

1. UNDERSTANDING YOUR POLICY:

Please read this policy carefully and make sure you understand and fully comply with its terms and conditions, failure to do so may jeopardise the payment of any claim, which might arise and could lead to the policy becoming void. Please ensure that you keep it in a safe place so you can read it again should you need to.

2. THE POLICY:

We will provide the insurance as stated in this policy. Your Proposal/Policy Schedule, which includes the signed declaration and the undertaking to pay the premium, is the basis of the contract and forms part of the policy. The policy contains details of the insurance cover you have purchased, what is excluded from cover and the conditions of this insurance.

3. CONTRACT OF INSURANCE:

This policy is evidence of a contract of insurance. This policy will only become effective when we have received payment in full and received and accepted your Proposal/Policy Schedule. Please note that this policy is not transferable to a third party.

4. DEFINITIONS:

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this document and will appear with a capital letter and in bold. **Administrator, Our, Us, We:** The appointed administrator, Autoprotect (MBI) Limited is appointed to administer this policy on behalf of the insurer. Our address is Autoprotect (MBI) Limited, Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ, telephone number - 0870 766 6667. Autoprotect (MBI) Limited are authorised and regulated by the Financial Services Authority (FSA), their FSA number is 312666. This can be checked by visiting the FSA's website at www.fsa.gov.uk/register or by telephoning them on 0845 606 1234.

Geographical Area: The United Kingdom, the Isle of Man and the Channel Islands.

Proposal/Policy Schedule: The document that makes this policy wording personal to you, which can be found at the front of this policy wording.

Insured, You, Your: A UK resident who is eligible for and has applied for this Insurance and has agreed to pay the premium under this policy.

Insurer: IGI Insurance Company Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham NG1 6FG. Registered Number: 1229676. IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority (FSA), their FSA number is 202189. This can be checked by visiting the FSA's website at www.fsa.gov.uk/register or by telephoning them on 0845 606 1234.

Misfuelling: The event where you or any person authorised to drive your vehicle accidentally inputs the incorrect fuel into the vehicle as stipulated by the manufacturer.

Vehicle: The vehicle declared to us on your Proposal/Policy Schedule.

5. PERIOD OF INSURANCE

Your Insurance will start from the date shown on Your Proposal/Policy Schedule. Your Insurance terminates as soon as any of the following events occur.

1. The expiry date, as shown on Your Proposal/Policy Schedule, is reached;
2. You, or anyone representing You, defrauds or deliberately misleads the Insurer or Us;
3. The premium for this Insurance is not paid; or
4. The Vehicle, as shown on Your Proposal/Policy Schedule, is sold or transferred to a new owner.

6. WHAT IS COVERED:

The Insurer will pay for the following if Your Vehicle is subject to Misfuelling occurring during the Period of Insurance:

1. **Recovery:** The Insurer will pay up to £100 inclusive of VAT towards the cost of towing the Vehicle to the nearest repairer to drain and clean the fuel tank.
2. **Repair:** If mechanical damage has occurred as a direct result of Misfuelling the Insurer will pay for repairs to be made up to the maximum claim limit indicated on Your Proposal/Policy Schedule.
3. **Replacement Vehicle:** The Insurer will pay up to £30 per day inclusive of VAT for up to a maximum of 3 days towards the cost of a replacement vehicle. You can only have a replacement vehicle if Your Vehicle is being repaired under the terms of this policy and prior authority has been granted by Us.

4. **Replacement Fuel:** The Insurer will also refill Your Vehicle with the correct fuel once repairs have been carried out up to a maximum of £60. Please seek authorisation from Us before filling up Your Vehicle and send a copy of the receipt for Your fuel to the Administrator's address.

7. WHAT IS NOT COVERED:

1. Your Policy does not cover any claim:
 - a. in respect of any loss of use of Your Vehicle or any consequential loss of any kind;
 - b. where the Misfuelling occurs outside of the Geographical Area;
 - c. which is the subject of fraud, false actions or dishonesty of any kind; and
 - d. where the loss is covered by any other insurance policy separate to this policy.
2. Your policy will not cover:
 - a. Your Vehicle where it is a commercial vehicle in excess of 3.5 tonnes;
 - b. Your Vehicle where it is an emergency vehicle, taxi, heavy goods vehicle, motorcycle or if Your Vehicle is used for dispatch, road-racing, rallying, pace-making, speed testing or any other competitive event;
 - c. Your Vehicle where it has been modified other than in accordance with the manufacturer's specifications;
 - d. a defect which is deemed NOT to be a direct result of Misfuelling or a defect which existing before the incident of Misfuelling;
 - e. general wear and tear or neglect;
 - f. any claim resulting from foreign matter entering the fuel system except for petroleum or diesel; or
 - g. any act or omission which is wilful or unlawful.

8. LAW:

The parties to this law are free to choose the law applicable to them. Without agreement to the contrary, English Law will apply. If You live in Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, You may be entitled to commence legal proceedings in Your local courts.

9. HOW TO MAKE A CLAIM:

If You wish to make a claim or need advice regarding the Misfuelling of Your Vehicle please telephone Us on 0870 766 2786. You will be asked for Your policy number which is shown on Your Proposal/Policy Schedule. We will arrange for an organisation to recover Your Vehicle to a garage as specified under section 6. When settling a claim the Insurer may ask You to provide reasonable information, document or assistance in establishing the amount of any payment under Your policy as they may require.

10. COOLING OFF PERIOD:

We hope that You are happy with the cover this Insurance provides. However, if after reading this policy wording, this Insurance doesn't meet with Your requirements, please return it to the supplying dealer within 14 days from the date of issue and they will refund Your premium and notify Us.

11. CANCELLATION:

The Insurer shall not be bound to accept renewal of any Insurance and may cancel this policy at any time by writing to You at Your last known address confirming that all cover will end 14 days after the date of the Insurer's letter. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of the premium paid in respect of the unexpired full months showing on the Proposal/Policy Schedule.

12. COMPLAINTS PROCEDURE

We realise that things can go wrong and there may be occasions when You feel that We have not provided You with the level of service You expect. When this happens we want to hear about it so that We can try to put things right.

In the first instance please write to the Customer Service Manager, Autoprotect (MBI) Limited, Cambridge House, Cambridge Road, Harlow, Essex, CM20 2EQ, telephone number - 0870 766 6667.

If We give Your Our final response and You are still unhappy please write to the Managing Director, IGI Insurance Company Limited, 10th Floor Market Square House, St James's Street, Nottingham NG1 6FG.

In the unlikely event that the matter is still not resolved, Your complaint can be referred to the Financial Ombudsman Service. The address of the Financial Ombudsman Service (and an explanatory leaflet about their services) will be provided at the appropriate stage of the

complaints process. Please note You have six months from the date of the Insurer's final response in which to refer Your complaint to the Ombudsman. Referral to the Ombudsman will not affect Your right to take legal action against Us. None of the above affects any right of legal action You may have.