

## Car insurance Policy

### Your Private Car Insurance Policy

This insurance is a **Contract** of **Indemnity** between the **Insurer** and **You**, the insured.

The basis of this **Contract** is the information **You** have given for the purpose of entering into the **Contract** and that information must be true to the best of **Your** knowledge and belief. The **Contract** will be in force for any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted or agreed to accept the premium.

In return the **Insurer** will insure **You** against those losses and liabilities detailed in the policy documents during the period referred to in the **Schedule** to the policy and during any further period for which the **Insurer** may accept premium.

A person or company who was not a party to this **Contract** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect the right or remedy of a third party which exists or is available apart from that Act.

If the law of any country in which **You** are covered by this policy says **We** must settle a claim which **We** would not otherwise have paid **We** can ask **You** or the person who incurred the liability to pay **Us** that amount.

#### AUTHORISED SIGNATORY ON BEHALF OF YOUR INSURER



**Stephen Thomas Cooper**  
Executive Director  
(Authorised Signatory) iGO4 Limited

**Definitions – These apply to all parts of this Policy except where noted otherwise**

Words shown in **bold** have the same meaning wherever they appear in this **Policy**.

**Administrator**

iGO4 Limited  
Ground Floor  
Olympus House  
Staniland Way  
Peterborough. PE4 6NA  
Email: [enquiries@iGO4.com](mailto:enquiries@iGO4.com)

**Certificate of Motor Insurance**

The proof that **You** have motor insurance needed by law, any details of the individuals insured, and those who are allowed to drive **Your Car**.

**Contract**

This insurance is made up of four important documents:

- 1) This Insurance Booklet
- 2) The **Certificate of Motor Insurance**
- 3) The **Schedule**
- 4) The **Statement of Facts**

All four documents should be read together as part of the contract.

**Cover**

Providing an **Indemnity** or to **Indemnify**

**Endorsement**

Specific terms and/or conditions that apply to **Your Policy** and are shown in the **Schedule**

**Excess**

An amount **You** may be obliged to pay in the event of a claim that is shown on **Your Schedule**.

**Great Britain**

England, Wales and Scotland.

**Indemnity**

A legal principle which requires that after a loss **You** are placed in the same financial position that **You** occupied immediately before the event.

**Market Value**

The cost of replacing **Your Car** with one of a similar make, model, history, age and condition.

**Period of Insurance**

The dates shown on **Your** current **Certificate of Motor Insurance** and **Schedule**.

**Schedule**

The document which shows details of **Your Car**, the level of **Cover** provided, and all **Excesses**.

**Statement of Insurance**

The document containing information supplied by **You** and upon which this **Contract** is based.

**Third Party**

Any person other than **You**, or any person for whom **Cover** is provided, by this insurance, or **Us**.

**United Kingdom (UK)**

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

**Voluntary Excess**

An amount **You** have volunteered to pay, for which **You** may receive a reduction in **Your** premium. This may be in addition to other policy **Excesses** and is shown on **Your Schedule**.

**We, Our, Us, Insurer**

The authorised Insurer or Lloyd's syndicate shown at the foot of the **Certificate of Motor Insurance** and/or on the current **Schedule**.

All **Insurers** are directly or indirectly authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or can be contacted on 0845 606 1234.

**Your Car**

The vehicle shown on **Your** current **Certificate of Motor Insurance** and **Schedule**.

**You, Your, Yourself**

The person named as the Insured in the insurance documents.

## How to identify your Cover

**Your Schedule** says which level of **Cover** and product level **You** have.

**You** must make sure **You** have the **Cover You** need under this insurance. Please read carefully and contact the **Administrator** immediately if there is anything **You** do not understand or agree with.

### Statement of Demands and Needs

This product meets the demands and needs of those who wish to ensure that in the event of being involved in a motor accident, claims against them by third parties for personal injury or damage to property during the policy term will be covered.

Cover may be extended to include, fire theft and accidental damage to **Your Car**. The decision to take this product is entirely at **Your** discretion and therefore **We** cannot offer **You** a personal opinion or recommendation to take it.

## PART 1

### Legal Liability to Third Parties

#### WHAT IS COVERED

This policy covers **You** for all sums **You** become legally liable to pay for death of or injury to any person and damage to any other person's property as a result of an accident involving **Your Car** detailed in the current **Certificate of Motor Insurance** and **Schedule**.

This **Cover** will also apply to **You** only if **You** are driving any other car which **Your Certificate of Motor Insurance** permits **You** to drive and which is not owned by **You**. Note that there is no **Cover** for loss of or damage to that other car.

This **Cover** also applies whilst a trailer or disabled mechanically propelled vehicle is attached to **Your Car**. Note that there is no **Cover** for loss of or damage to that trailer or disabled mechanically propelled vehicle.

**We** will also give this **Cover** to:

- Any driver covered by **Your Certificate of Motor Insurance** and **Schedule** who is driving **Your Car** with **Your** permission;
- Any person travelling in or on, or getting into or out of **Your Car**;
- Any person using, but not driving, **Your Car** with **Your** permission for social, domestic or pleasure purposes;
- **Your** employer or business partner, or that of **Your** spouse or civil partner, but not if the car which gives rise to the liability is owned by or hired to that employer or partner, unless it is the car specified in the **Schedule** and **Certificate of Motor Insurance**;
- The legal, personal representative of any person who has died, but who was covered under this part of the policy.

**We** will also pay the following expenses where **You** have **Our** written permission to claim:

- Solicitors' fees if anyone **We** insure is represented at a coroner's inquest or fatal accident inquiry or is defending any proceedings in a high court or above; or
- Legal services to defend anyone **We** insure in the event of proceedings being taken for manslaughter, reckless or dangerous driving causing death;
- Other costs incurred with **Our** prior written approval.

**We** will only pay these legal costs if they relate to an incident that is covered under Part 1 of this policy.

If **Your Certificate of Motor Insurance** includes business use, **We** will **Cover Your** employer if an accident happens when **Your Car** is being used on business.

**We** will pay for emergency treatment charges set out in the Road Traffic Acts. If this is the only payment **We** make, it will not affect **Your** no claim discount.

## WHAT IS NOT COVERED

We will not give **Cover**:

- To anyone driving **Your Car** who has never held a licence to drive it or who is disqualified from holding or obtaining such a licence;
- To anyone who is not driving **Your Car** if that person knows that the driver never held a licence to drive it or is disqualified from holding or obtaining such a licence;
- To any person other than **You** who is entitled to **Cover** under any other policy;
- To anyone who fails to comply with all of the terms and conditions of this policy in so far as they may apply;
- For death of or injury to any person arising out of and in the course of that person's employment by the person claiming under this Part of the policy except where such liability is required to be covered by the Road Traffic Acts;
- For damage, loss of use, or other loss to any car which is covered by this Part of the policy or any property which **You** or anyone else driving **Your Car** owns or is responsible for, or any trailer, caravan, or vehicle (or the contents thereof) while being towed or attached to **Your Car**.

Any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss or damage to property. This limit is inclusive of all costs and expenses up to £5,000,000.

These limits do not apply to claims occurring in other countries where the Territorial Limits and Green Card Part of this policy is operative if the maximum liability required by law in that country is greater.

## PART 2

### Your Car Fire, Theft or Attempted Theft

#### WHAT IS COVERED

**We** will pay for loss of or damage to **Your Car**, and its accessories and spare parts while they are fixed to or in it or on it or in **Your** private garage, caused by fire, theft, or attempted theft. Loss of or damage to **Your Car** under this part of the policy is covered whilst **Your Car** is with a member of the motor trade for its upkeep, overhaul or repair.

If **Your Car** is undrivable as the result of damage covered by this part of the policy **We** will pay the reasonable cost of taking it from the scene of the incident to the nearest competent repairer. If **You** use a repairer recommended by **Us**, **You** will be provided with a courtesy car whilst yours is being repaired. This will be subject to availability. After repairs **We** will pay the reasonable cost of delivering it to **Your** address in the **United Kingdom**.

If **You** want, **We** will replace **Your Car** with a new car of the same make, model and specification if:

- **You** are the first registered keeper of the car; and
- **Your Car** is under 12 months old at the time of the loss; and either
- **Your Car** is stolen and not recovered within 28 days of **You** telling **Us** about the theft; or
- The damage estimated by **Us** is more than 60% of the current list price.

If **We** do replace **Your Car**, **Your** old car will belong to **Us**. If the exact model of **Your Car** is not available, **We** will pay **You** instead as shown in the part **What do We pay?** in Part 4 .

**We** will pay up to the amount shown in **Your Schedule** for loss or damage to audio or radio equipment, after deducting **Your Excess**. If this equipment forms part of the original vehicle specification and was fitted by the manufacturer or the manufacturer's approved dealer, the amount of **Cover** is unlimited after taking off **Your Excess**. If **Your Schedule** shows that you have the iGO4essentials product **We** will not pay for loss of or damage to any audio or radio equipment fitted to **Your Car**.

#### WHAT IS NOT COVERED

**We** will not pay for any of the following:

- The **Excess** of every claim made under this part unless at the time of the loss or damage **Your Car** was in a locked garage which has been subjected to forcible and violent entry or exit;
- Loss of value, wear and tear, or mechanical, electrical, electronic or computer failure or breakdown;
- Loss of use of **Your Car**;
- Loss of or damage to your vehicle as a result of legal repossession.
- Theft, or attempted theft, if **Your Car** keys are left in or on **Your Car**.
- Any loss or damage caused by theft or attempted theft if the security system fitted to your vehicle at the time of the loss was not activated and working properly. All keys used to activate/deactivate the alarm/immobiliser fitted to your car must be submitted to your insurer with the claim form.
- Theft, or attempted theft, that involves somebody lying to get **Your Car**.
- Any reduction in the value of **Your Car** as a result of it having been repaired.
- Any extra costs caused by the parts or replacements not being available in the **United Kingdom**.
- Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.

## PART 3

### Your Car - Accidental Damage

#### WHAT IS COVERED

**We** will pay for accidental damage to **Your Car**, and its accessories and spare parts while they are either fixed to or in **Your Car** or in **Your** private garage, which is not caused by fire, theft or attempted theft. Loss of or damage to **Your Car** under this Part of this Policy is covered whilst **Your Car** is with a member of the motor trade for its upkeep, overhaul or repair.

If **Your Car** is undriveable as the result of damage covered by this part of the Policy **We** will pay the reasonable cost of taking it from the scene of the incident to the nearest competent repairer. If you use a repairer recommended by us **You** will be provided with a courtesy car whilst yours is being repaired. This will be subject to availability. After repairs **We** will pay the reasonable cost of delivering it to **Your** address in the **United Kingdom**.

If **You** want, **We** will replace **Your Car** with a new car of the same make, model and specification if:

- **You** are the first registered keeper of **Your Car**; and
- **Your Car** is under 12 months old at the time of the loss; and
- **Your Car** suffers damage estimated by **Us** which is more than 60% of the current list price.

If **We** do replace **Your Car**, **Your** old car will belong to **Us**. If the exact model of car is not available, **We** will pay **You** instead as shown in the part 'What do We pay?' in Part 4.

**We** will pay up to the amount shown in **Your Schedule** for loss or damage to audio or radio equipment, after taking off **Your Excess**. If this equipment forms part of the original vehicle specification and was fitted by the manufacturer or the manufacturer's approved dealer, the amount of **Cover** is unlimited after taking off **Your Excess**. If **Your Schedule** shows that you have the iGO4essentials product **We** will not pay for loss of or damage to any audio or radio equipment fitted to **Your Car**.

#### WHAT IS NOT COVERED

**We** will not pay for any of the following:

- The total **Excess** shown on **Your Schedule**;
- Loss of value, wear and tear, mechanical, electrical, electronic or computer failure or breakdown;
- Loss of use of **Your Car**;
- Damage that occurs if the car keys are left in or on **Your Car**;
- Damage to tyres by braking, punctures, cuts or bursts;
- Any reduction in the value of **Your Car** as a result of it having been repaired;
- Any extra cost caused by the parts or replacements not being available in the **United Kingdom**;
- Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.



## PART 4

### What do We pay?

At **Our** choice **We** will pay:

- The cost of repairing **Your Car**; or
- The cost of replacing **Your Car**; or
- The amount of the loss of or damage to **Your Car**

The most **We** will pay is the **market value** of the vehicle immediately before the loss or damage.

If **Your Car** is under a hire purchase or leasing agreement, **We** will pay the owner named in the agreement. When **We** have done this **Our** responsibility under the **Contract** will end.

**We** will not pay more than the manufacturer's list price for any part or accessory (plus the reasonable cost of fitting).

If **We** settle the claim as a total loss, **We** can keep what is left of **Your Car** (the salvage).

## PART 5

### Repair or replacement of glass

If **Your Schedule** shows that **You** have the iGO4essentials product this PART will not apply

#### WHAT IS COVERED

- Damage to your vehicle's glass; and
- Any scratches to the bodywork caused by the glass breaking. This includes damage to all windows, the windscreen and glass sunroofs.

If glass damage is the only damage **You** are claiming for, it will not affect **Your** no-claims discount.

#### Glass damage

If **You** have comprehensive **Cover**, **You** should call our Accident Action Line on **0800 008 6709**. **We** will take details and put **You** in touch with **Our** approved glass repairer. Remember to ask if the glass can be repaired as this can save **You** money.

#### Glass replacement/repair

If **We** replace the glass, **Cover** is unlimited and **You** pay only the **Excess** shown in **Your Schedule**. If **We** repair the glass, **Cover** is unlimited and **You** do not have to pay any **Excess**.

#### WHAT IS NOT COVERED

This section of **Your Policy** does not **Cover** damage to any of the following

- Roof panels; or
- Winding mechanisms; or
- Lights and/or reflectors, even if they are made of glass

If **You** choose not to use **Our** approved glass repairer, **Cover** may be limited and **You** may be required to pay an increased **Excess**. Please refer to any endorsements in **Your Schedule**.

## PART 6 Personal Belongings

If **Your schedule** says **You** have the iGO4essentials product this part **DOES NOT** apply.

### WHAT IS COVERED

**We** will pay **You**, or at **Your** request the owner of the property, up to the amount shown in **Your Schedule** for clothing and personal belongings if they are stolen or damaged while they are in **Your Car**.

### WHAT IS NOT COVERED

**We** will not pay for any of the following:

- Money, stamps, tickets, documents or securities;
- Goods, samples or any equipment carried in connection with any trade or business;
- Property insured under any other contract of insurance;
- Theft of items carried in an open or convertible car, unless kept in a locked boot.

## PART 7 Personal Accident

### WHAT IS COVERED

**We** will pay the amount shown in **Your Schedule** if **You**, or **Your Spouse** or Civil Partner, or both of **You** are injured as a result of an accident during the **Period of Insurance**, while travelling in or getting into or out of any private motor car, and the accident results within three months in:

- Death; or
- Loss of any limb; or
- Permanent loss of all sight in one or both eyes.

The most **We** will pay for any one person is shown in **Your Schedule**. **We** will only pay **You** under one contract in any one **Period of Insurance**.

**We** will also pay the amount shown in **Your Schedule** in respect of any other person who dies as the direct result of an accident while travelling in or getting into or out of **Your Car**.

### WHAT IS NOT COVERED

- Anyone who is under the age of 16 or over the age of 75.
- Death or injury caused by suicide or attempted suicide.
- Anyone who is under the influence of alcohol or drugs at the time of the accident.

## PART 8 Medical Expenses

If there is an accident and anybody in **Your Car** is injured, **We** will pay medical expenses of up to the amount shown in **Your Schedule** for each person injured. If this is the only payment **We** make it will not affect **Your** no claim discount.

## PART 9 Territorial Limits and Green Cards

### Where your Cover applies

The **Cover** shown on the **Schedule** applies throughout the **United Kingdom** and when **Your Car** is in transit within the **United Kingdom** or between ports in the **United Kingdom**.

In addition this policy gives the minimum **Cover** required by law to use **Your Car** in:

- Any country which is a member of the European Union (EU);
- Any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No.72/166/EEC).

Please call the **Administrator** for any clarification needed.

### Travelling abroad what to do

If **You** are going to use **Your Car** abroad and want **Your** full policy **Cover**, contact the **Administrator** to confirm the dates **You** will be travelling and the countries **You** will be visiting.

If **You** intend to tow a caravan or other trailer please have details to hand as they may need to be shown on the Green Card that **We** may need to issue.

When **We** send **You** a Green Card **We** will extend **Your** policy **Cover** for foreign travel for up to the number of days shown in **Your Schedule** in any one **Period of Insurance**.

**We** will make an administrative charge for each Green Card or confirmation that the policy **Cover** has been extended.

**We** will also provide **Cover** while **Your Car** is being transported by rail, air, inland waterway, the Channel Tunnel or by a recognised sea route to any country where this insurance operates and the journey time does not normally exceed 65 hours.

If **Your Car** becomes undrivable as a result of loss or damage covered by this policy **We** will also pay the reasonable cost of delivering it to **Your** address in the **United Kingdom**.

**We** will also pay customs duty if **Your Car** is damaged and **We** decide not to return it to this country after **You** make a claim on **Your Contract**.

## PART 10

### Making a Claim

If **You** need to make a claim, phone the Customer Claim Line telephone number shown on the back **Cover** of this policy.

#### Four important points to help you after an accident:

- Make a note of the registration number of any vehicles involved, and any witnesses;
- Do not admit responsibility;
- Ask for the names, addresses and telephone numbers of all people involved and details of any property damaged;
- If anyone other than **You** is injured in the accident, **You** must show **Your Certificate of Motor Insurance** to the police. If **You** cannot do this at the time of the accident, take it to the police as soon as possible or within 24 hours.

## PART 11

### No Claim Discount

If no claim has been made against this policy during the current insurance year, **We** will give **You** a discount according to the current scale at the time of renewal of this policy.

If **We** make a payment that **We** cannot get back from another person, **We** will reduce **Your** no claim discount even if **You** were not to blame.

No claim discount will be reduced in accordance with the **Insurer** scale applicable at such a time and shown on the **Schedule**.

**Your** no claim discount will not be affected in the following circumstances:

- If **You** only claim for a broken windscreen or windows;
- If **We** only have to pay an emergency medical treatment fee.

**You** cannot transfer **Your** no claim discount to someone else.

If more than one car is insured under this document, **We** will treat each car separately for the purpose of **Your** no claim discount.

#### Protected no claim discount

This will only apply if you have selected this option. Please see **Your Schedule** for details.

## PART 12

### Conditions

#### Cancelling Your Policy

The **Administrator** or **We** may cancel **Your** policy by giving **You** 7 days' notice by letter to **Your** last known address.

#### 'Cooling off period'

**You** may cancel this policy within 14 days of the start date. Please call or write to the **Administrator** and return **Your Certificate of Motor Insurance**.

Where this happens **You** will receive a proportionate refund of the premium paid for the unexpired portion of the period of **Cover** less any agreed charges detailed in the **Administrator's** terms of business, unless a claim has been reported and then the premium in full must be paid.

If this policy is cancelled following a total loss of the insured car, and the premium is being paid by instalments, **We** may deduct the outstanding balance (including interest charges) from the claim payment. If payment is made to the owner of the car **We** will collect separately from **You** the outstanding monies.

#### Cancellation after the 'cooling off period'

A proportionate refund of any premium paid (less agreed charges) will be allowed providing that:

- **You** have not claimed in the current **Period of Insurance**; and
- **You** have paid the premium in full; and
- **You** have returned the **Certificate of Motor Insurance**.

If **You** or **We** cancel this policy and there has been any claim during the current **Period of Insurance** and the premium is being paid by instalments, the outstanding balance including interest charges will become payable by **You**.

#### If You miss a premium

If **You** do not pay a premium on the due date the Administrator reserves the right to cancel **Your** policy giving 7 days' notice.

### Claims Procedure

**You** must:

- Notify **the Administrator** of any accident and provide full details as soon as possible;
- Send any correspondence **You** receive (including any writ or summons) without delay and unanswered;
- Tell **Us** about any future prosecution, coroner's inquest or fatal accident inquiry involving anyone covered by this policy;
- Not admit responsibility or make any offer or promise without **Our** written permission;
- Co-operate fully with **Us** on all matters concerning the handling and settlement of any claim.

**We** will take over and defend or settle any claim or take proceedings at **Our** own expense and for **Our** own benefit to recover any payment **We** have made under this policy.

If **Your Car** is not driveable following an accident **Your Insurer** may, subject to availability, provide **You** with the use of a courtesy car.

### **Arbitration**

If a claim has been accepted but there is disagreement over the amount to be paid, **We** may refer the matter to an arbitrator in accordance with statutory provisions. The arbitrator must decide on the amount before **You** can start legal action against **Us**.

### **Right of recovery**

The law of any country in which this contract applies may make **Us** pay amounts which are not covered by this **Contract**. **You** or the person responsible must refund these amounts.

### **Law applicable to the contract**

**You** and **We** are free to choose the law applicable to this **Contract** but in the absence of agreement to the contrary the law of the country in which **You** are resident at the time of the **Contract** will apply. If **You** are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales.

### **Other insurance**

If **You** have other insurance which would **Cover** a claim made under this policy, **We** will only pay **Our** share of the claim. This does not apply to Personal Accident under Part 7 of this policy.

### **Provisional licence**

When **Your Car** is being driven by a provisional licence holder they must meet all the conditions of the licence.

### **Changes to your details**

**You** must tell the **Administrator** immediately if there are any material changes during the **Period of Insurance** that might affect **Your** insurance. These include:

- **Your** job (including details of any part time occupation);
- **Your** address or the address where **You** keep **Your Car**;
- What **You** use **Your Car** for;
- Any modifications to **Your Car**.

This is not an exhaustive list and if **You** are in any doubt, please contact the **Administrator**.

A charge for any change to **Your Contract** will be made.

### **Changing your car**

If **You** replace **Your Car** or get an additional car **You** must tell the **Administrator** immediately because the only car covered by this policy is the one **You** told **Us** about and **We** accepted, as shown in **Your** current **Schedule**.

### **Governing law**

**We** will not be liable for any proceedings or judgment made in any court outside the **United Kingdom**, unless the judgment comes from a court of a foreign country to which **We** have agreed to extend **Cover**.

### Hire Purchase

If, to **Our** knowledge, **Your** car is subject to a hire purchase or leasing agreement, any payment will be made to the owner described in that agreement whose receipt will be a full and final discharge to **Us**.

### Car sharing

This **Contract** covers **You** using **Your Car** for carrying passengers and receiving money for social or similar purposes as long as:

- The car does not carry more than the permitted number of persons for the car to operate safely; and
- The passengers are not being carried as part of a business; and
- **You** do not make a profit from the total amount paid for the journey.

### Keeping to the terms of this policy

**We** will only give **Cover** under this policy if:

- Any person claiming under it has met all the conditions in the **Contract** in so far as they can apply and
- The information given and the declaration accepted on the **Proposal Form** or **Statement of Insurance** are complete and correct to the best of **Your** knowledge and belief.

## PART 13 Exceptions

This policy does not **Cover**:

1. Any injury, loss or damage occurring while **Your Car** is being:
  - a. Driven by any person or used for any purpose not allowed by the **Certificate of Motor Insurance**;
  - b. Driven by **You**, unless **You** hold a licence to drive **Your** car, or have held a licence and are not disqualified from holding or obtaining one;
  - c. Driven with **Your** consent by anyone who **You** know does not hold a licence to drive **Your** car unless they have held a licence and they are not disqualified from holding or obtaining one.
2. Loss of or damage to **Your Car** caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

Any loss or damage caused by:

3. Earthquake;
4. Riot and civil commotion happening outside of the **United Kingdom**;
  - a. Any liability that **You** have agreed to accept unless **You** would have had that liability anyway;
  - b. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war is or is not declared), civil war, rebellion, revolution, insurrection or military or usurped power, other than as required by the Road Traffic Acts;
  - c. Any loss or destruction of or damage to any property or any resulting loss or expense or any legal liability directly or indirectly caused by or contributed to or arising from:
  - d. Ionising radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
5. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
  - a. any accident, injury, loss or liability of any kind arising from the use of any vehicle in or on any part of an aerodrome or airport, airfield or establishment provided for the takeoff and landing of aircraft or the movement of aircraft on the surface; aircraft parking aprons including the associated surface road and ground equipment parking areas, or those parts of passenger terminals of an international airport which come within the Customs examination area. These excluded areas do not include public car parking areas or access roads leading to them which are open to public use.

### Fraudulent claims

If **You** or any other person knowingly makes a claim under this **Contract** that is false, fraudulent or exaggerated, **We** will not pay the claim, all **Cover** will end and no refund of premium will be allowed.

### Looking after your vehicle

**You** must take all reasonable precautions to:

- Prevent injury, loss or damage; and
- Keep **Your Car** in a roadworthy condition.

When left unattended, **Your Car** must be locked and secure and the ignition key removed.

If **You** do not do this, **We** may not pay a claim.



## PART 14 Complaints Procedure

iGO4 Limited is proud of its reputation for fairness in the way we deal with our policy holder. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about us or **Your** policy or a claim made under it, **You** should first phone Customer Services on the telephone number on the back **Cover** of this policy.

Or write to...

**The Customer Services Manager**  
**iGO4 Limited**  
**Olympus House**  
**Staniland Way**  
**Peterborough PE4 6NA**

**Email:** [complaints@iGO4.com](mailto:complaints@iGO4.com)

Please include **Your** name and address to help us deal quickly with **Your** enquiry. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

If **Your** complaint is against the **Insurer**, the **Administrator** will provide **You** with details so that **You** can contact the Chief Executive of the **Insurer** identified in **Your** current **Schedule** and **Certificate of Motor Insurance**. If the **Insurer** concerned is a Lloyd's Syndicate **You** can contact:

**Policyholder & Market Assistance department**  
**Lloyd's Market Services**  
**One Lime Street**  
**London EC3M 7HA**

**Tel: 020 7327 5693**  
**Fax: 020 7327 5225**

If the **Administrators** or the **Insurer** have given **You** a final response and **You** remain dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

**Financial Ombudsman Service**  
**South Quay Plaza**  
**183 Marsh Wall**  
**London E14 9SR**

**Tel: 0845 0801800**

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS. Referral to FOS will not affect **Your** right to take legal action against the **Administrator** or the **Insurer**.

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

### **Financial Services Compensation Scheme (FSCS)**

If **your insurer** or **administrator** were unable to meet **our** obligations **you** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **us**.

## Useful telephone numbers

### **Customer Service**

0844 800 8538

### **Renewals**

0844 800 8539

### **Claims**

0800 008 6709

### **Hours of opening**

**Monday to Friday 8.00am to 8.00pm**

**Saturday 9.00am to 5.00pm**

**Sunday 10.00am to 4.00pm**

**Bank Holidays 10.00am to 4.00pm  
(excluding Christmas Day)**