



000018/000177

Mr P Lisewski
40 Gledstanes Road
London
W14 9HU



Dear Mr Lisewski

Welcome to Direct Line Car Insurance

Thank you for buying your motor insurance on-line. Enclosed are your documents including the **Certificate of Insurance** required when you tax your car or as evidence of your insurance if you need to show it to the police. You'll also find details of your Guaranteed Hire Car.

Policy number

71482774

Date

22/10/12

What to do now

**Please write your
policy number on any
documents that you
send to us.**

**Please read through
the Policy Summary,**
enclosed within this pack,
which contains key
details of your cover.

1 Check the Motor Proposal Confirmation

Please read through and check your Motor Proposal Confirmation carefully. This forms the basis of your insurance cover. You are responsible for the accuracy of the statements it contains. Please call us immediately on 0845 246 8811 if any of the information is incorrect, as failure to do so could invalidate your policy.

2 Send us proof of your No Claim Discount

We need to see the original Renewal Notice from your last insurance company or your broker, showing your no claim discount entitlement. If you don't have the correct document, please ask your last insurance company or broker for it. If adequate evidence is not received within 30 days from the effective date of this policy, we will have no option but to remove the entitlement, which may result in an additional premium.

3 Send us the proof of your No Claim Discount in the prepaid envelope

Named Driver No Claim Discount

One of the great advantages of having a Direct Line policy is that named drivers can earn their own 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.

Our service-led approach to insurance

Don't hesitate to ring us if you have any queries or problems about your policy. Our Customer Hotline is open from 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 11am to 5pm Sunday. Please remember to call us if your circumstances change as we may need to issue new documents so that you are still covered.

continues...

As a valued customer we are able to offer you a discount on your first year's premium for Breakdown Cover, Home, Pet and Travel insurance. Why not give us a call?

Product	Your Discount/Saving	Telephone Number
Breakdown Cover	At least 10% off	0845 246 0142
Home Insurance	At least 5% off	0845 246 8756
Pet Insurance	5% off	0845 246 8724
Travel Insurance	10% off annual cover	0845 246 0789

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 Lisewski		
Effective date of the commencement of insurance for the purposes of the relevant law	25/10/12 (00:01 hours)	Date of expiry of insurance	25/10/13 (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) 	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.
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Limitations as to use		
The Policy covers:	<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 	
The Policy does not cover:	<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.*

UK 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.

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 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 **22/10/12**

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 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 25/10/12 (00:01 hours) to 25/10/13 (Noon) Your renewal date will be 25/10/13 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 £40,000) 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 £263.94 No Claim Discount Protection £39.22 Motor Legal Protection £26.50 Guaranteed Hire Car £23.32 Total to be paid - single payment £352.98 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 plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers £150

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

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 (Section H) £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 £26.50 (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.

**Motor Proposal Confirmation**Issued **22/10/12**

POLICY NUMBER	71482774	Reference: INET	File: 71482774
WHAT TO DO	<p>Please check this form very carefully. It's a summary of the information that you gave us.</p> <p>If all the information is correct, keep this form in a safe place with your policy.</p> <p>If any of the information is incorrect, please notify us immediately, as failure to do so could invalidate your policy.</p> <p>You can call us on 0845 246 8811 to advise us of any inaccuracies.</p>		
POLICYHOLDER	<p>Mr P Lisewski who is the legal owner and the registered keeper of the car.</p> <p>Home owner: Yes Marital Status: Divorced Children under 16: No Total no. cars at home: 01 Date of Birth: 04/07/67 Phone Details: 07931556236 Daytime</p> <p>40 Gledstones Road London W14 9HU</p>		
POLICY DETAILS	<p>Period of cover 25/10/12 (00:01 hours) to 25/10/13 (Noon)</p> <p>Cover Comprehensive</p> <p>Use Social, Domestic and Pleasure and use by the Policyholder or by the Policyholder's Partner each in person in connection with the businesses of the Policyholder or Partner</p> <p>Main Driver P Lisewski</p> <p>Other Drivers S Antczak (Partner) There are no drivers under the age of 25 You or any of the drivers have NEVER had insurance cancelled by an insurer <i>Please check the information about drivers on the back of this form.</i></p>		
CAR DETAILS	<p>Make and Model of car Toyota Prius Hybrid T SPIRIT</p> <p>Registration mark and year LC 05BYJ 2005</p> <p>Estimated value Market Value (not exceeding £40,000) We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).</p> <p>Purchase Date Oct 12</p> <p>Modifications None</p> <p>Postcode where vehicle kept W14 9HU</p> <p>Estimated annual mileage Not more than 10,000</p> <p>Neither you nor any member of your household have the regular use of any other car</p>		
PAYMENT DETAILS	Your chosen method	Visa	
NO CLAIM DISCOUNT ENTITLEMENT	<p>9 or more years We need confirmation that you are entitled to this discount. We normally accept the renewal notice from your last insurance company.</p> <p>No Claim Discount Protection Included</p>		

Please check the information & read the declaration on the reverse of this form

DETAILS OF SPECIFIC DRIVERS

*If any details are incorrect,
please notify us immediately.*

P Lisewski (main driver): 45 years old

- It Consultant
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 99
- No convictions or endorsable fixed penalties in the last 5 years
- No accidents, claims or losses in the last 3 years.

S Antczak: 34 years old

- Teacher
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 03
- No convictions or endorsable fixed penalties in the last 5 years
- No accidents, claims or losses in the last 3 years.

IMPORTANT NOTES

- The Road Traffic Act states that it is an offence to make a false statement, or to withhold information, to obtain a certificate of motor insurance.
- It is especially important that you tell us of any facts which could influence an insurance company when they are deciding about issuing an insurance policy. You must also tell us straight away if anything changes in the future which could affect your insurance.
- If you are in any doubt as to whether certain facts are relevant or not, please ask us.
- Failure to disclose all relevant facts could invalidate all or part of your policy.
- The information you have given us may be used to tell you about other products and services provided or recommended by our Group.
- If you give us any additional information, for instance in a letter, please keep a copy for yourself.

DECLARATION

It is a condition of your policy that you agree to us using your personal data in the way set out in the Policy book.

Please check that this policy meets your needs, it is based upon information provided to us by you. The premium has been calculated on the understanding that all the relevant facts have been declared and are correct to the best of your knowledge and belief and that you accept the terms and conditions of the policy. Should any of the information contained in the motor proposal confirmation be incorrect or should it change during the period of insurance, it is a condition of the insurance that you notify us immediately. You must also tell us straight away if anything changes in the future which could affect your insurance. For full details of what must be advised to us and when, please refer to the Customer Information section of your policy booklet.