Misfuel Assist Policy Summary



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This policy summary does not contain the full terms and conditions of the Misfuel Assist Policy. The full terms and conditions can be found in the policy document, which accompanies this summary.

Who is the insurer?

Covea Insurance plc.

Who does this insurance cover?

The policy covers you if you, or anyone legally driving your vehicle with your permission, misfuel your nominated vehicle.

What will my insurance cover?

The policy provides both misfuel assistance cover and misfuel inconvenience cover.

Misfuel assistance cover: in the event of misfuelling we will:

- remove the contaminated fuel and dispose of it; or alternatively we may, at our option, take you, the vehicle and up to six passengers to our contractor's garage where the contaminated fuel can be drained and disposed of; and
- refuel your vehicle with up to £10 of fuel (unless it is on a filling station forecourt).

Misfuel inconvenience cover: the policy provides £250 of cover towards any outlays, costs or expenses incurred by you or your permitted drivers as a result of a misfuelling.

When will my insurance start?

The date chosen by you as stated on your schedule of insurance.

When will my insurance end?

Your insurance will end on the earliest of:

- the end date chosen by you as stated in your schedule of insurance; or
- the date you cancel your motor insurance policy; or
- the date the motor insurance policy for your vehicle arranged by constructaquote.com to ends; or
- the date the incentive run by constructaquote.com ends or is no longer offered in relation to your motor insurance policy for your vehicle;
- the date you cease to own the vehicle; or
- the date you cease to be authorised to drive the vehicle.

Is there a limit on the amount of cover we will pay?

We will not pay more than 2 claims in any period of cover.

Under the misfuel inconvenience cover we will not pay more than £250 towards any outlays, costs or expenses incurred by you or your permitted drivers as a result of each misfuelling.

Please refer to sections A2, A3 and B2 of the policy for further details on the limits and conditions of cover.

What am I NOT covered for?

The policy will not cover:

- misfuelling outside of the UK;
- the transportation of animals (e.g. horses or livestock) other than domestic pets;
- assistance if it is considered that the vehicle is illegal or dangerous; or
- where the vehicle can not be transported using a standard transporter e.g. if the vehicle is too big.

Please refer to sections A2, A3 and B2 of the policy for further details on what is not covered.

Your nominated Vehicle must be a private car, motor cycle, van or minibus under 3.5 tonnes and no more than 7 foot 6 inches (2.3 metres) in width and registered in the United Kingdom. Please refer to Section I of the policy for further details of eligible vehicles.

What happens if I take out this insurance and then change my mind?

You may cancel this policy in writing within 30 days of the day of the start date or the date you receive your documents if this is later. You should write to us c/o constructaquote.com, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly CF83 3HU.

Misfuel assistance is provided free with your motor insurance policy arranged by constructaquote.com



Claims

If you wish to make a claim please call 0330 134 8113.

Any correspondence relating to your claim should be sent to Misfuel Assist Claims Department, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

How do I make a complaint?

If you wish to make a complaint, you should contact the Customer Services Manager at Covea Insurance plc at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or call 0330 134 8113.

You may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 08000 234 567 or 0300 123 9 123. E-mail: <u>complaint.info@financial-ombudsman.org.uk</u> Website: www.financial-ombudsman.org.uk

Following the above complaints procedure does not affect your right to take legal action.

Would I receive compensation if Covea Insurance plc was unable to meet its liabilities?

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information can be obtained from the Financial Services Compensation Scheme at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0800 678 1100 or 020 7741 4100.

Other Important Information

Covea Insurance plc is a public limited company incorporated in England under registered number 613259. Its head and registered office is at Norman Place, Reading, Berkshire, RG1 8DA.

A copy of our complaints procedure is available on request by writing to the Customer Services Manager at Covea Insurance plc at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It appears on the Financial Services register under number 202277.



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You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/ register or by contacting the FCA on 0800 111 6768.

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