

Dayinsure.com – Short Term Private Car Insurance

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the documentation.

It is important that you read the documentation carefully when you receive it.

What is Dayinsure.com Short Term Motor Insurance?

The Dayinsure.com policy provides temporary comprehensive cover for periods of up to 28 days, as shown in your policy schedule. The policy is arranged by Dayinsure.com Limited

Who is Dayinsure.com?

Dayinsure.com Ltd is authorised and regulated by the Financial Conduct Authority under registration number 304010. This can be checked by visiting the FCA's website at www.fca.gov.uk or by contacting the FCA on 0300 500 0597.

Dayinsure.com Ltd's registered address is Mara House, Tarporley Business Centre, Nantwich Road, Tarporley, Cheshire, CW6 9UY. Telephone 0333 005 0944. Fax 0333 005 0946.

Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

Significant Features and Benefits

SECTION NO	SECTION NAME	SIGNIFICANT FEATURES AND BENEFITS
1	Loss of or damage to the car	Cover if the car is lost or damaged as a result of accidental damage, fire, theft or attempted theft. An excess will apply to all claims – this will be detailed in your schedule. Vehicle recovery and Aviva Approved Repair Service.
2	Liability to third parties	Legal liability for death or injury to any person, including passengers. Legal liability, up to a maximum amount of £5m for any one claim, for damage to other people's property. Legal costs, incurred with the insurer's consent, in connection with a claim against you.
3	Emergency treatment	Cover for costs incurred under the Road Traffic Act for emergency treatment.

Significant Exclusions and Limitations

Your policy excludes some situations. Please refer to your policy booklet for full details, but the most significant or unusual exclusions are outlined below

	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
Excess	You are required to pay the first part of any claim under Section 1 of the policy. This is known as the Excess. The excess applies to each and every claim under Section 1, including claims for Glass.
Vehicle Theft	No cover is provided for loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1)
Wear and Tear	No cover is provided for loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1) .
Loss of Value	There is no cover for loss of value following a repair (see Section 1)
Confiscation and/or Destruction	There is no cover for confiscation, requisition or destruction by or under order of any government or public or local authority (see Section 1)
Foreign Use	Unless indicated otherwise on your policy schedule, there is no foreign use cover under this policy, other than the minimum compulsory level of cover for EU countries as required by EU legislation.
Courtesy Car	There is no courtesy car provision under this policy.
Driving Other Cars	There is no cover provided under this policy to drive any other cars.
Seized Vehicles	No cover is provided to secure the release of a seized vehicle, or for loss or damage following confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
Incorrect Fuel	No cover is provided for damage caused by an inappropriate type or grade of fuel being used.
Use of the Car	Cover does not apply if the car is being used for any purpose not shown under the "Description of use" section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive

How do I make a claim under my Dayinsure.com policy?

In the event of a claim please telephone 08000 156 166. This number is available 24 hours a day, 365 days a year.

Telephone call charges

Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

How do I make a complaint about my Dayinsure.com policy?

Dayinsure.com aim to provide a first class level of service to all customers. However if you are dissatisfied with the service we have provided we have a formal complaints procedure. In the first instance you should contact us by e-mail, telephone or in writing to the address below.

Mara House
Tarpurley Business Centre
Nantwich Road
Tarpurley
Cheshire
CW6 9UY.

Telephone: 0333 005 0944

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Will I receive compensation if Aviva were unable to meet its liabilities?

Aviva is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Aviva cannot meet its obligations, depending on the type of insurance and the circumstances of your claim.

Can I cancel my Dayinsure.com policy?

You are entitled to cancel your policy at any time. Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced you will be entitled to a full refund of premium less a cancellation fee of £25. If you cancel the policy after cover has commenced you will be entitled to a pro rata return of premium, less a cancellation fee of £25. Cover for days or part days which have already commenced will not be refundable. Please note that any applicable card charges will not be refunded.