

Some important facts about your Drivers Legal Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The level of cover provided is stated on your receipt.

DLP – Insurer: MMA Insurance plc

DLP Gold – Insurers: MMA Insurance plc

DLP Platinum – Insurers: MMA Insurance plc/Equity Red Star

DLP		
Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Legal Expenses Cover</b></p> <p>This policy covers the cost of legal expenses up to £100,000 in respect of any one accident, in pursuing a claim for uninsured losses.</p>	<p>If your motor insurance is cancelled your Drivers Legal Protection insurance is automatically cancelled.</p> <p>There must be a reasonable chance that the legal proceedings will be successful.</p> <p>Legal proceedings must not be commenced without the Insurer's permission.</p> <p>Legal expenses or other costs are not covered if they are incurred prior to the Insurer accepting the claim.</p> <p>You must report the accident to Swinton within 10 days of it occurring.</p> <p>There is no cover when your vehicle is being used as a taxi, mini cab or for hire and reward or otherwise than in accordance with your motor insurance.</p>	Terms, Condition and Exclusions
<p><b>Guaranteed Excess Refund</b></p> <p>This policy guarantees the refund of the excess you have paid under your motor insurance.</p>	<p>You must provide third-party details within 10 days of the accident.</p> <p>You must provide a receipt for the excess payment.</p> <p>You must report the accident to Swinton within 10 days of it occurring.</p> <p>There is no cover when your vehicle is being used as a taxi, mini cab or for hire and reward or otherwise than in accordance with your motor insurance.</p>	Terms, Condition and Exclusions
<p><b>Replacement Vehicle</b></p> <p>This policy covers you for the cost of a replacement vehicle until your vehicle is returned to you or a reasonable offer is made for the settlement of your motor insurance claim.</p>	<p>The accident must have occurred within the British Isles.</p> <p>You must provide third-party details within 10 days of the accident.</p> <p>You must report the accident to Swinton within 10 days of it occurring.</p> <p>There is no cover when your vehicle is being used as a taxi, mini cab or for hire and reward or otherwise than in accordance with your motor insurance.</p>	Terms, Condition and Exclusions

DLP Gold		
In addition to DLP the following applies:		
Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Hire Vehicle Cover</b></p> <p>The Swinton Replacement Vehicle Policy provides insurance to cover the funding of vehicle hire charges following a road traffic accident, fire or stolen recovered incident which renders the Insured Vehicle a total loss or immobilised and repairable, or where the vehicle is stolen and it is not found, all within the Territorial Limits.</p> <ul style="list-style-type: none"> <li>Up to 7 days of continuous vehicle hire</li> <li>A Group A vehicle (e.g 1.0 litre car) or, if a Commercial policy a light Commercial vehicle up to the maximum permissible weight of 3.5 tonnes provide by AVR Ltd, within the Territorial Limits</li> <li>A Hire Vehicle for when the Insured Vehicle is rendered a total loss or immobilised and repaired through an Insured incident</li> <li>A Hire Vehicle when the Insured Vehicle has been stolen and not recovered</li> </ul>	<p>A maximum of two claims can be made within the Period of Insurance.</p> <p>The following are not covered under this Policy</p> <ul style="list-style-type: none"> <li>Any claim reported to One Call more than 14 days after the Insured Incident</li> <li>All fuel, fares, fines and fees relating to the Hire Vehicle whilst in Your possession</li> <li>Any claim where the Insured Vehicle was being used for hire or reward</li> <li>Any claim where the Insured Vehicle has been stolen and has not been reported to the Police</li> </ul>	<p>Definitions</p> <p>What is not covered</p>

**DLP Platinum**

**In addition to DLP Gold the following applies:**

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p><b>Hire Car Cover</b></p> <ul style="list-style-type: none"> <li>As per DLP Gold with up to 14 days continuous vehicle hire</li> </ul>	<ul style="list-style-type: none"> <li>As per DLP Gold</li> </ul>	<p>As per DLP Gold.</p>
<p><b>Key Protection Cover</b></p> <p>This policy provides you with £1500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or broken. The main benefits are as follows:</p> <ol style="list-style-type: none"> <li>£1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.</li> <li>Up to 3 days' car hire if you are stranded or your vehicle is unusable as a result of lost, stolen or broken keys.</li> <li>24 hour, 365 days a year Emergency Helpline.</li> <li>£10 reward payable to the finder of your keys.</li> <li>Any key attached to the fob is covered.</li> <li>There is no excess payable.</li> </ol> <p>You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.</p>	<p>The following points are important and relate to the cover:</p> <ol style="list-style-type: none"> <li>Keys are only covered if attached to the key fob provided by Boomerang-Tag.</li> <li>The total value of claims in any one year may not exceed £1500.</li> <li>All receipts should be retained and attached to the claims form.</li> <li>Keys will not be considered irrecoverable until lost for at least 5 days.</li> <li>Keys attached to the fob must have been lost, stolen from or broken by the Policyholder or by a member of the Policyholder's family living at the same address.</li> <li>In order to replace locks, the Policyholder will need to prove that the lost keys relate to the relevant premises or vehicle and that no duplicates are available.</li> <li>The Policyholder must notify Boomerang-Tag immediately of loss or theft.</li> <li>Consent must first be obtained from Boomerang-Tag for car hire. The car may not be in excess of 1600cc.</li> <li>Locks damaged prior to the loss or theft of keys will not be covered.</li> <li>Replacement locks shall not be of a higher standard than those replaced.</li> <li>A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock.</li> </ol>	<p>General Exclusions</p>

**Cancellation Right**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of the inception date or of receiving the policy, without giving any reasons. If that happens you will be entitled to a proportionate return of the total cost of this policy. If you cancel after this 14-day period, no refund will be due.

**Making a Claim**

**Please contact the branch where you bought your policy for full details about how to claim.**

You will be asked for the following information:

- Your full name, house number and post code.
- Date of the accident.
- Your contact number (home, work or mobile).

The following third-party details will also be required:

- The name of the third party.
- The registration number of the third party's vehicle.
- Contact details for the third party.
- The third party's insurance details (the name and telephone number of their insurer and the relevant policy number).

**For Key Protection claims call : 0871 230 1213**

**Complaints Procedure**

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the manager at the branch holding your records. In the unlikely event you remain unsatisfied please contact us:

In writing to The Manager, Customer Assistance Department, Swinton Colonnade, 6 Great Marlborough St, Manchester M1 5SW

By phone **0845 168 3676**

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.

If you wish to make a complaint about the Insurer then please contact us as above or refer to your policy booklet.

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.