



Motor Insurance Schedule

Issued **24/10/16**

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: 07931 556236 Daytime
POLICY DETAILS		Period of Cover	25/10/16 (Noon) to 25/10/17 (Noon)
		Your renewal date will be	25/10/17
		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
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	£338.80
		No Claim Discount Protection	£34.10
		Motor Legal Protection	£27.50
		Total to be paid - single payment	£400.40
		All premiums include Insurance Premium Tax where applicable.	
NAMED DRIVERS		The following drivers are named on the policy Sylvia Antczak	
EXCESS AMOUNTS		Excess Amount for Accidental Damage (Own Damage Excess) - Section B	
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.		plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers	
		Excess Amount for Fire and Theft - Section C	
		Excess Amount for Windscreen Replacement - Section D	
		Excess Amount for Windscreen Repair - Section D	
		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 b) holds a provisional car driving licence	£200 £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	£250

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 £47.30 (inclusive of Insurance Premium Tax, where applicable)
	Our current administration fee to amend your policy is £0.00 (inclusive of Insurance Premium Tax, where applicable)

ENDORSEMENTS

No Claim Discount Protection (NCD) Information

You have purchased NCD protection. This has increased your premium by £34.10. You have declared a current NCD of 9 years. The tables below show: (i) the average NCD awarded to our motor insurance policyholders last year according to their number of NCD years; and (ii) what would happen to your NCD years if you were to make one or more claims in the next 12 months with and without this protection.



(i) Average NCD Table

Number of years No Claim Discount	Average NCD in 2015
One year NCD	19 %
Two years NCD	24 %
Three years NCD	29 %
Four years NCD	33 %
Five years NCD	37 %
Six years NCD	43 %
Seven years NCD	45 %
Eight years NCD	46 %
Nine years or more NCD	47 %

(ii) Step Back Table

Number of years No Claim Discount at this renewal	No Claim Discount at next renewal date <i>without</i> NCD protection			No Claim Discount at next renewal date <i>with</i> NCD protection		
	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months
Nine years NCD	Three years	One year	Nil	Nine years	Three years	One year

**Motor Proposal Confirmation**Issued **24/10/16**

POLICY NUMBER	71482774	Reference: MVSI	File: 71482774
WHAT TO DO	<p>Please check this form and ensure that the information provided is correct. You must take care to provide us with accurate information.</p> <p>If all the information is correct, keep this form in a safe place with your policy.</p> <p>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. You can call us to advise us of any inaccuracies. Please keep this document in a safe place with your other policy documents.</p> <p>You can call us on 0345 246 8811 to advise us of any inaccuracies.</p>		
POLICYHOLDER	<p>Mr P E Lisewski who is the legal owner and the registered keeper of the car.</p> <p>Home owner: Yes</p> <p>Marital Status: Divorced</p> <p>Total no. cars at home: 01</p> <p>Date of Birth: 04/07/67</p> <p>Phone Details: 07931556236 Daytime</p>		
POLICY DETAILS	<p>Period of cover: 25/10/16 (Noon) to 25/10/17 (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)</p> <p>There are no drivers under the age of 25</p> <p>You or any of the drivers have NEVER had insurance cancelled by an insurer</p> <p><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 £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).</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	

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

**NO CLAIM DISCOUNT
ENTITLEMENT****9 or more years**No Claim Discount Protection **Included**

**DETAILS OF
SPECIFIC DRIVERS***If any details are incorrect,
please notify us immediately.***P Lisewski** (main driver): 49 years old

- It Consultant
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 99

- No convictions, endorsements, fixed penalties or disqualifications including points in the last 5 years
 - No accidents, claims or losses in the last 3 years.
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S Antczak: 38 years old

- Teacher
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 03

- No convictions, endorsements, fixed penalties or disqualifications including points in the last 5 years
 - No accidents, claims or losses in the last 3 years.
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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.
 - If anything on the Motor Proposal Confirmation is incorrect, no longer entirely accurate, or if you are unsure about any details, please call us immediately. Failure to do so could invalidate 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.
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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 Booklet.

Please check that this policy meets your needs. It is based on the most up to date information provided by you. You must take care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details. Providing inaccurate information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies.

Should any of the information contained in this Proposal Confirmation and your Policy Schedule change during the period of insurance you should notify us immediately.

I accept the insurance, subject to terms and conditions set out in the Policy I have received.