



002757/032885

Mr P E Lisewski
40 Gledstones Road
London
W14 9HU



Dear Mr Lisewski

Policy number

71482774

Date

24/10/14

Your motor insurance renewal from Direct Line

Thank you for renewing your motor insurance with us for another year. I'm pleased to enclose your new documents, including your Certificate of Motor Insurance.

Important changes to your Motor Policy

Please see the important notice attached.

I'm pleased to enclose your new documents, including your Certificate of Motor Insurance. Please read the documents carefully to ensure that all the information is correct and that the cover meets your requirements. You must take care to provide us with accurate information. If any of these details are incorrect, no longer entirely accurate or if you are unsure about them, then please call us immediately as incorrect information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.

Special Offers For Direct Line Customers

As a valued customer we are able to offer you a discount on your first years premium for **Breakdown Cover** and **Pet** insurance. So if you're looking for any of these products then why not give us a call?

Product	Your Discount/Saving	Telephone Number
Breakdown Cover	At least 10%	0845 246 0142
Pet Insurance	5% off	0845 246 8724

Named Driver No Claim Discount

One of the advantages of having a Direct Line policy is that named drivers could earn their own Named Driver No Claim Discount just from being named on your policy. Should they wish to insure their own car with Direct Line in the future, we will credit them with the claim free record they have personally built up on your policy.

Continues...

Guaranteed Hire Car

In addition to your motor insurance, you have taken our Guaranteed Hire Car option. Now you can relax knowing that if your car becomes unusable as a result of a claim, excluding windscreen damage, we guarantee to provide you with a replacement car for up to 14 days.

If you need any help or advice, you can call us on the Hotline between 8am-8pm Monday to Friday, 9am-5pm Saturday. You'll always find a friendly voice ready to help you. You can also view and amend your policy online, as well as register and track a claim 24 hours a day with 'Policy & Quote Manager', your personal area of directline.com.

We recommend you save your policy number above and our accident helpline number 0845 246 8471 into your mobile phone now. Should you find yourself in any car accident whether your fault or not, phone us immediately and we'll be ready to help you when you need us.

Yours sincerely

Direct Line Car Insurance Team



This Certificate is evidence of your insurance. For full details of the cover you should refer to the Policy.

Certificate of Motor Insurance

Registration mark of vehicle	LC 05BYJ	Certificate number	71482774A75
Name of Policyholder	Mr P E Lisewski		
Effective date of the commencement of insurance for the purposes of the relevant law	25/10/14 (Noon)	Date of expiry of insurance	25/10/15 (Noon)
Persons or classes of persons entitled to drive	<ul style="list-style-type: none"> • The Policyholder • The Policyholder may also drive with the owner's permission a motor car not owned by the Policyholder and not hired or leased to the Policyholder under a hire purchase or annual leasing agreement • Any person named below who is driving on the Policyholder's order or with the Policyholder's permission: S Antczak (Partner) <p>provided that the person driving holds a licence to drive such motor car or has held and is not disqualified for holding or obtaining such a licence or is not breaking the conditions of their driving licence.</p>		
Limitations as to use	<p>The Policy covers:</p> <ul style="list-style-type: none"> • use for social, domestic and pleasure purposes • use by the Policyholder or by the Policyholder's Partner each in person in connection with the businesses of the Policyholder or Partner <p>The Policy does not cover:</p> <ul style="list-style-type: none"> • use for racing, competitions, rallies, trials, track days or 4x4 off road events. • use for hire and reward • use for any purpose in connection with the motor trade. • use to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority 		

Certification

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain and Northern Ireland, the Republic of Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

U K Insurance Limited
Authorised Insurers.

PAUL GEDDES
Chief Executive

Advice to third parties: Nothing in this Certificate affects your right as a third party to make a claim.

Driving other cars

Please remember that cover for driving other cars is limited to Third Party Only. You will not be covered for any loss or damage to the car you are driving.

Windscreen damage

Produce this Certificate to our approved company Autoglass, and they will replace your glass, subject to a £75 excess, billing us for the balance. If they can repair (rather than replace) the windscreen, then £10 excess applies. If you do not deal direct with Autoglass our maximum payment will be £125 for replacement and £40 for a repair after deducting the excess.

You may contact our approved company by calling our dedicated Glass Hotline on 0800 328 7423.



Motor Insurance Schedule

Issued **24/10/14**

This Schedule forms part of the Policy. Read it in conjunction with the Motor Certificate and Policy booklet, and keep it in a safe place.

POLICY NUMBER	71482774	
POLICYHOLDER	Mr P E Lisewski who is the legal owner and the registered keeper of the car. Date of birth 04/07/67	40 Gledstones Road London W14 9HU Phone details: 07931556236 Daytime
POLICY DETAILS	Period of Cover 25/10/14 (Noon) to 25/10/15 (Noon) Your renewal date will be 25/10/15 Your Policy gives you Comprehensive cover Sections A;B;C;D;E;F;G;H;Ji in your Policy booklet are the sections that apply.	
	Optional Benefits	Motor Legal Protection Guaranteed Hire Car
CAR DETAILS	Make and Model of car	Toyota Prius Hybrid T SPIRIT
	Registration mark and year	LC 05BYJ 2005
	Estimated value	Market Value (not exceeding £75,000) We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).
	Modifications	None
	Postcode where vehicle kept	W14 9HU
	Estimated annual mileage	Not more than 10,000
PREMIUMS	Premium after deducting discounts including No Claim Discount	£273.48
	No Claim Discount Protection	£40.28
	Motor Legal Protection	£26.50
	Guaranteed Hire Car	£23.32
	Total to be paid - single payment	£363.58
	All premiums include Insurance Premium Tax where applicable.	
NAMED DRIVERS	The following named drivers are independently earning Named Driver No Claim Discount which they can use if they take out their own policy with Direct Line. Sylwia Antczak	

EXCESS AMOUNTS

The sum you must pay towards the cost of any claim. This is explained fully in your Policy booklet. Please also see the table below.

Excess Amount for Accidental Damage (Own Damage Excess) - Section B £150
plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers

Excess Amount for Fire and Theft - Section C £150

Excess Amount for Windscreen Replacement - Section D £75

Excess Amount for Windscreen Repair - Section D £10

Our approved company Autoglass will carry out any replacement and you will only have to pay the £75 excess. If they repair (rather than replace) the windscreen £10 excess will apply. If you do not deal direct with our approved company Autoglass, the excess will still apply and our maximum payment will be £125 for replacement and £40 for a repair.

ADDITIONAL ACCIDENTAL DAMAGE EXCESS AMOUNTS FOR YOUNG OR INEXPERIENCED DRIVERS

Age of the licence holder in charge of your car	Excess
Under 21	£400
21-24	£250
25 or over who	
a) is inexperienced (an Inexperienced Driver is defined in Section B of the Policy); or	£200
b) holds a provisional car driving licence	£200

PERSONAL ACCIDENT

(Section E)

Injury	Benefit
1. Death	£5,000
2. Total irrecoverable loss of sight in one or both eyes	£5,000
3. Loss of any limb	£5,000

ADDITIONAL BENEFITS

(Section F)

Medical Expenses	£100
Personal Effects	£100

COVER LIMITS

Motor Legal Protection Limit (Applies if Section H is listed in the POLICY DETAILS section of this schedule)	£100,000
Car Audio/Sound Reproduction/Telephone Equipment/Satellite Navigation Equipment/In Car Entertainment Systems Limit	£1,000

ADMINISTRATION FEES

Our current administration fee to cancel your policy is £47.70 (inclusive of Insurance Premium Tax, where applicable)

Our current administration fee to amend your policy is £15.90 (inclusive of Insurance Premium Tax, where applicable)

ENDORSEMENTS**No Claim Discount Protection (NCD) Benefit**

Your NCD will not be affected by:

1. One claim made during the current Period of Cover, or by
2. Two claims arising in the three preceding years of insurance.

You will cease to be eligible for the Benefit if claims exceed the above number.