

About Our Insurance Services

EUI Limited, Ty Admiral, David Street, Cardiff CF10 2EH.

Policy Summary

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of the Motor Insurance Policy. You can find our full policy book, terms and conditions by logging on to admiral.com and clicking on 'existing customers'.

Duration of the Contract

The duration of the comprehensive motor insurance cover contract will be specified on the Temporary Certificate of Motor Insurance issued at the time of starting the insurance for the insured vehicle.

Cancellation Rights – Motor Insurance Policy

If you cancel your policy prior to the period of cover commencing, you will receive a full refund, subject to our cancellation policies.

No refund will be due after the policy has commenced.

If a fault claim is made or has arisen during the period of insurance, the full premium is payable and no refund will be given.

Claim Information

If you need to make a claim you can call our Claims department on **0330 134 8647**.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this product is suitable for your 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 met.

Significant features and benefits

The insured vehicle is insured for its current market value at the time of the loss.

Significant and unusual exclusions or limitations

- Travel outside of our specified Territorial Limits is not permitted. See 'Admiral Short Term (Motor) Insurance Guide'

- Driving other vehicles is not permitted under this policy
- The Motor Policy does not cover any non standard parts (Modifications). Manufacturer's optional extras are only covered if they have been declared and we have agreed to cover them. See 'Admiral Short Term (Motor) Insurance Guide' Section 1(3)
- Courtesy cars are not available to policyholders. See 'Admiral Short Term (Motor) Insurance Guide' Making a claim
- A courtesy car will not be provided for the vehicle owner if the insured vehicle has been stolen, is beyond economical repair, if you choose a repairer not on our approved repairer panel, if the insured vehicle was originally produced for sale outside the EC. We cannot guarantee a vehicle adapted to any special needs or disability. The courtesy car is not intended to be on a like for like basis with the insured vehicle
- If an accident happens whilst the insured person or anyone entitled to drive under Section 5 of the current Temporary Certificate of Motor Insurance:
 - is found to be over the prescribed limit for alcohol
 - is driving whilst unfit through drink or drugs, whether prescribed or otherwise
 - fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by Road Traffic law. In those circumstances, we will recover from you, all sums paid (including all legal costs), whether in settlement or under a Judgement, of any claim arising from the accident.

- If the insured vehicle is a total loss or it is stolen and not recovered we will pay a sum not exceeding the market value. See 'Admiral Short Term (Motor) Insurance Guide' Section 1 (2) where applicable
- You will not be covered for any claims if the insured vehicle is left unlocked or if the keys are left in the vehicle while unattended. See 'Admiral Short Team (Motor) Insurance Guide' Section General Conditions of your Cover, 3 Care of the insured vehicle where applicable
- You will not be covered for replacing parts that have been contaminated or damaged as a result of putting the incorrect fuel in the insured vehicle or failing to keep the correct amount of lubricant in the insured vehicle; and loss or damage to the insured vehicle caused by an inappropriate type or grade of fuel being used. See 'Admiral Short Term (Motor) Insurance Guide' Section 2: Exclusions to Section 1

See also:

General Exceptions
General Conditions

Terms and Conditions

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from single insurers. (Details provided below).

We can only offer comprehensive motor insurance from a consortium of insurers led by Admiral Insurance (Gibraltar) Limited. Please see the current Temporary Certificate of Motor Insurance for further details. We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs. You will not receive advice or a recommendation from us for:

- Comprehensive motor insurance

4. What will you have to pay for our services?

- A fee
- No fee

We will not apply any charges when arranging your policy, but changes to your policy or cancellation may incur administration charges which are payable to EUI Limited for handling the administration of your policy. Details of these charges are shown below:

- Up to £10.00 for mid term adjustments (in addition to any premium adjustment that may apply);
- Up to £7.50 for duplicate documents;

5. Who regulates us?

Admiral is a trading name of EUI Limited, Ty Admiral, David Street, Cardiff CF10 2EH which is authorised and regulated by the Financial Conduct Authority (Registration number 309378).

Our permitted business is:

- Arranging (bringing about) deals in non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts
- Dealing as agent in non-investment insurance contracts
- Assisting in the administration and performance of a non-investment insurance contract
- Carrying on a regulated activity

You can check the Financial Services Register by visiting their website www.fca.org.uk/register or by contacting them on **0800 111 6768**.

6. Ownership

EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance Company Limited and Admiral Insurance (Gibraltar) Limited (which are regulated insurance companies).

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: The Quality Manager, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: 0330 333 5888
Email: quality@admiral.com
Fax: 0330 333 5886

Complaint about your claim

In writing: Claims Quality Manager, Admiral, Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: 0330 333 5887
Email: claimsquality@admiralgroup.co.uk
Fax: 0333 222 5770

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.