

# Your Car Insurance Guide



# What to do in the event of an incident

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We know it can be stressful if you or your vehicle are involved in an accident, so here are our helpful hints and tips of what to do if you are ever involved in an accident:

## 1. Keep calm

Accidents are stressful, we are here to help!

## 2. Move to a safe location

Make sure you, your passengers and your vehicle are safe. Providing it is safe to do so, move your vehicle to a safe location away from flowing traffic to avoid any further incidents.

## 3. Call 999

If anyone has been injured, call the emergency services straight away on 999. It is really important to prioritise the safety of you and anyone else involved in the accident.

## 4. Swap details

It is important to take the following details from all those involved:

- name
- vehicle registrations, make and models
- telephone number
- address
- insurance details
- any injuries
- contact details of any witnesses.

## 5. Do not take the blame

Even if you think the accident was your fault, do not take the blame. Our job is to investigate who is at fault for you.

## 6. Take photos

If possible and safe, take photos of all the vehicles involved, including your own, the accident location and any road markings.

## 7. Contact us to recover your vehicle (Comprehensive customers only)

We will arrange for your vehicle to be collected from the accident site and deliver it to either an approved repairer, your home or a safe place of storage, within a 30-mile radius. You and your passengers will also be moved away from the accident site to the nearest local amenity, if it is not safe.

## 8. Let us look after you

You can either call us on 0333 220 2033 or visit [admiral.com/claims](https://admiral.com/claims) to register your claim online as soon as it is safe to do so. The sooner you get in touch, the quicker we can help you! Even if you do not intend on making a claim, please notify us within 48 hours. Our claims handlers are experts in their field and will go the extra mile to get the best result for you.

### **IMPORTANT**

If you have had an accident abroad, please go to Section 5: Going abroad for more information.

# Welcome to Admiral

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This booklet outlines the details of your car insurance with us, whether you have a single car policy or insure one car or more on a MultiCover policy.

## Single Car policies

This booklet will let **you** know how **your vehicle** is covered by this policy. Please read this alongside **your** other documentation to make sure **you** are familiar with all the terms of **your** policy.

## Admiral MultiCover/MultiCar

Admiral MultiCover is designed to cover **your** car, van and home on a single policy. This policy may include multiple cars (also known as MultiCar) or a combination of one or more vehicles and homes.

MultiCover is all about making things easier. It combines **your** existing car, van or home insurance and brings them together under a standard 12-month policy with a single renewal date and policy number.

**You** get a set of documents for each car, van and/or home **you** insure under the policy. Please read these to make sure **you** are familiar with all the terms of **your** policy.

## The policy administrator

All policies must have a policy administrator.

### Single car policy

If **your** policy is for just **your** car, **you** will be the policy administrator.

The policy administrator is responsible for all payments, including any made by another person. If there is any overdue amount which needs to be paid, **we** will contact the policy administrator.

### MultiCover policy

Each car, van or home insured under the MultiCover policy will have its own individual **policyholder**. The policy administrator will be one of the individual **policyholders**, and they will be **our** main point of contact.

If the policy administrator removes their own vehicle or home from the MultiCover policy, they must appoint one of the other individual **policyholders** to take over as the policy administrator.

The policy administrator can:

- access all documentation, information and personal data relating to all **policyholders** included under this policy
- nominate another **policyholder** to become the policy administrator
- make any changes to all parts of the policy.

The policy administrator is responsible for all payments, whether those payments are made by individual **policyholders** or any other person. If there is any overdue amount which needs to be paid, **we** will contact the policy administrator.

The policy administrator is also responsible for making sure all individual **policyholders** have access to their policy documents so they can check and amend the information if necessary.

For details of changes that individual **policyholders** and named drivers can make to MultiCover policies, please see general condition 13.

## Welcome to Admiral (cont.)

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When taking out a new policy (which could be a whole new policy or adding a car, van or home to a MultiCover policy) the policy administrator gives permission to anyone who can make changes (as set out in general condition 13, Instructions) to assess and confirm the suitability of the policy. This person must consider the policy administrator's circumstances, and agree to tell them about changes to the policy and provide any further information if necessary to confirm cover.

### Your Car Insurance

This guide describes **your** car insurance. Please read it carefully along with **your**:

- Certificate of Motor Insurance: this is evidence **you** have insurance that complies with the **Road Traffic Act** and shows who can drive the insured vehicle and what it can be used for
- Motor Proposal Confirmation: this records the information **you** gave at the start or renewal of **your** policy
- Policy Schedule: this shows the insured vehicle, **your** level of cover and **your excess** details.

**You** will find these documents in **your** welcome/renewal pack, or with confirmation of a subsequent change. Please check these as the information must be correct.

**Your** contract of insurance has been arranged for **you** by EUI Limited. **You** will enter into two separate agreements.

The first is an intermediary agreement with EUI Limited who are responsible for arranging and administering **your** insurance policy. This is set out in 'Your Agreement with EUI' and covers EUI's services, fees and charges.

The second agreement is this contract of insurance with the authorised insurers. The authorised insurers have agreed to cover **you**, subject to the terms and conditions contained in this document, against any liability, loss, or damage that arises due to the use of **your vehicle** during a **period of insurance**. The authorised insurers' details appear on **your** Certificate of Motor Insurance.

To make things easier, **you** only need to contact **us** (EUI Limited) to arrange everything with the authorised insurers on **your** behalf.

### Several Liability Notice

**Your** cover is provided by three authorised insurers, who have agreed to cover an agreed share of the costs should a claim arise. No individual insurer is liable for any amount beyond their agreed share, but collectively **your** insurance cover will amount to 100%.

### Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

### Rights of third parties

This contract is between **you** and the authorised insurers. Unless otherwise stated in this contract nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999, except those under the **Road Traffic Act**.

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# Your cover at a glance

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**Your** Policy Schedule will show **you** the type of cover **you** have selected. Each vehicle **you** have insured will have its own level of cover.

## Suitability of product

The types of cover available are listed below with a short explanation to help **you** understand if the cover is suitable for **your** needs.

Please be aware General conditions and General exceptions always apply. Extra conditions only apply if they appear on **your** Policy Schedule.

## Third Party Only

A Third Party Only policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle.

## Third Party Fire and Theft

A Third Party Fire and Theft policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle and for damage caused by fire or theft.

## Comprehensive Cover tiers

### Essential

An Essential policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire and theft.

### Admiral

An Admiral policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage, damage caused by fire or theft and damage to the vehicles windscreen.

### Gold

A Gold policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire or theft. The policy also includes the following additional benefits, Motor Legal Protection, increased personal belongings cover and onward travel after an accident.

Please see the Motor Legal Protection policy book for additional terms and conditions relating to this cover including an explanation of the demands and needs this product meets.

### Platinum

A Platinum policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire or theft. The policy also includes the following additional benefits, Roadside Assistance Breakdown Cover, Motor Legal Protection, increased personal belongings cover and onward travel after an accident.

Please see the Motor Legal Protection and Breakdown Cover policy books for additional terms and conditions relating to this cover including an explanation of the demands and needs these products meet.



## Definitions

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Whenever the following words are bold in this book, they will have the meaning given below:

<b>Automated vehicle</b>	A vehicle legally allowed to drive itself in Great Britain as defined by the Automated and Electric Vehicle Act 2018.								
<b>Autonomous mode</b>	A mode which allows the vehicle drive itself legally, as allowed under the Automated and Electric Vehicles Act 2018.								
<b>Cyber act</b>	A malicious or criminal act affecting any computer system of a motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.								
<b>Cyber incident</b>	An error, failure or unavailability affecting any computer system used by a motor vehicle.								
<b>Excess</b>	The amount <b>you</b> must pay towards any claim. <b>Your excess</b> details are shown on <b>your</b> Policy Schedule.								
<b>Hazardous goods</b>	Any substance within the United Nations Hazard Classes (including any sub-division): <table style="margin-left: 20px; border: none;"> <tr> <td>1. Explosives</td> <td>5. Oxidizing substances</td> </tr> <tr> <td>2. Gases</td> <td>6. Toxic and infectious substances</td> </tr> <tr> <td>3. Flammable liquids</td> <td>8. Corrosives</td> </tr> <tr> <td>4. Flammable solids</td> <td>9. Miscellaneous.</td> </tr> </table>	1. Explosives	5. Oxidizing substances	2. Gases	6. Toxic and infectious substances	3. Flammable liquids	8. Corrosives	4. Flammable solids	9. Miscellaneous.
1. Explosives	5. Oxidizing substances								
2. Gases	6. Toxic and infectious substances								
3. Flammable liquids	8. Corrosives								
4. Flammable solids	9. Miscellaneous.								
<b>Hazardous location</b>	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and military bases, rail trackside or airport – other than on any road or parking area designated for employee or visitor parking.								
<b>Market value</b>	The cost of replacing <b>your vehicle</b> ; with one of a similar make, model, year, mileage and condition based on market prices immediately before the loss happened. Use of the term 'market' refers to where <b>your vehicle</b> was purchased. This value is based on research from industry recognised motor trade guides.								
<b>Modifications</b>	Any changes to <b>your vehicle's</b> standard specification, including accessories and additional parts, optional extras and aftermarket alterations, trade related changes and parts.								
<b>Partner</b>	<b>Your</b> spouse, civil partner or a person <b>you</b> permanently live with at the same address, sharing financial responsibilities, as if <b>you</b> were married to them.								
<b>Period of insurance</b>	The length of time covered by this insurance, as shown on <b>your</b> current Certificate of Motor Insurance.								
<b>Private motor car</b>	A motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads.								
<b>Road Traffic Act(s)/ Road Traffic Law(s)</b>	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.								

## Definitions (cont.)

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**Safety-critical software** Software updates which, if not installed, would mean it was unsafe to use **your vehicle** without the updates being installed

**Territorial limits** Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.

**We, us, our and Admiral** EUI Limited.

**You, your, policyholder** Any person named as the **policyholder** on a Certificate of Motor Insurance issued under this policy.

**Your vehicle** The vehicle displayed on the current Certificate of Motor Insurance, including its standard accessories.

## Section 1: Liability to other people

Product features and benefits	Level of cover					
	PLATINUM	GOLD	ADMIRAL	ESSENTIAL	THIRD PARTY, FIRE & THEFT	THIRD PARTY ONLY
Third party injury	✓	✓	✓	✓	✓	✓
Third party property damage	✓	✓	✓	✓	✓	✓
Trailer cover	✓	✓	✓	✓	✓	✓
Driving other cars (Third party only cover)	⊙	⊙	⊙	✗	⊙	⊙
Emergency medical treatment	✓	✓	✓	✓	✓	✓
<b>Your injuries in an automated vehicle in autonomous mode</b>	✓	✓	✓	✓	✓	✓

### 1.1 Using your vehicle

**You** will be covered if **you** or anyone named on **your** certificate of motor insurance cause an accident resulting in:

- another person's death or injury
- damage to another person's property – third party property damage losses are limited to £20,000,000 per event.

### Towing a trailer

**You** get the cover described in this section while **your vehicle** is towing a single trailer or broken-down vehicle. Please note damage to the trailer or broken-down vehicle or any items carried in them are not covered.

### Business use

If **your** Certificate of Motor Insurance includes business use, the cover described in this section extends to liabilities that arise when **you** use **your vehicle** for the purposes of **your** employment.

### Cover for emergency medical treatment

**We** will pay for emergency treatment fees as set out in the **Road Traffic Act**.

## 2. Cover for other people

**We** will also provide cover under section 1.1 for:

- anyone named on **your** current Certificate of Motor Insurance, if they are driving with **your** permission
- any passenger in **your vehicle**
- anyone who is getting into or out of **your vehicle**.

## Section 1: Liability to other people (cont.)

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### 3. Driving other cars

**Your** Certificate of Motor Insurance will confirm if **you** have this cover. Please check this before attempting to use another vehicle.

The **policyholder** will be covered to drive another **private motor car** within the **territorial limits**. The cover is limited to third party damages only.

This cover will apply when:

- the other car is not a hire, rental or courtesy car
- the other car is not owned by **you** or **your partner**
- the other car is not provided to **you** or **your partner** under a hire purchase or lease agreement
- **you** have the owner's permission to drive the car
- there is a valid insurance policy in force for that car
- **you** are not covered by any other insurance to drive it
- **your vehicle** is not damaged beyond economic repair, stolen or sold
- **your vehicle** has valid road tax and valid MOT certificate (if applicable)
- **your vehicle** is within the **territorial limits**.

### 4. Automated vehicles

If **your vehicle** is an **automated vehicle**, this section is designed to let **you** know how **your** policy will work in the event of a claim.

The cover in this section only applies to an **automated vehicle** used in Great Britain.

1. If **your automated vehicle** causes an accident on a road or other public place whilst in **autonomous mode**

**We** will cover:

- Injuries or death of any person (including **you** or any other person named on **your** Certificate of Motor insurance using the **automated vehicle** with **your** permission)
- Damage to any property.

**We** will not cover:

- Accidents which take place outside of Great Britain
- Unlawful use of an **Automated vehicle**
- Any loss or injury caused by a failure to install **safety-critical software** updates that **you** or any other person named on **your** Certificate of Motor Insurance knows or ought reasonable to know are **safety-critical software**
- Any loss or injury caused by alterations to **your vehicle's** software by **you** or any other person named on **your** Certificate of Motor Insurance, or with the insured person's knowledge
- Claims for damage to **your vehicle**. (If **you** are covered by Section 2, **you** may be able to make a separate claim for damage to **your vehicle**)
- Property which is owned or under the care of **you** or any other person named on **your** Certificate of Motor Insurance using **your vehicle** at the time of the accident.

## Section 1: Liability to other people (cont.)

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**You** may be covered for some of these exclusions under other sections of **your** policy please check **your** policy carefully. If **you** have any questions, please get in touch.

2. If **your vehicle** is involved in an accident whilst not in **autonomous mode** please see the cover provided by 1.1.

3. **You** must:

- Keep **your vehicle's safety-critical software** up to date
- Use and maintain **your vehicle** software in line with the manufacturer's instructions
- Not alter **your vehicle** in any way against the manufacturer's instructions.

Failure to do so may affect the amount **you** are able to claim or result in **your** claim being refused.

If an accident occurs as a direct result of:

- failure to install **safety-critical software** updates; and/or
- alterations to **safety-critical software**

any amount paid by **us** can be recovered from any person who knew or ought to have known of the failure to keep **your vehicle's safety-critical software** up to date or who knew of the alterations to **your vehicle's** software.

### 5. What is not covered

1. Death or injury to anyone while they are working with or for the driver or **policyholder** of the vehicle except as required by **Road Traffic Law**
2. Any property in **your vehicle**
3. Any property which belongs to or is in the care of the driver of **your vehicle**
4. Liability of more than £1,200,000 per event where loss or damage to third party property is caused or contributed to by the carriage of **hazardous goods**.

## Section 2: Damage to your vehicle

Product features and benefits	Level of cover					
	PLATINUM	GOLD	ADMIRAL	ESSENTIAL	THIRD PARTY, FIRE & THEFT	THIRD PARTY ONLY
Damage due to an accident	✓	✓	✓	✓	✗	✗
Vandalism	✓	✓	✓	✓	✗	✗
Damage due to fire, lightning, theft or attempted theft	✓	✓	✓	✓	✓	✗
Audio/visual/electronic – manufacturer equipment	✓	✓	✓	✓	✓	✗
Audio/visual/electronic – aftermarket equipment	✓	✓	✓	✗	✓	✗
Uninsured driver promise	✓	✓	✓	✓	✗	✗
Lock replacement	✓	✓	✓	✓	✓	✗

### 1. Cover for your vehicle

If **your vehicle** is lost or damaged due to:

- an accident
- vandalism
- fire or lightning
- theft or attempted theft

**you** will be covered for damage to:

- **your vehicle**
- **your vehicle's** audio, visual or electronic equipment, as long as it is permanently fitted to **your vehicle**:
  - Manufacturer equipment is covered in full.
  - Aftermarket equipment is covered up to £1,250 or the **market value** of **your vehicle**, whichever is lower.

### 2. Uninsured Driver Promise

If **you** are involved in an accident with an uninsured driver and it was not **your** fault, **your** No Claims Bonus will not be reduced, providing **you** can supply the make, model and registration number of the vehicle.

If **your** claim is not settled when **your** renewal is due, **your** No Claims Bonus may be reduced, and **you** may have to pay a higher price. However, once **we** confirm the uninsured driver was at fault, **we** will reinstate **your** No Claims Bonus and refund any additional premium **you** have paid as a result of **your** No Claims Bonus being reduced.

Once **your** claim is settled, **we** will refund any **excess you** have paid.

## Section 2: Damage to your vehicle (cont.)

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### 3. Lost or stolen keys

If **you** lose **your vehicle's** keys, or any other ignition device, or they are stolen from somewhere other than **your vehicle**, **we** will pay up to £300 towards the cost of replacing the locks and keys.

Once **we** agree to **your** claim, **you** must pay to have **your** locks and keys replaced and **we** will reimburse **you** up to £300.

If **you** only claim under this benefit, **you** do not have to pay an **excess** and **your** No Claims Bonus will not be affected.

### 4. We will not pay:

1. The **excess** shown on **your** current Policy Schedule
2. For loss of or damage to **your vehicle**, where possession of it is gained by deception
3. For damage caused to **your vehicle** by driving it after an accident, unless necessary for safety
4. For wear and tear
5. For pre-accident damage or damage unrelated to the current loss
6. For any loss or damage caused by mechanical, electrical, electronic, **cyber incident**, computer failure, breakdown, breakage or malfunction
7. For any loss in the **market value** of **your vehicle** as a result of it being damaged or stolen
8. To replace or repair any **modifications**. Please read in conjunction with General condition 12
9. For any loss or damage caused by using the incorrect type of fuel or failing to keep the correct amount of lubricant in **your vehicle**
10. For any loss or damage to **your vehicle** caused or contributed to by the carriage of **hazardous goods**
11. For loss or damage if **your vehicle** has been seized or destroyed by any Government, Public or Local Authority.

### 5. Damage Repair Process (within territorial limits)

If the damage to **your vehicle** is covered and it cannot be driven safely from the accident site, **we** will:

- collect **your vehicle** from the accident site and deliver it to either an approved repairer, **your** home or a safe place of storage
- move **you** and **your** passengers away from the accident site, if it is not safe, to the nearest local amenity.

If **you** do not want **your vehicle** recovered after an accident, **you** are responsible for keeping it safe until it is repaired. **We** will pay reasonable charges for safeguarding **your vehicle** and getting it to and from the repairers. It is important **you** tell **us** as soon as possible where **your vehicle** is, or **you** will be responsible for any charges.

**Our** approved repairers, or another company instructed by **Admiral** will:

- arrange collection and re-delivery of **your vehicle**
- give **you** a courtesy car while **your vehicle** is being repaired.

All repairs carried out by **our** approved repairers are guaranteed for as long as **you** own the vehicle. Any parts used during the repair are covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, **you** may use another repairer providing **we** agree for the work to be carried out.

## Section 2: Damage to your vehicle (cont.)

If **you** do not wish to use **our** approved repairers an additional **excess** will apply, which will be confirmed on **your** Policy Schedule. **We** will be unable to provide **you** with a courtesy car. **You** will need to give **us** an estimate from **your** preferred repairer. If **we** think the estimate is unreasonable, **we** can:

- arrange for **your vehicle** to be moved to **our** approved repairer
- ask **you** to give an estimate from another repairer.

### IMPORTANT

If **we** instruct an approved repairer or another company to provide **you** with a courtesy car, it will be covered under **your** insurance policy. A courtesy car will not be provided until the repairs have been authorised.

A courtesy car will not be provided if **your vehicle** is:

- stolen
- outside **our territorial limits**
- beyond economic repair
- repaired by an unapproved repairer.

**We** cannot guarantee the courtesy car will be adapted to any special needs or disability.

If a courtesy car is given it can only be used within the **territorial limits**.

The courtesy car is not intended to be a like for like replacement for **your vehicle**. It will typically be a small hatchback.

### What we will pay

**We** will decide how to settle **your** claim and will either pay:

- to repair **your vehicle**
- a cash sum to replace the damaged vehicle.

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the vehicle. Should **we** deem **your vehicle** repairable but are unable to complete or guarantee the repairs, **we** will offer **you** a cash sum to cover reasonable costs of parts and labour.

**We** will repair **your vehicle** with parts made to the manufacturer's specification. **Your** settlement may be reduced, or **you** may be asked to contribute towards the repair costs, if the parts being replaced were already worn or damaged. If **your vehicle's** ADAS (Advanced Driver Assistance System) needs to be recalibrated as a result of any repairs, **we** will also cover these costs. If any parts are no longer available, **we** will pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

A decision will be made based on the garage/engineer's recommendation.

If **your vehicle** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **your vehicle** is on lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the vehicle, or the amount required to settle the agree.

## Section 3: Windscreen damage

Product features and benefits	Level of cover					
	PLATINUM	GOLD	ADMIRAL	ESSENTIAL	THIRD PARTY, FIRE & THEFT	THIRD PARTY ONLY
Windscreen cover	✓	✓	✓	✗	+	+

### 1. Cover for your windscreen

If there has not been any other loss or damage, **we** will pay to:

- repair or replace broken glass in **your vehicle's** windscreen, windows or sunroof
- repair any scratches on the bodywork caused by the broken glass.

If **we** need to replace any glass, **we** may use glass which is not provided by the vehicle's manufacturer but is of a similar standard and quality. If there is no glass available and it cannot be reasonably sourced, **we** will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, **we** will also cover the costs to recalibrate **your vehicle's** ADAS (Advanced Driver Assistance System) after the replacement of **your** windscreen.

If the repair or replacement is not arranged through **our** glass helpline, and costs more than **your excess**, **we** will pay up to:

- £25 for each glass repair
- £50 for each glass replacement.

### 2. What is not covered

1. The **excess** shown on **your** current Policy Schedule
2. The replacement of the hood/roof structure of a convertible car
3. Any windscreens or windows not made of glass e.g. Perspex
4. **We** will not pay more than the **market value** of the vehicle at the time of loss
5. **We** will not provide a courtesy car.

## Section 4: Extra cover

Product features and benefits	Level of cover					
	PLATINUM	GOLD	ADMIRAL	ESSENTIAL	THIRD PARTY, FIRE & THEFT	THIRD PARTY ONLY
Personal injury	✓	✓	✓	✓	✗	✗
Personal belongings	✓	✓	✓	✗	✗	✗
Child equipment	✓	✓	✓	✓	✗	✗
New car replacement	✓	✓	✓	✗	✗	✗
Onward travel	✓	✓	✗	✗	✗	✗
Motor Legal Protection	✓	✓	✗	✗	✗	✗
Roadside assistance cover	✓	✗	✗	✗	✗	✗

### 1. Personal Injury Benefits

If **you** or **your partner** are accidentally injured as a result of a road traffic accident in **your vehicle**, **we** will pay the injured person [or their legal representatives] £5,000 if within three months of the accident the accident causes the injured person:

- death
- permanent blindness in one or both eyes
- total loss of one or more limbs.

The most payable in one **period of insurance** is £5,000. If **you**, or **your partner** have more than one policy with **us**, **we** will only pay out under one policy.

### 2. Personal belongings

If **you** are claiming under Section 2, **we** will pay up to £150 for **your** personal belongings if they are damaged or stolen. This will be increased to £300 for Gold and Platinum customers.

If **your vehicle** is a campervan, the amount **you** can claim for personal belongings is increased up to £500 to include cover for fixtures and fittings.

#### 2a. What is not covered

1. Money, credit or debit cards, stamps, tickets, vouchers or documents
2. Goods or samples carried in connection with any trade or business
3. Any property insured under another policy
4. Property in a convertible car, unless the property was locked in the boot or glove compartment.

## Section 4: Extra cover (cont.)

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### 3. Child Equipment

If **you** are claiming under Section 2, **we** will pay to replace a damaged child car seat or pushchair. **You** can claim up to an additional £50 for loss or damage to any children's accessories.

### 4. New vehicle replacement

If **your vehicle** is less than 12 months old and it is:

- stolen and unrecovered
- damaged and the cost of repair is more than 59% of the current UK list price (including VAT).

**We** will replace **your vehicle** with one of the same model and specification. **We** will only replace **your vehicle** if:

- **you** are the first registered keeper
- the original purchase invoice is available
- it was originally purchased within the **territorial limits**
- it was purchased under an agreement where ownership was passed to **you**
- anyone with a financial interest agrees to settle the claim in this way.

If **you** do not want **us** to replace **your vehicle**, or a vehicle of the same model and specification is not available from UK stock, the most **we** will pay is the **market value**.

After **your** claim is settled the lost or damaged vehicle becomes **our** property.

#### 4a. Pre-registered vehicles

**We** will also provide cover if **you** are the second registered keeper of **your vehicle**, providing it was first registered to the dealership where it was bought and had covered less than 50 miles.

**We** will only replace **your vehicle** with another pre-registered vehicle of the same model and specification. If a suitable replacement is not available from UK stock, the most **we** will pay is the **market value**.

#### 4b. What is not covered

- campervans.

### 5. Onward travel or overnight accommodation

If **you** are claiming under Section 2, and **your vehicle** cannot be driven after an insured incident, **we** will reimburse **you** for expenses incurred:

- up to £50 per person, up to a maximum of £150, to travel home or to **your** original destination; or
- if **you** are more than 25 miles away from **your** home address, up to a maximum of £200 for overnight accommodation.

Receipts will be required to validate **your** claim.

Overnight accommodation will only be covered if it is within 24 hours of the incident.

## Section 4: Extra cover (cont.)

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### 5a. What is not covered

1. Additional hotel charges, such as food and drink
2. Accommodation for more than 1 night
3. Any cost where a receipt or proof of payment cannot be provided.

### 6. Motor Legal Protection

If **you** are involved in a motor accident and **you** are not to blame, motor legal protection can help **you** claim for **your** injuries and other uninsured losses, such as, policy excesses or lost income.

Please see the Motor Legal Protection policy book for full terms and conditions.

### 7. Roadside Assistance cover

**We** will send a mechanic to the scene of a breakdown to repair and provide assistance if **your vehicle** suffers a breakdown due to an electrical or mechanical failure, lack of fuel, or charge, flat battery, misfuel, or puncture.

The breakdown must be more than a quarter of a mile radius from **your** home address.

**You** are also able to upgrade **your** breakdown cover to include National Cover and European Cover.

Please see the Breakdown Cover policy book for full terms and conditions.

## Section 5: Going abroad

Product features and benefits	Level of cover					
	PLATINUM	GOLD	ADMIRAL	ESSENTIAL	THIRD PARTY, FIRE & THEFT	THIRD PARTY ONLY
Third party liability in Europe	✓	✓	✓	✓	✓	✓
Damage to <b>your vehicle</b> in Europe	✓	✓	✓	✗	✓	✗

### Third party Liability in Europe

**Your** policy provides the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country listed below:

- Andorra
- Austria
- Belgium
- Bosnia & Herzegovina
- Bulgaria
- Croatia
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Republic of Cyprus
- Republic of Ireland
- Romania
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland

### Damage to your vehicle in Europe

**Your** policy also includes the cover described on **your** Certificate of Motor Insurance, for up to 90 days, to use **your vehicle** in the countries listed above. If **you** require more than the 90 days **you** will need to contact **us**. Any extension of cover will need to be agreed by **us** and **you** will need to pay an additional premium.

**Your vehicle** is also covered while it is being transported by air, sea, or rail between those countries.

Please note, in the event of a claim, **you** will be required to evidence **your** travel.

If **you** are a permanent resident of Northern Ireland, the cover shown on **your** Certificate of Motor Insurance is extended for the **period of insurance** for travel in the Republic of Ireland.

This policy also covers **you** and any named drivers to drive **your vehicle** in Gibraltar.

### Cover under this section only applies when

- **your vehicle** is registered in the **territorial limits**
- **your vehicle** is normally kept within the **territorial limits**
- **you** are a permanent resident within the **territorial limits**.

## Section 5: Going abroad (cont.)

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### What is not covered

- repairs authorised by **you** outside of the **territorial limits**
- any onward travel arrangements
- transportation of luggage or personal belongings back to the UK.

### Damage repair process (outside the Territorial Limits)

If the damage to **your vehicle** means it cannot be safely driven from the scene of the accident, **you** may be required to source recovery of **your vehicle**. **We** will reimburse any roadside recovery costs **you** pay, once the claim has been validated and invoices and receipts submitted.

**We** will decide how to settle **your** claim, and, in most cases, **we** will pay **you** a cash sum to replace the undriveable vehicle or item **you** are claiming for. The most **we** will pay is the **market value** of the vehicle. It is recommended **you** take **your** V5 or VE103b document with **you** to assist **us** in processing **your** claim.

If the vehicle is driveable, upon **your** return to the United Kingdom **we** will deal with **your** claim in line with the damage repair process within the **territorial limits**.

## Section 6: Your No Claims Bonus

If more than one vehicle is covered by this insurance, **we** will assess the No Claim Bonus as if each vehicle was insured separately.

### 1. Average discount

The table below shows the average discount received.

Number of years No Claims Bonus	Average NCB Discount in 2021
One year NCB	8%
Two years NCB	13%
Three years NCB	17%
Four years NCB	26%
Five years NCB	27%
Six years NCB	28%
Seven years NCB	30%
Eight years NCB	31%
Nine years or more NCB	37%

Percentages are based on the following EUI Limited brands; **Admiral**, Bell, Diamond and Elephant.

### 2. If a claim is made

If a claim is made against **your** policy, **your** No Claims Bonus will be reduced when the **period of insurance** ends.

Number of years No Claims Bonus for this Quote/Renewal	No Claims Bonus at next renewal date without NCB protection		
	1 claim	2 claims	3 claims
	in next 12 months		
1 year	0 years	0 years	0 years
2 years	0 years	0 years	0 years
3 years	1 year	0 years	0 years
4 years	2 years	0 years	0 years
5 years or more	3 years	1 year	0 years

## Section 6: Your No Claims Bonus (cont.)

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### 3. Claims that do not affect your bonus

- payments made for windscreen damage
- claims which are not **your** fault where **we** have recovered **our** money in full
- a claim caused by an uninsured driver
- claims for lost or stolen keys.

### No Claims Bonus protection

If **you** are eligible, **you** can pay an additional amount to protect or guarantee **your** No Claims Bonus. For more information please see the FAQ section at [Admiral.com/myaccount](https://Admiral.com/myaccount).

## General exceptions

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**We** will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

1. **Your vehicle** being:
  - a. used by a person or for any purpose not shown on **your** current Certificate of Motor Insurance
  - b. driven by anyone who does not hold a valid Driving Licence or who is breaking the conditions of their licence
  - c. taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household
  - d. used for criminal purposes (including avoiding lawful apprehension)
  - e. used for a deliberate or reckless act with the intention of:
    - i. self-harm or suicide
    - ii. causing damage or fear of damage to other vehicles or property
    - iii. causing injury or fear of injury to any person.
  - f. used on the Nürburgring Nordschleife or any racetrack, circuit or prepared course
  - g. used for any formal or informal race, whether prearranged or not
  - h. used to participate in any test, competition or organised motoring event
  - i. rented out or used for a peer to peer hire scheme
  - j. used while carrying passengers in an unsafe, insecure or illegal manner, including but not limited to, carrying them in the cargo area of **your vehicle**
  - k. used to carry a load in an unsafe, insecure or illegal condition or manner or where any of **your vehicle's** weight limitations have been exceeded
  - l. used if **you** have opted to not have **your** ADAS (Advanced Driver Assistant System) recalibrated when it has previously been required or recommended.
2. An agreement **you** have made under another contract
3. Loss of use of **your vehicle**
4. Radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material
5. Terrorism, war, civil war, warlike operations (whether or not war is declared), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention influencing an economy, government, country or state or to put the public in fear
6. The use of **your vehicle** principally used for the carriage, transportation or delivery of **hazardous goods**
7. Using **your vehicle** in a **hazardous location**
8. Use of **your vehicle** as a public emergency service, military or law enforcement vehicles
9. A load seeping or spilling in or from **your vehicle** that causes pollution or contamination.
10. A **cyber act** affecting **your vehicle**
11. Loss of, corruption, or access to data due to a **cyber incident** or **cyber act**

# General conditions

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## 1. Your duties

The cover in this policy is valid providing:

- **you** or any other insured person have kept to all the terms and conditions of the policy
- the information confirmed on **your** current Motor Proposal Confirmation and when registering a claim is true and complete.

## 2. Claims procedure

If **you** or **your vehicle** are involved in any type of incident, regardless of fault, **you** must:

- tell **us** about it within 48 hours
- immediately report any incident involving malicious damage, theft or deliberate fire to the police and:
  - support them in their investigation and any prosecution against the person responsible
  - give **us** a Crime Reference Number within 24 hours, that relates to the incident **you** are reporting.
- give **us** all the information and documentation that **we** consider necessary to deal with **your** claim and policy.
- please read in conjunction with General condition 17
- send **us** any court documentation **you** receive in connection with the incident as soon as **you** receive it, including any claim form, writ, summons or bill
- tell **us** at once if **you** are charged with an offence or get any notice of prosecution, inquest or fatal enquiry
- give **us** a witness statement when requested
- co-operate with **our** investigation.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

**You** must not attempt to negotiate the settlement of the claim unless **we** have given **you** written permission.

## Defending or settling a claim

**We** are entitled to:

- conduct the investigation, defence and settlement of any claim on **your** behalf
- inspect **your vehicle** at any reasonable time **we** ask
- stop cover immediately and cancel **your** policy if **your vehicle** is deemed a total loss or is stolen and unrecovered
- once the claim is settled **your vehicle** will become **our** property.

## 3. Care of your vehicle

**You** and any other insured person must:

- protect **your vehicle** from loss or damage
- make sure **your vehicle** is roadworthy
- if applicable, make sure **your vehicle** has a current MOT certificate
- remove and secure any keys or device that allows access to **your vehicle**; if it is left unoccupied.
- update **your vehicle's** software when prompted by the vehicle manufacturer
- only download software from a source approved by **your vehicle** manufacturer
- only modify the vehicle software in accordance with the manufacturer's instructions

## General conditions (cont.)

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Failure to comply with the above could affect the amount **you** are able to claim, result in the claim being refused and/or **your** policy being cancelled.

If an incident happens, which is directly or indirectly caused or contributed to by any of the following:

- the inappropriate conduct of the driver
- the condition of **your vehicle**
- **your vehicle** being left unlocked or unsecured.

No cover under the policy will be given and instead **our** responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

## 4. Cancelling your policy

### Your cancellation rights

#### Single car policies

**You** can cancel **your** policy immediately, or from a future date. **You** cannot cancel **your** policy from an earlier date.

#### MultiCar/MultiCover policies

If **you** have a MultiCar or MultiCover policy, instructions to cancel the entire policy can be taken from any **policyholder** (including the policy administrator). **We** will only cancel the entire policy once **we** have sent seven days' notice to each **policyholder's** last known address and received no objection. If objection is received, **we** will not cancel the policy and will notify all **policyholders** (including the policy administrator).

As a **policyholder**, **you** may remove **your** car, home or van from the policy immediately, or from a future date. **You** cannot remove **your** car, home or van from the policy from an earlier date.

The policy administrator will be able to remove any car, home or van from the policy. **We** will only remove such car, home or van from the policy after **we** have sent seven days' notice to the **policyholder's** address and received no objection. If objection is received, the policy will remain unchanged and **we** will notify the relevant **policyholder** and the policy administrator.

### Our cancellation rights

**We** can cancel **your** policy at any time by sending seven days' notice in writing to **your** last known address if:

- **you** break any of the following General conditions: 2, 3, 5, 9, 11, 14, 15, 17 or 18
- **you** ignore or fail to comply with any of the General exceptions
- **you** fail to respond to written requests for information or documentation
- **you** harass or use abusive or threatening behaviour towards **our** staff
- **your** Credit Agreement is cancelled
- **you** fail to pay any premium.

**We** may also cancel **your** policy with immediate effect if **you** break any of the following General conditions: 2, 9 or 15.

### Outstanding premium and charges following cancellation

If a claim has been made during the **period of insurance**, **you** must pay the full premium and no refund will be given.

If **your** policy is cancelled within 14 days of receiving **your** welcome/renewal documents, **you** will receive a full refund minus an administration charge.

## General conditions (cont.)

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If **you** policy cancels at any other time, **you** will be charged for the number of days **you** have had on cover; plus an administration charge. **We** will refund any remaining premium.

If **you** cancel **your** policy and there is an outstanding premium, it must be paid within 10 days. Where possible, **we** will apply for any outstanding amounts from the payment details held on file. Delayed payments will incur additional charges.

If **you** have a MultiCover policy, or **you** have arranged to insure a vehicle or home from a future date, **you** would have received a discount on **your** overall premium. If any of the vehicles or homes are removed from the policy for any reason, the premium will be adjusted for each remaining vehicle or home.

Details of all charges are available online and included with **your** welcome/renewal documents. Administration charges are payable to EUI Limited for the cost of arranging and handling **your** policy.

### 5. Payment of your premium and/or other charges

The policy administrator is responsible for all payments relating to the policy.

Each car, home or van that is insured, will have its own premium, however the premium for the policy will need to be paid via the same payment method. If **we** are unable to collect any amount by the due date, **we** will cancel **your** policy.

If the policy is paid by instalments and has gone into default during the current **period of insurance**, **we** will not be able to offer the Direct Debit option at renewal. To renew **your** policy, **you** will have to pay for the whole **period of insurance** in full.

If **you** are due a refund, **we** will credit the bank account or card used to pay for most of the policy premium.

If a claim is made and **you** have not paid in full, **we** may deduct the outstanding premium from any claim settlement **we** make to **you**. **We** will not refund premium for changes made to **your** policy after a claim.

#### IMPORTANT

Card payers must contact **us** if the card account is closed or the cardholder decides to cancel the authority.

### 6. Right of recovery

If an incident occurs which is not covered by this policy and **we** are required by the law of any country to make a payment, **we** can recover that amount from **you** or any other insured person.

### 7. Dual insurance

**We** will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance. This does not apply to the personal injury benefit, please see Section 4: Extra cover.

### 8. Car sharing

**We** will not cover any loss where **your vehicle** is used for the carriage of passengers for hire or reward. **You** can accept money for fuel if:

- **your vehicle** is not made or adapted to carry more than eight passengers
- **you** are not carrying passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers.

## General conditions (cont.)

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### 9. Fraud and misrepresentation

**You** must always answer **our** questions honestly and provide true and accurate information. If **you**, any other insured person or anyone acting on **your** behalf:

- provides **us** with false, exaggerated or misrepresented information
- submits false, altered, forged or stolen documents.

**We** will take one or more of the following actions:

- amend **your** policy to show the correct information and apply any change in premium
- cancel **your** policy, under certain circumstances this may be with immediate effect
- declare **your** policy void
- refuse to pay **your** claim or only pay part of **your** claim
- only pay a proportion of **your** claim
- keep the premium **you** have paid
- recover any costs incurred from **you** or any other insured person.

If **we** identify any fraud or misrepresentation, **we** will cancel or void any other EUI policies **you** are connected with.

### 11. Drink and drugs clause

If an accident happens while any insured person is driving and:

- is found to be over the legal limit for alcohol or drugs
- is driving while unfit through drink or drugs, whether prescribed or otherwise
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

No cover under the policy will be given and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law** and **we** will cancel **your** policy.

### 12. Standard parts replacement

**Your** policy does not cover **modifications**.

If **you** make a claim for loss or damage to **your vehicle**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for **your vehicle** to meet the manufacturer's specification along with any optional extras and/or disability adaptations **you** have declared.

Manufacturer's optional extras and disability adaptations are only covered if they have been declared and **we** agreed to cover them.

### 13. Instructions

The policy administrator will be **our** main point of contact and, subject to the terms of this policy, can discuss, change or remove any vehicle or home insured by this policy.

The other **policyholders** will be able to discuss and change any vehicle or home but will only be able to remove their own items insured by this policy.

## General conditions (cont.)

**You** spouse, **partner**, parent can discuss or change an item **you** are insured on, or add another vehicle or home to the policy.

Named drivers can only discuss or change an item they are insured on.

ROLE	PERMISSIONS						
	Single policies or MultiCover policies				MultiCover policies only		
	Change your own individual vehicle or home	Cancel your own individual vehicle or home	Add a new individual vehicle or home	Update payment details	Change another vehicle/home	Cancel another vehicle/home	Cancel all vehicles and homes
Policy administrator	✓	✓	✓	✓	✓	✓	✓
<b>Policyholder</b> or joint <b>policyholder</b>	✓	✓	✓	✓	✓	✗	✓
Named driver	✓	✗	✓	✓	✗	✗	✗
Parent/guardian or spouse or <b>partner</b> of a <b>policyholder</b>	✓	✗	✓	✓	✗	✗	✗

If **you** need to report an incident and make a claim, **we** will only be able to discuss and take instructions from **you** and anyone else who is named as a driver on the vehicle involved. If **you** would like someone else to be able to deal with the incident on **your** behalf, please discuss this with the Claims Department.

### 14. Residency

**You** will only get the cover set out in this policy while **you** are a permanent resident within the **territorial limits**.

If **you** do not live within the **territorial limits**, **we** will cancel **your** policy.

### 15. Changes in circumstances

**You** must tell **us** if any information on **your** Motor Proposal Confirmation changes.

If **you** make changes to **your** policy, **you** may have to pay an additional premium. Changes to **your** policy will also incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of these charges are available online and included in **your** welcome/renewal documents.

If **you** request a change and **we** are unable to continue cover, **your** policy will be cancelled.

On some occasions **we** may change the information from the date **you** were obliged to tell **us**.

Failure to keep **your** information up to date could affect **your** ability, or the amount **you** are able to claim. If **your** information differs significantly it could result in **your** policy being cancelled or declared void.

## General conditions (cont.)

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The notification timescales are:

### 1. Please tell us beforehand if:

- **you** change to a different vehicle
- **you** would like to add another driver
- **you** plan to make any **modifications** to **your vehicle**
- **you** change how **you** use **your vehicle**
- **you** change **your vehicle's** registration number.

### 2. Please tell us immediately if:

- **you** sell **your vehicle**
- **you** stop being a resident of the UK
- any driver on **your** policy has been disqualified from driving or their Driving Licence status changes
- if any information shown on the Motor Proposal Confirmation changes.

### 3. Please tell us when you renew your insurance if:

- any information shown on the Motor Proposal Confirmation is incorrect
- **you** or any driver on **your** policy have had any accidents, incidents, thefts, losses or claims (regardless of blame)
- **you** or any driver on **your** policy have had any motoring convictions or endorsements during the **period of insurance** or received notice of any pending prosecutions
- **you** or any driver have any unspent non-motoring convictions or if a non-motoring conviction **you** have previously told **us** about has become spent under the Rehabilitation of Offenders Act 1974.

## 16. Automatic renewal

Before **your** renewal, **we** will contact the policy administrator by their chosen method of communication to confirm **your** policy terms and the renewal premium.

Unless **you** have opted out, **we** will automatically renew **your** policy on its renewal date. If **we** have **your** permission, **we** will use the payment details **you** have provided.

It is not always possible to automatically renew the policy. In this case, **we** will write to **your** last known address before the **period of insurance** ends.

If **you** do not want **your** policy to renew, or **you** want to opt out of automatic renewal, **you** must contact **us** before **your** renewal date to let **us** know. In this case, **your period of insurance** will come to an end and **your** policy will not be renewed unless **you** tell **us** otherwise.

**You** can opt in or opt out of automatic renewal free of charge by contacting **us** online or by phone at any point during the **period of insurance**.

## General conditions (cont.)

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### 17. Requests for information

**You** must respond to all requests for documentation during **your period of insurance** and during the administration of a claim.

**You** may be asked to provide:

- documents to confirm the details on **your** Motor Proposal Confirmation
- documents, data and other media relating to **your vehicle** or claim
- financial statements and utility bills
- receipts and invoices
- documents, data and other records to validate **your** claim
- Driving Licence information
- proof of **your** No Claims Bonus
- travel documents
- proof of alternative insurance.

Failure to supply this information when requested will result in **your** claim being refused and/or **your** policy being cancelled.

### 18. Motor trade

This policy is not to be used to facilitate the purchase, sale, rental or recovery of any vehicle:

- for profit or
- in connection with a trade or business.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

## Extra conditions

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These conditions only apply if shown on **your** current Policy Schedule.

### 1. Agreed value

If **your vehicle** is lost, stolen or damaged beyond repair, **we** will pay **you** the amount stated on the current Agreed Valuation Certificate.

If the value of **your vehicle** has changed, **you** can contact **us** for a new valuation.

**You** are covered to attend club rallies and competitions if **you** do not participate in racing, pace making, rallying, track days trials or speed tests either on a road, track, private grounds or at an off-road 4x4 event.

### 2. Telematics policy

This policy is subject to additional terms, conditions and charges relating to the type of Telematics policy **you** have.

Please see the relevant guide, available from [admiral.com](http://admiral.com) for full details. These are:

- LittleBox Hard Install Guide
- LittleBox Plug & Drive Guide
- LittleBox Pod Guide

**Your** Policy Schedule will show **you** which product **you** have chosen.

### 3. Active tracker and subscription

If **your vehicle** is stolen, **we** will only pay **your** claim if it is fitted with a functional tracker with an active network subscription.

# Comments and complaints

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At **Admiral**, **we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do **our** best to resolve any complaint fairly.

## How to make a complaint

**We** understand that making a complaint can be stressful in itself. That's why **we** want **you** to be able to complain in any way **you** choose.

## Complaint about your policy

Complaint Manager, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**

Email: [customerassurance@admiral.com](mailto:customerassurance@admiral.com)

Fax: 0330 333 5886

## Complaint about your claim

Claims Quality Manager, Admiral Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5887**

Email: [claimsquality@admiralgroup.co.uk](mailto:claimsquality@admiralgroup.co.uk)

Fax: 0333 222 5770

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

## How to escalate your complaint

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling your Complaint'.

# Privacy and Security Statement

Please view **our** full Privacy Statement at [www.admiral.com/your-privacy-and-security](http://www.admiral.com/your-privacy-and-security) which will help **you** understand how **we** collect, use and protect **your** personal data.

## 1. Driving Licence Number (DLN)

Please note that from July 2015, **we** may collect **your** Driving Licence Number (DLN or “MyLicence”) as part of **your** application for motor insurance; in some cases, **we** may not be able to insure **you** without this information. For details relating to information held about **you** by the Driver and Vehicle Licensing Agency (“DVLA”) please visit [www.dvla.gov.uk](http://www.dvla.gov.uk) and [www.myllicence.org.uk](http://www.myllicence.org.uk). To view **your** driving licence, visit [www.gov.uk/view-driving-licence](http://www.gov.uk/view-driving-licence).

### What data is collected from my DLN?

The number is used to do an automatic check with the DVLA driver database, to retrieve the required information. The provided information is:

- type of licence held
- length of time the licence has been held for
- entitlements to drive
- penalty points
- convictions
- conviction dates
- disqualifications.

### How will we use your DLN data?

The data provided by the DVLA may be used alongside other information **you** have provided:

- to calculate a motor insurance quote
- to administer the policy
- **we** may also use **your** DLN to search **your** (or any person included on the proposal) NCB details against a No Claims Bonus database (“NCB”) to obtain information in relation to **your** ‘No Claims Bonus’ entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark (“VRM”) and or postcode. A search of the DLN against the NCB should not show a footprint against **your** (or another relevant person included on the proposal) driving licence
- **we** may conduct a search against **your** DLN if an insurance policy is inceptioned at the renewal stage
- for anti-fraud purposes.

They will not be used for any other purpose, or be made available for anyone else. Only the motor insurance industry may use this information. If **you** apply for a quote with **us** and decide not to take out insurance with **us**, the data returned from the DVLA database will be anonymised or deleted no later than 30 days after receipt of that data.

Please note that under **our** User Agreement with the Motor Insurance Bureau, individual agents do not have access to the data returned by a DLN search and as such will not be able to discuss issues relating to **your** DLN with **you**. In these instances, **we** suggest checking the information associated with **your** DLN is correct at [www.gov.uk/view-driving-licence](http://www.gov.uk/view-driving-licence).

## 2. Confidentiality and disclosure of your data

**We** will endeavour to treat **your** personal data as private and confidential. From time to time **we** will employ agents and subcontractors to process **your** personal data on **our** behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under **our** instruction.

**We** would like to bring to **your** attention **our** obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- where **we** are legally compelled to do so
- where there is a duty to the public to disclose
- where disclosure is required to protect **our** interest
- where disclosure is made at **your** request or with **your** consent.

In the unfortunate event that **you** have to make a claim then **we** will need to disclose data with any other party involved in that claim. This may include:

- third parties involved with the claim, their insurer, solicitor or representative
- medical teams, the police or other investigators.

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the General Data Protection Regulation (GDPR) and keep **your** personal data strictly confidential.

## Privacy and Security Statement (cont.)

Please note that **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention.

### Credit reference

When **you** apply to **us** to open an account, at renewal and in certain circumstances where an amendment to **your** agreement is requested, **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering. To obtain this information, **we** will check the following records about **you** and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

- **our** own records
- Credit Reference Agency (CRA) records. When **we** search these records CRAs will place a search footprint on **your** credit file that may be seen by other lenders. They supply **us** with both public (including the electoral register), and shared credit and fraud prevention information
- Fraud Prevention Agency (FPA) Records.

**We** make searches about **you** at credit reference agencies who will supply **us** with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not **your** application proceeds. The searches will not be seen or used by lenders to assess **your** ability to obtain credit. **We** may use scoring methods to assess this application and to verify **your** identity.

Credit searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially, may be used by EUI Limited and other companies if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of **your** account. Alternatively, **we** may ask **you** to provide physical forms of identification.

**We** may also make periodic searches at CRAs and FPAs to manage **your** account with **us**.

Information on applications will be sent to and recorded by CRAs. When **you** borrow from **us**, **we** will give details of **your** account(s) and how **you** manage it/them to CRAs. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks, and to trace **your** whereabouts and recover debts that **you** owe. Records remain on file for six years after they are closed, whether settled by **you** or defaulted.

If **you** give **us** false or inaccurate information and **we** suspect or identify fraud, **we** will record it and may also pass this information to FPAs and other organisations involved in the prevention of crime and fraud.

If **you** borrow from **us** and do not make payments that **you** owe **us**, **we** will trace **your** whereabouts and recover debts.

**Your** data may also be used for other purposes for which **you** give **your** specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the GDPR.

### When you make a claim

If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential.

### Fraud prevention and detection

In order to prevent and detect fraud insurers may, at any time share information about **you** with **our** other group companies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities.

## Privacy and Security Statement (cont.)

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- recovering debt
- checking details on proposals and claims for all types of Insurance
- checking details of job applicants and employees.

### How to find out more

This is a condensed guide to the use of **your** personal information. If **you** would like to read the full details of how **your** data may be used please phone **our** Customer Services Department, or write to **us** at Pricing Department, Ty Admiral, David Street, Cardiff, CF10 2AA.

**You** can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

- Call Credit  
[www.callcredit.co.uk](http://www.callcredit.co.uk).
- Equifax  
[www.equifax.co.uk](http://www.equifax.co.uk).
- Experian  
[www.experian.co.uk](http://www.experian.co.uk).

