptable Driving Behaviour

You and any permitted driver of the **vehicle** must observe the law at all times. Poor driving behaviour (including the **vehicle** being driven at speeds which exceed the speed limit for the road on which it is being driven) could result in cancellation of **your** policy.

If during any one annual **period of insurance** **you** or any permitted driver of the **vehicle** exceeds the speed limit by 50% or more for the road on which the **vehicle** is being driven, (which under the terms and conditions of the policy is understood to be excessive speeding), **we** will issue **you** with an Excessive Speeding Notice. If **you** have been issued with 2 notices and **you** exceed the speed limit by 50% or more on a further occasion, **we** will issue **you** with 7 day's notice of policy cancellation.

Your Driving Style Score is continuously calculated and updated based on every journey undertaken in the **vehicle** by **you** or any permitted driver. It is **your** responsibility to maintain an average Driving Style Score which is positive (greater than zero) within each 3

month period or **your** policy will be cancelled.

During each 3 month period **you** will receive regular updates informing **you** of **your** average Driving Style Score to give **you** the opportunity to improve **your** driving behaviour. At the end of every 3 month period, if **your** Driving Style Score is negative (below zero) **we** will issue **you** with 7 day's notice of policy cancellation.



Model shown is Polo BlueMotion with optional Clearwater Blue metallic paint.

Data Protection Notice

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we** and **us** and **our** means the insurance intermediary as specified on **your** policy documents, the Insurer named in **your** current **schedule, certificate of motor insurance** and **statement of fact**, and any holding companies, subsidiaries or linked companies. 'Personal information' means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**.

By taking out this Insurance Policy, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your** policy, **you** should also show this notice to anyone else whose name **you** give to **us**, in connection with **your** insurance policy.

Your privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** can help **us** do this by letting **us** know whenever **your** personal details change. The way in which **your** personal information is collected, held and used by **us** complies with all legal requirements, particularly as is required by the Data Protection Act 1998.

Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVA, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- IV. The provision of government services and/ or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having the **vehicle** seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

Telematics Data

If **your** policy requires **you** to have a **telematics product**, the information collected will be used for the following purposes:

- To contribute toward the calculation and charging of insurance premiums based on **your** driving behaviour whilst using the **vehicle**; and
- To help **us** gain a better understanding of driving behaviours, this knowledge may be used by **us** in the development of this product; and
- To help **us** to determine the precise circumstances of any claim **you** make under **your** policy.

Please note that whilst the information collected on driving speed will be used to identify unacceptable driving behaviour as defined in the General Conditions of this policy it will not be used to support a speeding prosecution in any way. **We** may however be required by law to disclose information about **your** driving behaviour to the authorities, for example in answer to any enquiry by **our** regulatory body or to a court of law if **we** are issued with a court order.

Volkswagen Financial Services (UK) Limited may use and share **your** telematics data with Volkswagen Group United Kingdom Limited and other carefully selected financial services and insurance companies **we** partner with to help **us** tailor and offer other products and services which may be of interest to **you**.

How we use your personal information

We may use personal details **you** give to deal with **your** policy, or support the development of **our** business by including **your** details in customer surveys. **We** may contact **you** and ask necessary questions. **We** will store **your** details on a computer system but will not keep them for longer than necessary.

We may research, collect and use data about **you** from publicly available sources including social media, networking sites, credit searches and other industry wide sources. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may share **your** details with companies within the Volkswagen Group United Kingdom Limited and Volkswagen Financial Services (UK) Limited and other carefully selected financial services and insurance companies **we** partner with, so that **you** can be informed of products and services which may be of interest to **you** by telephone, email or post. If **you** do not want to know about these products or services, please contact **us**.

Under the Data Protection Act **we** can only discuss **your** details with **you**. If **you** would like anyone else to act on **your** behalf, please contact **us**. **Your** personal details may be transferred to countries outside the European Union. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Sharing information to prevent fraud

Insurers pass information to the Claims and Underwriting Exchange register (CUE) and the Motor Insurance Anti-Fraud Register (MIAFTR), where the data is controlled by Insurance Database Service Limited (IDS Ltd) and other databases. The aim is to help **us** check information that is given to **us** and to prevent fraudulent claims. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history and that of any other person or property likely to be involved in the policy or claim. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft), whether or not **you** think it is likely to give rise to a claim.

When **you** tell **us** about an incident, **we** will pass information relating to that incident to these registers.

We may also share information about **you** with other organisations including the police and check and/or share **your** details with fraud prevention or detection agencies.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, **we** will deal with **you** or following the obtaining of **your** prior consent, **your** husband, wife, civil partner or any other person whom **we** reasonably believe to be legitimately acting for **you** as **your** agent if they call **us** on **your** behalf in connection with **your** policy. Such people may be granted access to **your** personal details.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purpose for dealing with **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls to monitor and improve **our** service and to prevent or detect fraud.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information, please contact **our** Data Protection Officer using the contact details in the [Important Information section](#), quoting **your** name, address and insurance policy number.

Please note that **we** are entitled to charge **you** a small administration fee of £10 for doing this.

Important Information

Who provides Volkswagen Motor Insurance?

Volkswagen Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales No.2835230. Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. VWFS UK is authorised and regulated by the Financial Conduct Authority (FCA), registration number 311988.

Volkswagen Motor Insurance from Volkswagen Financial Services is arranged and administered by Carrot Risk Technologies Limited, registered in England and Wales No. 07771243. Registered office: Global House, Westmere Drive, Crewe Business Park, Crewe, Cheshire, CW1 6ZD. Carrot Risk Technologies Limited is authorised and regulated by the Financial Conduct Authority, registration number 610895.

Authorisation details can be checked on the FCA's register at fca.org.uk or by contacting the FCA on 0800 111 6768.

Getting in touch

You can contact **us** at:

Volkswagen Motor Insurance
Global House
Westmere Drive
Crewe Business Park
Crewe
Cheshire
CW1 6ZD

By telephone: 0333 043 1294

By email: support@insurewithvolkswagen.co.uk

What to do if you are not satisfied with the cover or service provided

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try and put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within 4 weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **you** have a complaint, please contact **our** Compliance Manager at:

Volkswagen Motor Insurance
Global House
Westmere Drive
Crewe Business Park
Crewe
Cheshire
CW1 6ZD

By telephone: 0333 043 1294

By email: support@insurewithvolkswagen.co.uk

If **you** have a complaint about a claim, please contact **your** Claims Manager first. **You** will find **your** Claims Manager's name and phone number on any correspondence they have sent **you**.

If **you** are dissatisfied with **our** response, **you** can refer **your** complaint to the ombudsman. **You** must contact the ombudsman within six months of **our** final response.

The ombudsman's contact details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and **you** are entitled to contact the ombudsman at any stage of **your** complaint. **You** can contact the ombudsman directly or visit www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to pay a valid claim, **you** may be entitled to compensation from the scheme. Depending on the type of business and circumstances of the claim, the scheme will cover 90% of any claim with no maximum claim amount.

Further information about the compensation scheme is available from the FSCS at www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.

How to cancel your policy

For information on how to cancel **your** policy, please see [General Condition 9](#).

Use of data

For information on how **we** use data, please see [Data Protection Notice section](#).