

If you have an accident...

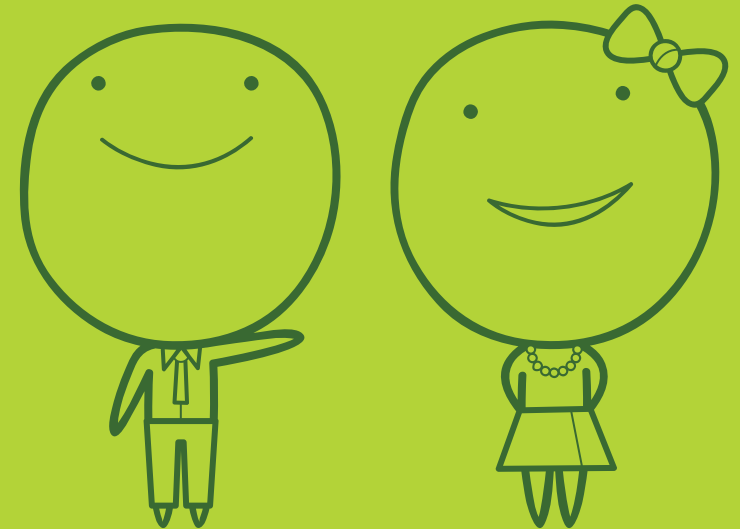
...call us straightaway on 0345 030 6902.

For our joint protection, calls may be recorded and/or monitored.

**Quote me
happy.com**



Your policy summary



Contents

- 2. Your policy summary
- 5. Important information

Your policy summary



This is a summary of your policy. It doesn't contain the full terms and conditions of your cover. These are in your policy booklet and schedule, which you can find in My account on our website. It's important that you read these documents carefully when you receive them.

Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

What is Quotemehappy.com car insurance?

The policy protects you and your car for the level of cover selected by you when requesting the quote and itemised in your policy schedule. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

What are the benefits and features of Quotemehappy.com car insurance?

Depending on the level of cover you have chosen your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Comprehensive
Legal liability for death or injury to any other person, including passengers	✓
Legal liability for damage to other people's property	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓
Own damage (excluding glass) and fire and theft claims	✓
Cover for personal belongings which are in or on your car	✓
Courtesy Car (whilst your car is being repaired)	✓
Glass – windscreen/window breakage	✓
New car replacement (following total loss or theft)	✓
Vehicle recovery and approved repair service	✓
Personal accident: benefits for you and/your spouse/domestic partner for death, loss of limbs/sight	✓
Foreign use: comprehensive cover within European Union countries	✓
Optional cover If you have selected any of these options, they will be itemised on your schedule and the cover details will be set out in your policy booklet(s).	
Legal services and advice	optional
Hire car (following total loss or theft)	optional
Increased personal accident cover	optional
Breakdown cover provided by RAC	optional

Contents

- **2. Your policy summary**
 - 5. Important information

What are the significant or unusual exclusions or limitations of Quotemehappy.com car insurance?

Your policy excludes some situations. Please refer to your policy booklet for full details but the most significant or unusual exclusions are outlined below.

Third party only cover for the policyholder to drive other cars is only provided where the policyholder is aged 25 or more at the commencement, or renewal, of the policy (see your certificate).

No cover is provided to secure the release of a motor vehicle, other than the car identified on your certificate by its registration number, which has been seized by, or on behalf of, any government or public authority.

Loss or damage arising from theft while the ignition keys of your car have been left in or on your car or your car has been left unattended with the engine running (see Section 1 of your policy).

Loss of use, wear and tear, deterioration, depreciation, any loss or damage which happens gradually or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1 of your policy).

Loss of value following a repair (see Section 1 of your policy).

Confiscation or requisition or destruction by or under order of any government or public local authority (see Section 1 of your policy).

You will have to pay the first part of most claims – this is known as an excess. Your schedule details the excesses which apply to your policy including a non-approved repairer excess (see Section 1 of your policy).

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 insurance or, while it is being driven by any person not described in your certificate of insurance as entitled to drive or, who does not hold a current, valid and appropriate driving licence (see the General exclusions section of your policy).

Optional legal protection and advice section – cover applies following a car accident that isn't your fault and only where it is more likely than not you will be successful in your claim against the person responsible (see Section 9 of your car insurance policy).

How long does my insurance run for?

The policy will remain in force for 12 months from the start date, (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.



Contents

- **2. Your policy summary**
 - 5. Important information

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

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract, or the day on which you receive your policy or renewal email confirmation, whichever is the later.

If you want to cancel, and the insurance cover hasn't started yet, you'll be entitled to a full refund of the premium paid.

Or, if you wish to cancel and the insurance cover has already started, you'll be entitled to a refund of the premium paid, less a proportionate deduction for the time for which you've been covered. There will also be an additional charge as shown in your schedule of up to £25.00 if you cancel within the first 14 days (plus Insurance Premium Tax, where applicable) to cover the administrative cost of providing the policy.

You won't receive a refund of premium if any claim has been made under 'Section 1. Loss of or damage to your car' of your policy and;

- 1.** We have agreed to settle your claim by paying the market value (less any excess applicable), or by replacing your car under new car replacement; and,
- 2.** We haven't been able to recover the full amount from a responsible third party.

You can cancel your policy online via your My account. It is your responsibility to notify all persons insured that this policy has been cancelled.

If you do not exercise the right to cancel the policy, it will remain in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling-off period, please refer to the General conditions section of your policy.

How do I make a claim?

Call us straightaway on 0345 030 6902 any time – 24 hours a day or alternatively claim through the Quotemehappy.com MyClaims iPhone app.

How do I make a complaint?

We hope that you'll be very happy with the service that we provide. If you aren't, though, we'd like to hear from you.

If you have a complaint about this insurance or your claim (excluding car repairer complaints) please go to www.quotemehappy.com/not-happy.

If your complaint is about the car repairer please call 0345 030 7524.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone, you can also use the European Commission's [Online Dispute Resolution](#) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

Would I receive compensation if Quotemehappy.com were unable to meet its liabilities?

Quotemehappy.com is a trading name of Aviva UK Digital Limited, who are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Contents

- 2. Your policy summary
- **5. Important information**

Important information

Find your full policy details online

Please read the information below carefully and keep it for future reference. Please note that a policy booklet will be available with your policy. You can also view the full policy wording online at www.quotemehappy.com.

Important Notice – Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask. Please read any assumptions carefully and confirm if they apply to your circumstances. If any of the information you provide changes after you purchase your policy and during the period of your policy please make changes online at www.quotemehappy.com/my-account or by emailing us at team@quotemehappy.com

If the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

It is an offence under the Road Traffic Acts to provide incomplete or inaccurate information to the questions asked in your application for the purpose of obtaining a certificate of motor insurance.

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

We may use your details to allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance

Anti-Fraud and Theft Register please visit

www.insurancedatabases.co.uk

For details relating to information held about you by the Driver and Vehicle Licencing Agency (DVLA) please visit www.dvla.gov.uk

Insurance administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by reinsurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you. In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Contents

- 2. Your policy summary
- **5. Important information**

Credit searches and use of third party information

To ensure we have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with our best premium and payment options, we may obtain information relating to you and your vehicles(s) from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a quotation search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

We are a responsible provider of credit which is regulated by the Consumer Credit Act, and we take these responsibilities seriously to ensure our customers are able to meet their monthly instalment commitments. Where you agree to pay monthly under an Aviva credit agreement, the status of your quotation search from our credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

Data Use

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - consider whether to accept the relevant risk;
 - make decisions about the provision and administration of insurance and related services for you (and members of your household);

- validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an accident or a claim, or at a time of renewal).

- Management information purposes

To analyse insurance and other markets for the purposes of:

- portfolio assessment;
- risk assessment;
- performance reporting;
- management reporting.

- Anti-fraud purposes

To detect and prevent fraudulent claims and/or activities by:

- sharing information about you with other organisations and public bodies including the police;
- tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
- undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases, including the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register administered by Insurance Database Services Limited (IDSL). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.

- Compliance with legal obligations and responsibilities

- Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history;
- Motor Insurance Database – Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the

Contents

- 2. Your policy summary
- **5. Important information**

DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

- Complaints management – If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information, to the relevant ombudsman.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as IDSL and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be supplied to databases in order to facilitate automatic no claim discount validation checks.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) 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 fraud prevention agencies and databases such as IDSL.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we will use your data – Driving Licence Number Insurance underwriting purposes:

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- searches may be carried out at point of quote and if an insurance policy is incepted at the renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or could affect the amount we pay to settle any claims you make under the policy.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, we may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by us or our agents.

Contents

- 2. Your policy summary
- **5. Important information**

Marketing

Aviva Group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other electronic means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Quotemehappy.com Customer Service, The Garage, 33/35 Hoxton Square, London, N1 6NN; email us on team@quotemehappy.com or you can login to your My account and amend your settings there.

You should show the notices to anyone insured to drive the vehicle(s) covered under the policy.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Undertake searches against your (or any person included on the proposal) DLN against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the databases we access or contribute to and how this information may be used.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- 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.

You should show the notices to anyone insured to drive the vehicle(s) covered under the policy.

Renewing your insurance

We will contact you by email at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;
 - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
 - the price for the next year.

Contents

2. Your policy summary
- **5. Important information**

If you wish to make any changes at renewal, please log in to your My account and edit your policy there.

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or
 - when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice – Information and changes we need to know about' section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified by email at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:-

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal email and you will need to contact us to make payment before we can renew your policy.

Choice of law

The law of England and Wales will apply to this contract unless:

1. You and the Insurer agree otherwise; or
2. At the date of the contract you are resident of (or, in the case of a business the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law for that country will apply.

Our regulatory status

Quotemehappy.com is a trading name of Aviva UK Digital Limited. Registered in England No. 09766150. Registered Office: St Helen's, 1 Undershaft, London EC3P 3DQ. Authorised and regulated by the Financial Conduct Authority. Policies are underwritten and administered by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

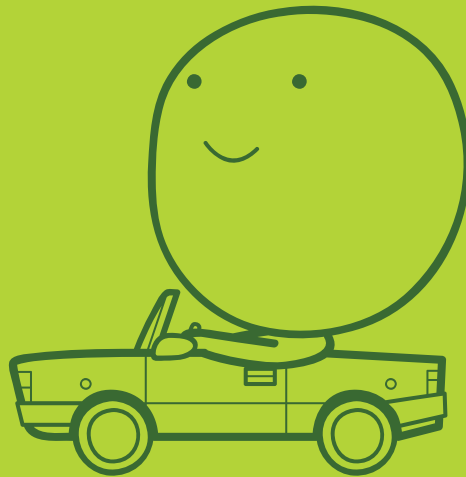
You may check this information and obtain further information about how the FCA protects you by visiting their website www.fca.org.uk or by contacting them on 0800 111 6768.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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