



002324/017789

Mr P Lisewski
40D Gledstones Road
London
W14 9HU



Dear Mr Lisewski

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. It includes information about our regulator.

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. If anything needs to be changed, call us immediately - otherwise your insurance may be affected.

Special Offers For Direct Line Customers

Direct Line is dedicated to saving you money. As a valued customer we are able to offer you a special discount on your first years premium for **Breakdown Cover, Home, Pet and Travel** 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	25% off *	0845 246 0142
Home Insurance	5% off	0845 246 8756
Pet Insurance	5% off	0845 246 8724
Travel Insurance	5% off annual cover	0845 246 0789

* On Recovery Plus and EuroPlus

Continues...

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

PS You may want to consider adding either Guaranteed Hire Car or Guaranteed Hire Car Plus - a replacement car should your own become unusable as a result of a claim. Prices start from just £18.90 a year. Call 0845 246 8811 for further details or to add this option to your policy. (*Your legal rights are not affected*)



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 **P8XER** Certificate number **41130534A75 /040767**

Name of Policyholder **Mr P Lisewski**

Effective date of the commencement of insurance for the purposes of the relevant law **22/08/09 (Noon)** Date of expiry of insurance **22/08/10 (Noon)**

Persons or classes of persons entitled to drive

- 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.

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.

Limitations as to use

The Policy covers:

- use for social, domestic and pleasure purposes
- use by the Policyholder in connection with the businesses of the Policyholder.

The Policy does not cover:

- 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.

Direct Line Insurance plc
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.

Duty of disclosure

If you fail to disclose any facts that are relevant to your insurance this could invalidate your whole Policy, or part of it. If you're not sure whether something is relevant, please contact us for advice.

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 one of our approved companies, either Autoglass or Auto Windscreens, 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 or Auto Windscreens, our maximum payment will be £125 for replacement and £40 for a repair after deducting the excess.

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



Motor Insurance Schedule

Issued **21/08/09**

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 **41130534**

POLICYHOLDER

Mr P Lisewski
 who is the legal owner and
 the registered keeper of the
 car.

40D Gledstanes Road
 London
 W14 9HU

Date of birth **04/07/67**

Phone details:
 02076103562 Daytime

POLICY DETAILS

Period of Cover **22/08/09 (Noon) to 22/08/10 (Noon)**

Your renewal date will be **22/08/10**

Your Policy gives you **Comprehensive** cover
Sections A;B;C;D;E;F;G;H in your Policy booklet are the
 sections that apply.

Optional Benefit **Motor Legal Protection**

CAR DETAILS

Make and model of car **Porsche Boxster 2.5**

Registration mark and year **P8XER 1997**

Estimated value **Market Value** (not exceeding £40,000)

Modifications; eg to engine,
 body, wheels, suspension **None**

Postcode where vehicle kept **W14 9HU**

Estimated annual mileage **Not more than 12,000**

PREMIUMS

Premium after deducting discounts including No Claim Discount **£590.10**

Motor Legal Protection **£23.10**

Total to be paid - single payment **£613.20**

All premiums include Insurance Premium Tax where applicable.

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
 plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers **£725**

Excess Amount for Fire and Theft - Section C **£725**

Excess Amount for Windscreen Replacement - Section D **£75**

Excess Amount for Windscreen Repair - Section D **£10**

Our approved companies, Autoglass or Auto Windscreens, 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 one of these approved companies, 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 of 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 (Section H)	£100,000
	Car Audio/Sound Reproduction/Telephone Equipment/Satellite Navigation Equipment/In Car Entertainment Systems Limit	£1,000

CANCELLATION RATES	Our current cancellation rates are:	£26.25 (including Insurance Premium Tax)
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ENDORSEMENTS