

# About our insurance services



## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use the following information to decide if our services are right for you.

## 2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from single insurers. (Details provided below.)

We can only offer a Comprehensive motor insurance, Third Party Fire and Theft motor insurance and Third Party Only motor insurance product from a consortium of insurers led by Great Lakes Reinsurance (UK) Plc.

We can only offer a Modifications Cover product for Comprehensive or Third Party Fire and Theft motor insurance policies, from a consortium of Insurers led by Great Lakes Reinsurance (UK) Plc.

We can only offer a Legal Expenses Cover product provided by Albany Assistance Ltd and underwritten by IGI Insurance Company Limited.

We can only offer a Breakdown Cover product provided by Call Assist Limited and underwritten by Red Sands Insurance Company (Europe) Limited.

We can only offer an Instalment Protection Plan product underwritten by Cassidy Davis General Lloyd's Syndicate 5820.

We can only offer a Hire Car Cover product for Comprehensive motor insurance policies provided by Albany Vehicle Rentals Ltd and underwritten by Admiral Insurance (Gibraltar) Limited.

We can only offer a Car Hire Cover product for Third Party Fire and Theft motor insurance policies provided by Albany Vehicle Rentals Ltd and underwritten by Admiral Insurance (Gibraltar) Limited.

We can only offer a Personal Injury Cover product provided by Ultimate Insurance Solutions Limited for and on behalf of certain underwriters at Lloyd's.

We can only offer a Top Up Cover product provided by JD Concepts Limited and underwritten by Red Sands Insurance Company (Europe) Limited.

We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

## 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for:
  - Comprehensive motor insurance
  - Third Party, Fire and Theft motor insurance
  - Third Party Only motor insurance
  - Legal Expenses Cover

We may ask some questions to narrow down the selection of products that we will provide details of. You will then need to make your own choice how to proceed. The products are:

- Breakdown Cover
- Instalment Protection Plan Cover
- Hire Car Cover for Comprehensive motor insurance policies
- Hire Car Cover for Third Party Fire and Theft motor insurance policies
- Personal Injury Cover
- Top Up Cover

#### 4. What will you have to pay for our services?

- A fee
- No fee

#### 5. Who regulates us?

Admiral is a trading name of EUI Limited, Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ which is authorised and regulated by the Financial Services Authority (Registration number 309378).

Our permitted business is:

- Arranging (bringing about) deals in non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts
- Dealing as agent in non-investment insurance contracts
- Assisting in the administration and performance of a non-investment insurance contract
- Carrying on a regulated activity

You can check the Financial Services Authority's Register by visiting their

website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on **0845 606 1234**.

#### 6. Ownership

EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance Company Limited and Admiral Insurance (Gibraltar) Limited (which are regulated insurance companies).

#### 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing The Quality Manager,  
EUI Limited ,  
Capital Tower,  
Greyfriars Road,  
Cardiff CF10 3AZ.

by phone **0800 952 1300**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.

# Policy Summary

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Motor Insurance policy and Legal Expenses Cover. The full terms and conditions can be found in the Policy Booklet entitled 'Guide to your Admiral Cover', which is available at [admiral.com](http://admiral.com).

<b>Significant features and benefits</b>	<b>Significant and unusual exclusions or limitations</b>	<b>'Guide to your Admiral Cover' section</b>
<p>Legal Expenses Cover is supplied as standard.</p>	<p>The Motor Policy does not cover any non standard parts (Modifications). Manufacturers optional extras are only covered if they have been declared and we have agreed to cover them. See also Extra Conditions (endorsement 11).</p> <p>We can offer a Modifications Cover product subject to certain underwriting criteria.</p>	<p>Section 1 (3) Section 2 (3)</p>
<p>To ensure that there is no interruption in your cover, shortly after the renewal date of the policy we will automatically apply for payment of the premium due. If you did not wish to renew and we have requested payment we will make a full refund on receipt of proof of alternative insurance and the return of your Certificate of Motor Insurance issued to you by us.</p>	<p>Replacement cars are not provided if your car has been stolen, is beyond economic repair, if you choose a repairer not on our approved repairer panel, or your own car was originally produced for sale outside the EC. We cannot guarantee to provide a vehicle adapted for any individual's special needs or disability.</p>	<p>Section 7 (4)</p>
	<p>If an accident happens and as a result you or any person entitled to drive under section 5 of your current Certificate of Motor Insurance is convicted of an offence involving drink or drugs, cover will be restricted to our liability under the Road Traffic Act. We reserve the right to recover all sums paid in respect of any settlement of any such claim (including the costs of the claimants).</p>	<p>General Conditions (11)</p>
	<p>If your car is a total loss or it is stolen and not recovered we will pay a sum not exceeding the market value.</p>	<p>Section 1 (2) &amp; Section 2 (2) where applicable</p>
	<p>You will not be covered for any claims if your vehicle is left unlocked or if you leave the keys in the vehicle while unattended.</p>	<p>Section 2 (3) where applicable</p>

## Duration of the Contract

The duration of the Comprehensive motor insurance, Third Party Fire and Theft motor insurance or Third Party Only motor insurance cover contract is detailed on your Motor Proposal Confirmation form included within your Welcome Pack. This will either be of 10 months or 12 months duration.

## Cancellation Rights

Subject to you not making a claim on these policies, you have 14 days from the receipt of the Welcome Pack to cancel the policy. We reserve the right to make a charge of £22.50 to cover the costs of setting up your policy. Should you cancel outside the 14 day cancellation period additional charges, including a £47.50 administration charge, will apply for the time on cover. We reserve the right to amend this fee at any time without notice.

## Claim Information

If you need to make a claim you can call our Claims department on **0844 543 4400**.

## Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this product is suitable for your needs.

This product meets the demands and needs of those who wish to ensure that in the event of being involved in a motor accident, claims against them by third parties for personal injury or damage to property during the policy term will be met. Cover may be extended to include fire, theft and accidental damage to the insured vehicle.



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