

FordInsure

Feel the difference



Driveaway with
Ford Insure and get
7 days cover FREE



Driveaway with FordInsure and get 7 days cover FREE

The day you've been waiting for has arrived and your new Ford is ready for collection.

What better way to start enjoying your new Ford than with a FREE 7 Day Driveaway introduction to Ford Insure? Comprehensive cover from Ford Insure that offers great value and complete peace of mind from the moment you sit behind the wheel and drive your car away.

How to set up your 7 Day Driveaway Cover

Just call us on **0800 048 0954** to arrange your FREE 7 Day Driveaway Cover. You'll be on the road in no time. You will also receive a quote for your annual insurance.

What are the advantages of 7 Day Driveaway Cover?

- Free cover for 7 days from the moment you pick up your car
- Gives you more time to arrange your annual insurance
- Available on new & used cars.

Get more with FordInsure annual cover

Setting up your 12 month comprehensive cover has never been easier

Just call us on **0800 048 0954** to arrange your quote. Enjoy the reassurance and peace of mind knowing you're covered with Ford Insure, whilst benefiting from this great range of additional features:

- 5 Star, Defaqto rated product
- Personal Customer Manager Service
- Complimentary Ford loan car
- Car accessory cover as standard
- Unlimited cover for standard fit in-car equipment
- Portable Satellite Navigation cover of up to £750
- Free Legal Advice.



For more information on all the extra features of our annual cover see page 9 of this booklet.

All quotes guaranteed for 30 days. The offer of insurance is subject to eligibility criteria. Terms and conditions are available on request. Cover described is for Comprehensive policies using our Ford approved repairers.

Ford Insure 7 Day Driveaway Policy Summary

Ford Insure 7 Day Driveaway is underwritten by Royal & Sun Alliance Insurance plc.

The cover provided by Ford Insure 7 Day Driveaway is Comprehensive:

- **Comprehensive** – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.

The following tables provide a summary of the main policy benefits, terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document. A copy of which will be provided on completion of your contract or at any time on request.

Table 1 – Significant Features and Benefits

The following will automatically be included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>In-car Equipment Covers audio, telephone, satellite navigation systems and visual entertainment equipment.</p>	<ul style="list-style-type: none"> • All in-car equipment, except for portable satellite navigation systems, must be permanently fitted in your car • All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your car • Limited to satellite navigation equipment designed primarily for use in your car. 	3
<p>Complimentary Loan Car</p>	<p>While the car is being repaired at our recommended, or a Ford Approved, repairer following an insured incident.</p>	<p>What you should do if there is an accident or a theft</p>
<p>Windscreen Cover Repairs are free of charge with our Glass Helpline.</p>	<p>For replacement you will have to pay the first amount of any claim shown – See 'other important information' for the excess applicable.</p>	4
<p>Immediate Repair Authorisation and a 3 year guarantee on all repairs</p>	<p>Available only if the car is being repaired at our recommended, or a Ford Approved, repairer following an insured accident.</p>	<p>What you should do if there is an accident or a theft</p>

Table 2 – Significant Exclusions and Conditions

For full details of these and other exclusions and limits please read the policy document.

Cover	What is Not Covered	Policy Section
Loss or Damage to your Car	<ul style="list-style-type: none"> ● Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing ● You must also protect the car against loss or damage and it must be locked and the key(s) removed from its vicinity if no one is in it ● Any loss or damage as a result of a public authority legally removing, keeping or destroying your car. 	3
Use of the Car	Cover will not apply if the car is being used for a purpose, or is being driven by a person, not covered by the policy.	1 & 3
Excesses and Limits	Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim – See 'other important information' for the excesses applicable. Also, certain limits may apply.	1 & 3

Important Information

Your right to cancel the policy

As the policy is for a period of less than one month, there are no statutory cancellation rights.

Claims

Should you wish to claim under your Ford Insure 7 Day Driveaway policy, you should call the Claims Helpline on 0800 0480 951 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason, or have cause for complaint, you should initially contact the manager of RSA, at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Office at the following address.

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

RSA

Customer Relations Manager
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, a minimum of 90% of the remainder of the claim will be met. Further information can be obtained from us or the FSCS.

Other Important Information

Dual Insurance

Please note that if any other insurance is effected on this vehicle, this policy is void from the effective start time and date of such insurance.

Termination of the contract

You may cancel this policy by returning the Temporary Cover Note to us.

We may cancel this policy by giving you at least 7 days notice at your last known address.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. We have chosen Scottish law to apply if you live in Scotland and English law if you live anywhere else in the UK.

The language used in this policy and any communications relating to it will be English.

Endorsement to your Policy

Section 9 – No-claims discount. This section is removed from the policy wording and replaced with:

Section 9

No-claims discount. If no incident occurs during the **period of insurance** which results in a claim, **your no-claims discount** will not increase.

If an incident occurs during the **period of insurance** which results in a claim, **your no-claims discount** will reduce in line with our usual scale. **You** cannot transfer **your no-claims discount** to anyone else

Excesses

Accidental Damage Excess	£500
Fire Excess	£100
Theft Excess	£100
Windscreen or Window Glass Excess	£ 60

The following excesses are in respect of the young and inexperienced drivers. These are applied in addition to the

Accidental Damage Excess:

Drivers 18 – 19 years old	£300
Drivers 20 – 21 years old	£200
Drivers 22 – 24 years old	£150

Policy Sections Applying

- Legal liability to Others
- Loss and Damage
- Windscreen Cover
- Medical Expenses
- Personal Effects
- No Claim Discount
- Replacement locks.

Policy Limits

- Third Party Property Damage £20,000,000 (including costs)
- Personal Effects £200
- Medical Expenses £200
- In-car Equipment £750
- Emergency Overnight Accommodation £50 per person/ £250 for all people in car
- Replacement locks following theft of keys. Unlimited

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Data Protection Act 1998

FCE Bank plc, Royal & Sun Alliance Insurance plc and Ford Motor Company Limited, as data controllers, will use the information collected about you to administer your Ford Insure policy.

Your information may be disclosed to the parent, subsidiary or associated companies of FCE Bank plc, Royal & Sun Alliance Insurance plc, Ford Motor Company Limited, any agencies, contractors or companies providing services for your benefit and any assignees, transferees or replacements of the above referred parties. Your information may be used by the above parties for the purposes of administration of your policy, underwriting, statistical analysis now and after your policy has lapsed. Some information may be shared with other insurers and agents via a register of claims for the purposes of fraud prevention and underwriting.

The information we hold about you may also be transferred outside the European Economic Area (EEA). Although such transferred data may not normally be afforded the same degree of protection as inside the EEA, we will put in place measures to protect your data.

FCE Bank plc, the RSA Group of companies and Ford Motor Company Limited would also like to keep you informed (by telephone, post or e-mail) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information from us, and have not previously advised us of this, please let us know when you contact us.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNi for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer, or at www.miic.org.uk.

Fraud Prevention, Detection & Claims History

- 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
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- Please contact the Data Protection Liaison Officer at the address shown on Page 10, if you want to receive details of the relevant fraud prevention agencies
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI).

The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with a request for insurance we may search these registers.

Under the conditions of your policy, you must tell us about any incident (such as an accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the registers.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Road Traffic Act

It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance or Cover Note.

Duty of Disclosure

All your answers to our questions are material facts and provided you have answered them to the best of your knowledge and belief we consider that you have fulfilled your requirement to disclose material facts. If you are not sure whether to report any change, or if any of these details are incorrect or change you must tell us immediately.

We may reassess your cover and terms when we are told about changes in your circumstances. If you do not tell us about any changes, or supply information that is not true to the best of your knowledge or fail to disclose material facts, this may result in your policy being invalid, you may not be covered in the event of a claim or your cover may be affected.

RSA

Ford Insure 7 Day Driveaway is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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For your protection, telephone calls will be recorded and may be monitored.

Get more with FordInsure annual cover

We see Ford Insure cover as working in partnership with our customers. Designed specifically with you in mind so you can relax and drive, safe in the knowledge Ford Insure is beside you. In addition, you will also benefit from a great range of features below:

- **Our car insurance** has been awarded a **Five Star Rating** from Defaqto, which means that it is among the best policies in the market. Defaqto's rating reflects the exceptional levels of cover on offer
- **Personal Customer Manager Service:** a great benefit of our insurance is that you can arrange to have your very own Personal Customer Manager who will be your first point of contact with any enquiry
- **Complimentary Ford loan car** as standard when using our Ford approved repairers
- **Car accessory cover as standard**, including child seats, roof racks and cycle carriers
- **Unlimited cover for standard fit in-car equipment** such as CD players, phone or other communication equipment
- **Portable Satellite Navigation cover** of up to £750 if stolen from your locked boot
- **Free Legal Advice**
- **All repairs carried out at Ford approved repairers** using genuine Ford parts
- **24 hour claims team** based in the UK
- **3 Year Guarantee** – on all work if you use our Ford approved repairers.



Call 0800 048 0954 today.

All quotes guaranteed for 30 days. The offer of insurance is subject to eligibility criteria. Terms and conditions are available on request. Cover described is for Comprehensive policies using our Ford approved repairers.

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For your 7 Days **FREE** Driveaway Cover and a great **Ford**Insure annual quote, call us now on **0800 048 0954** with these details.

Vehicle Model

Vehicle Registration Number

Dealer Tax & Registration Date

Agreed Car Collection Date

Your Ford Insure Dealer Number

Policy Number

When you call, our helpful staff will take these details and collect some additional driving history for you and your other chosen driver in order to start your 7 days free cover. They may also give you a great value, no-obligation quote for a full 12 month policy.