

## **Norwich Union Overseas Motor Car Policy Summary**

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

### **Name of the insurance undertaking**

The insurer of the policy is Aviva Insurance Limited trading as Norwich Union.

### **Type of insurance and cover**

The Overseas Motor Car policy covers your vehicle from the commencement of loading at a port within the United Kingdom to completion of discharge onto the quay at the port of destination, including incidental storage during the ordinary course of transit.

### **Key covers, features and exceptions**

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

### **Covers, features and benefits**

Cover for all risks of loss or damage to your goods in accordance with Institute Cargo Clauses (A) and other relevant Institute Clauses (copies available on request – please speak to your insurance adviser).

Goods should be insured for their full value at destination including freight costs.

Every effort should be made to ship the vehicle under deck and to obtain a pre-shipment condition report.

### **Exceptions and limitations**

The policy does not cover:-

- The Excess (applicable to all claims except actual total loss).  
This is as follows:
  - Vehicles not over five years old – 2% of insured value (minimum £200)
  - Vehicles between six to ten years old – 4% of insured value (minimum £200)

Note : The above excesses are doubled if you do not obtain a pre-shipment condition report.

- Loss or damage caused by delay
- Loss, damage or expense caused by confiscation or detention by Customs or other officials or Authorities
- Loss or damage arising from wear and tear, moth, vermin, normal atmospheric or climatic conditions or inherent vice

- Mechanical or electrical derangement
- Rust, oxidisation or discolouration
- Scratching, denting, chipping and the cost of repainting and/or re-polishing
- Loss or damage caused by blowing of tyres absolutely
- Loss or damage arising from freezing of coolants
- Loss or damage to all audio equipment unless permanently secured to or stolen with the car, or of tools unless stolen with the car.
- Loss or damage whenever any vehicle is operating under its own power other than for the immediate purposes of loading onto or unloading from the carrying conveyance.
- Third party liability absolutely.

#### **Average Clause**

If your vehicle has a greater value than the insured value, we will only pay such proportion of your claim as the insured value relates to the total value of your vehicle.

#### **Replacement Clause**

In the event of loss or damage to any part or parts of an insured vehicle covered by the policy, the amount recoverable will not exceed the costs of repairing or replacing such parts plus charges for forwarding and refitting, if incurred.

Duty is not recoverable unless the full duty is included in the insured value.

The maximum liability of Norwich Union will not exceed the insured value of the complete vehicle.

#### **Radioactive Contamination, Chemical, Biological, Bio-Chemical, Electromagnetic Weapons Exclusion Clause**

A full copy of this is available upon request

### **Duration of policy**

The policy will remain in force for three months from the date of commencement, or as otherwise shown on your policy schedule.

### **Right of cancellation**

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

For motor insurance policies, you must also return your certificate of motor insurance as soon as possible after cancellation.

A full explanation of the cancellation rights can be found in the policy documentation.

### **How to Claim**

If you need to make a claim please contact your insurance adviser or the Marine Claims Dept at;

Marine Claims Department  
Norwich Union  
2-10 Albert Square,  
Manchester  
M60 8AD

Tel No: 0161 931 8428

Fax No: 0161 931 8011

### **Our service to you**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Norwich Union point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsmen Service (FOS). If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts.

### **Compensation Scheme**

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

*Aviva Insurance Limited, Registered in Scotland No.2116  
Registered Office, Pitheavlis, Perth, Scotland PH2 0NH  
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