



Mercedes-Benz Insurance – Policy Summary



This is a summary of your policy. It does not contain the full terms and conditions of the contract of insurance. For full details of all the terms, conditions and exclusions please refer to your policy booklet, your certificate of motor insurance and your policy schedule. It is important that you read the policy documentation carefully when you receive it.

The Insurer	Please refer to your certificate of motor insurance, which confirms the insurer that underwrites the motor insurance policy. Please note that Section 10 of the policy is underwritten by Inter Partner Assistance S.A.
Level of Cover	Comprehensive – This covers damage to your vehicle by accident, fire, theft and malicious damage. It also covers you and any other people entitled to drive your vehicle for any injury and damage caused to other people and their property.
Period of Insurance	This is a 12 month policy. Please refer to your policy schedule for the period that cover is in force.
Cancellation	<p>You have the right to cancel your policy within 14 days of the date of purchase or your renewal date or the day you get your policy documentation for the same whichever is the later.</p> <p>You will be entitled to a refund of the premium paid, less a proportionate deduction for the time the insurer has provided cover but please note that if you have made a total loss claim (also known as a "write off") or there has been an incident where you could make a total loss claim there will be no refund.</p> <p>If you wish to cancel and the insurance cover has not commenced, you will be entitled to a full refund of the premium paid.</p> <p>Following the expiry of the 14 day cooling off period, you continue to have the right to cancel this policy at any time during the period of insurance. If you do so, and no claim(s) have been paid or advised, you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time the insurer has provided such cover.</p> <p>If you cancel the policy after the 14 day cooling off period Mercedes-Benz Insurance will charge a cancellation fee to cover their administration costs. For details of the fee that is applicable please see your Terms of Business with Mercedes-Benz Insurance.</p> <p>To cancel this insurance at any time please call 0345 600 2180.</p> <p>The insurer or Mercedes-Benz Insurance may also cancel this insurance where there is a valid reason for doing so, by giving you 7 days' written notice to your last known postal address. For details of the reasons please refer to your policy booklet.</p>
In the event of a claim	Please call our 24 hour claim helpline on 0344 4933 231

What are the features and benefits of the policy ?	Section
<p>Approved Repairer If you are a Mercedes-Benz owner you are guaranteed that in the event your Mercedes-Benz vehicle is damaged as a result of an incident that it will be repaired by Mercedes-Benz trained technicians, in a Mercedes-Benz approved repairer, using only genuine Mercedes-Benz parts and paint. For your peace of mind all labour, paint and genuine parts are covered by a three-year warranty (excluding wear and tear). Please note that you are entitled to select a repairer of your choice, however, if you take this option then the guarantee on parts, labour and paint may not apply and you may not be entitled to a courtesy car.</p>	How to make a claim
<p>Cover for your vehicle If your car is lost, stolen or damaged, the insurer may, at their option:</p> <ul style="list-style-type: none"> • Pay for your vehicle to be repaired; or • Replace your vehicle; or • Pay a cash amount for the loss or damage. 	1
<p>New Vehicle Replacement If your vehicle is subject to a total loss claim or the cost of repair is more than 60% of the list price under Section 1 within 12 months of being purchased as new by you or your partner.</p>	1
<p>Glass in windscreens, sunroofs and windows in your car and any scratching to the bodywork caused by the glass breakage.</p>	1
<p>Uninsured Driver Promise If the driver of your vehicle is involved in an accident for which they were not at fault, caused by an uninsured driver, the insurer will allow the No Claim Discount and refund any excess paid, subject to you being able to provide the vehicle's registration, the make/model of the vehicle and the driver's details. You may initially have to pay your excess and your No Claim Discount may be reduced while investigations take place.</p>	1
<p>Third Party Liability Death or injury caused to any persons, including passengers and for damage done to other people's property.</p>	2
<p>Personal Accident Benefit Covers you or your partner for death or for loss of limbs, sight or hearing. The most the insurer will pay any one person after any accident is £10,000. The most the insurer will pay in any period of insurance is £20,000.</p>	3



What are the features and benefits of the policy ?		Section
<p>Medical Expenses Offering benefit for anyone injured in your vehicle up to the value of £500.</p>		4
<p>Personal Belongings Up to £500 for personal belongings which are in or on your vehicle.</p> <p>Child seat(s) Your insurer will contribute up to £100 per child seat even if there is no apparent damage.</p>		5
<p>Foreign Use Comprehensive cover to use your vehicle within the Territorial Limits, which are below. Subject to your vehicle being normally kept in the United Kingdom and not exceeding three calendar months in any one trip.</p> <p>Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, the Czech Republic, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.</p>		8
<p>Replacement locks If your keys are lost or stolen provided that the insurer is satisfied that any person who may have the ignition keys or lock transmitter knows the identity or location of your vehicle, and care has been taken to safeguard the ignition keys or lock transmitter from loss.</p> <p>Your No Claim Discount will not be affected and no excesses are applicable.</p>		9
<p>Legal Assistance – Please see page 4 of this Keyfacts document Covers the costs of legal proceedings pursuing a claim for uninsured loss or defence against motoring prosecution involving your vehicle.</p>		10
<p>Courtesy/Hire vehicle A standard vehicle (a minimum, of a small, 1.0L vehicle with 3 doors) will be provided while your vehicle is being repaired by an approved repairer or if it cannot be repaired or is stolen and not recovered then a standard vehicle will be provided for up to 14 days.</p>		11
<p>The following benefits may also apply to your policy</p>		
<p>Protected No Claim Discount This only applies if you selected this cover. For details please check your policy documentation from Mercedes-Benz Insurance.</p>		
<p>Driving Other Cars This cover will only apply to you if you are 25 or over at the start of the period of insurance. A full description of this cover is shown in section 2 of your policy. Before you drive another car please check your certificate of insurance to confirm that you have this benefit. If it applies, this provides third party only cover, only for you (and not for other drivers insured on your policy) to drive other cars that don't belong to you. It only applies in the United Kingdom and you must have the owner's permission to drive their car.</p>		
<p>Your motor insurance policy excludes some situations and there are general exclusions, limits and general conditions that apply. This document is only a summary. For full details of the exclusions specified below please see the appropriate section within the policy booklet. For full details of all the exclusions, limits and conditions that apply to your policy please refer to the policy document.</p>		
Exclusions, Limits and Conditions	Summary	Refer to the section below for full details
<p>Compulsory Excess - £250 Please note that the insurer may apply a higher excess than £250 dependent on the make, model and specification of your vehicle. If a higher excess applies it will be shown on your policy schedule.</p>	<p>The amount you will have to pay towards the cost of your claim if your vehicle is lost, stolen or damaged. This applies whether or not the claim is your fault and includes claims for accidental damage, theft, fire and malicious damage.</p>	<p>Section 1 – Excesses and your policy schedule</p>
<p>Voluntary Excess If you have elected to pay a voluntary excess this will be shown on your policy schedule.</p>	<p>If you have selected an additional voluntary excess it will be in addition to the compulsory excess shown above and on your policy schedule.</p>	<p>Section 1 – Excesses and your policy schedule</p>
<p>Young or inexperienced driver excesses Aged 20 or under - £300</p> <p>Aged 21-24 - £200</p> <p>Aged 25+ holding a provisional licence or within 1 year of holding a full UK or EU licence - £150</p>	<p>This additional excess will be added to the compulsory excess and any voluntary excess you have selected but only in respect of accidental damage claims.</p>	<p>Section 1 – Excesses and your policy schedule</p>



Exclusions, Limits and Conditions	Refer to the section below for full details
<p>Glass excess You will have to pay an excess of £75 for glass claims. Please note that a higher excess than £75 may apply to glass claims and this is dependent on the make, model and specification of your vehicle. If a greater excess applies, this will be shown in your Policy Schedule.</p>	Section 1 - Glass in windscreens, sunroofs or windows
<p>Loss or damage to your vehicle arising from theft The policy will not pay any claim for loss or damage arising from theft while your vehicle has been left unattended with:</p> <ul style="list-style-type: none"> • the ignition keys in or on your vehicle; • the engine running; • the windows, sunroof, roof or doors left open and unlocked; or • any security devices not activated. 	Section 1 - Exclusions
<p>The policy will not pay any claim for loss of value following repair or loss of use The wear and tear, depreciation, damage which happens gradually, mechanical, electrical, electronic, computer failures, malfunctions, breakdowns or breakages.</p>	Section 1 - Exclusions
<p>The policy will not pay any claim for confiscation, requisition or destruction of your vehicle By or under the order of any government, public or local authority.</p>	Section 1 - Exclusions
<p>Limit to Third Party Property Liability A limit of £20,000,000 applies to third party property damage claims, in addition there is a limit of £5,000,000 for legal costs and other expenses incurred for such claims.</p>	Section 2
<p>Use We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the "Description of use" section of your certificate of motor insurance or while it is being driven by any person not described in your certificate of motor insurance as entitled to drive.</p>	General Exclusions
<p>Your duty to prevent loss or damage You must protect your vehicle from loss or damage and maintain your vehicle in an efficient and roadworthy condition at all times.</p>	General Conditions
<p>Your duty to comply with all of the terms of this policy Provision of insurance under this policy is conditional upon you, any person entitled to drive your vehicle and anyone else whose liability is covered under your policy having met the terms and conditions of your policy as far as they can apply. Any declarations made or statements given to the insurer or to Mercedes-Benz Insurance verbally electronically or in writing, or in the statement of fact on which this policy is based are complete and correct as far as you know.</p>	General Conditions
Complaints Procedure	
<p>Mercedes-Benz Insurance hope that you will be very happy with the service provided to you. However if for any reason you are unhappy with it, we would like to hear from you on 0345 600 2180. Full details of the complaints procedure are available on request and can be found in your policy booklet under the section headed Complaints Procedure. Following the complaints procedure does not affect your right to take legal action.</p>	
<p>Mercedes-Benz Insurance, the insurers or any of the companies in Section 10 are covered by the Financial Ombudsman Service. If you have complained and we have been unable to resolve your complaint, you may refer your complaint to the Financial Ombudsman Service free of charge within six months of receiving the final response letter. Their details are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Email complaintinfo@financial-ombudsman.org.uk Website www.financialombudsman.org.uk Tel 0800 0234 567 or 0300 123 9123.</p>	
Financial Services Compensation Scheme (FSCS)	
<p>If Mercedes-Benz Insurance, the insurers or any of the companies in Section 10 are unable to meet their liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have. Compulsory insurance is covered for 100% of the claim and non-compulsory insurance is covered for 90% of the claim.</p>	
<p>Further information is available from: Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel 0207 741 4100. Email enquiries@fscs.org.uk</p>	



Applicable to Section 10 of your motor insurance policy

Policy summary

This is a summary of the terms and conditions applicable to Section 10 of your Mercedes-Benz Insurance policy. The full terms and conditions for this Section can be found in Section 10 of your policy document and you should read them carefully. This policy is underwritten by Inter Partner Assistance S.A. which is a member of the AXA Assistance Group and managed on their behalf by Arc Legal Assistance Limited.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery & Personal Injury The costs incurred by an insured person for</p> <ul style="list-style-type: none"> i) negotiation by us, or ii) if we agree it is necessary, the negotiation, or the bringing of court proceedings, by appointed legal representatives that we will arrange, recover uninsured losses and damages for personal injury or death following a collision between your vehicle and another vehicle relating to: <ul style="list-style-type: none"> • Loss of or damage to your vehicle • Damage to any personal property owned by an insured person or for which the insured person is legally responsible whilst in or on your vehicle • Death or personal injury to an insured person whilst in, on or mounting or dismounting from your vehicle <p>Passengers and drivers on your motor insurance policy will, with your permission, also get the benefit of the cover set out above.</p>	<p>We will only pay costs to a maximum of £100,000 in relation to uninsured loss recovery & personal injury claims.</p> <p>In relation to personal injury claims only, there is no cover under this policy for representation in the small claims track or any other proceedings where costs cannot be recovered from the third party.</p> <p>Costs incurred before Auxillis Limited agrees to arrange an appointed legal representative to help an insured person are excluded. You are not covered for any costs incurred whilst you are represented by any other legal representative unless court proceedings are started or a conflict of interest arises.</p> <p>Auxillis Limited is free to choose an appointed legal representative to help the insured person.</p> <p>Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence.</p> <p>Any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.</p> <p>There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.</p>	<p>DEFINITIONS: Costs, Limit of Indemnity, Insured Incident & Insured Person</p> <p>Exclusion 12.</p> <p>Exclusion 3.</p> <p>CONDITIONS: 4. Representation d</p> <p>Exclusion 2.</p> <p>Exclusion 21</p> <p>COVER: Uninsured Loss Recovery and Personal Injury; What is not insured.</p>

Territorial limits:

The policy cover applies to accidents that happen in the territorial limits of Great Britain, Northern Ireland, Isle of Man, Channel Islands, any other Country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein

DEFINITIONS:
Territorial Limits

Cancellation right

Please see the Cancellation Conditions Section of your motor insurance policy booklet for cancellation within 14 days of the date of purchase or the day you receive your documentation from Mercedes-Benz Insurance, (whichever is the later).

Duration of cover

The period of your motor insurance policy which runs alongside this Legal Assistance Policy and does not exceed 12 months.

Making a claim

If you wish to make a claim, please telephone our claims helpline on 0344 571 2717.

How to make a complaint

If you wish to make a complaint about the service you have received under Section 10 of your motor insurance policy please contact the Quality & Support Department first by calling 0800 953 7122 or write to the Quality & Support Department, Auxillis Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

If you wish to make a complaint about a claims decision under Section 10 of your motor insurance policy, please contact Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester CO4 5NE. 01206 615000. Email customerservice@arclegal.co.uk

Registered in England and Wales 3510012.

Mercedes Benz Insurance is a trading name of Daimler Insurance Services UK Limited.

Registered Office: Tongwell, Milton Keynes, MK15 8BA. Registered in England No. 3510012. We are authorised and regulated by the Financial Conduct Authority. We are an independent intermediary dealing with selected insurers in respect of annual Motor Insurance. For mutual security calls are recorded and monitored for training purposes.