



CARSEAT, PRAM & PUSHCHAIR Policy Summary

This policy has been arranged by Motorplus Limited and is underwritten by Acasta European Insurance Company Limited.

This document does not contain the full policy terms and conditions of Car Seat, Pram & Pushchair Insurance. This document does not override the terms and conditions set out in the policy wording, a copy of which is available on request and which will be sent to you once your application for Insurance has been accepted. On receipt of your policy you will have time to decide if you want to cancel the policy.

Eligibility

An individual eligible for this insurance cover if he or she:

- is resident in England, Scotland, Northern Ireland, or Wales on the start date and remains so throughout the period of insurance;
- is at least 18 years of age;
- has applied for this insurance cover in the form approved by us;
- has paid or agreed to pay the premium and agreed to comply with the terms and conditions of this policy; and;
- has motor insurance in place for the insured vehicle and is named on the insurance policy;

Administrator

The Administrator for your policy is Acasta Europe Limited which is based at 1 Riverview, The Embankment Business Park, Vale Road, Heaton Mersey, SK4 3GN, Telephone 0800 668 1178.

Cancellation Procedure

You have the right to cancel this Car Seat, Pram & Pushchair Insurance within 14 days from the date when you receive the policy. Written notice of cancellation must be given to the insurance broker or agent at the address at which they conducted business with you or to the us in writing. If written notice of cancellation is not given within the 14 day period then you will be responsible for payment of the premium. If you give due notice of cancellation, cover under this policy will cease from the date of delivery or posting of the notice of cancellation.

Claims Procedure

If *You* need to make a claim during the *Period of Insurance*, incidents should be reported as soon as they occur if possible or in any event within 14 days of the incident by phone on the claims helpline number **0843 227 5006**.

Calls cost 5p per minute plus your phone company's access charge.

Our claims line is open 24 hours, 7 days each week, including bank holidays.

Or email: claims@motorplus.co.uk

Contact us as soon as possible regarding any circumstance which may give rise to a claim under this policy and/or your motor insurance. We may be able to offer advice and support in matters relating to any claim and may refer you to one of our specialist teams or advisors. Claims should be made as soon as you become aware of the incident likely to lead to a claim and no later than 14 days after the claim has been concluded by the insurer of the main insurance policy.

Complaints Procedure

We will always try to give *You* a quality service. If *You* think *We* have let *You* down, please write to *Us* to enable *Us* to deal with any concerns swiftly, *We* have made arrangements for these to be dealt with in the UK via Acasta Europe Ltd, who provided administration services to Acasta European Insurance Company Ltd. Website: www.acastaeurope.co.uk. Please write to:

Acasta Europe Ltd

1 Riverview,
The Embankment Business Park,
Vale Road,
Heaton Mersey,
SK4 3GN

You can email *Us* at info@acastaeurope.co.uk or phone *Us* on **0800 668 1178**

Details of the Acasta Complaints Handling process will be sent to *You* on request.

If *You* are still not satisfied, *You* can contact the Insurance Division of the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

Tel: 0800 0234 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

(Using this service does not affect *Your* right to take legal action.)

Other Important Information

Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company Limited on request. Acasta European Insurance Company Limited is covered by the Financial Services Compensation Scheme, if it is unable to meet its obligations under this policy, an insured person may be entitled to compensation from the Scheme. Acasta European Insurance

Company Limited address is: P.O. Box 1338, 1st Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

Demands And Needs

This Policy meets the demands and needs of customers who want to insure against the risk of damage to child seats, booster seats, prams or pushchairs subject to an Accident, fire, theft or attempted theft whilst in your car. This Policy will cover you for up to £2000.

Motorplus Limited does not make any personal recommendation as to whether this Policy will suit your individual circumstances.

Details Of Cover

Subject to payment of the correct premium, the Insurer will pay You up to £2000 in any one incident for the loss of, or damage to, any Child Equipment caused by Accident, fire, theft or attempted theft, whilst it is in Your car. This cover is limited to 1 claim per Policy.

This Policy Will Not Cover

1. Goods or samples carried in connection with any trade or business.
2. Child Equipment:
 - a) in or on any motor vehicle which does not have Motor Insurance at the time of the event giving rise to a claim; or
 - b) in or on an open and/or unlocked convertible or soft top vehicle, unless the Child Equipment was locked in the boot.
3. Loss or damage caused by theft or attempted theft or fire if Your vehicle has been unlocked and unattended or the keys have been left in or on Your vehicle.
4. **War Risks**
Emergency repairs arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition or damage to property by or under the authority of any government, public or local authority.
5. **Radioactive Contamination and Pressure Waves**
Claims arising from any expense, loss of any income, legal liability or any loss or damage, to property directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event:
 - i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
 - iii. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
6. **Deliberate Acts**
Causes of action intentionally brought about by an Insured Person whether during the Period of Insurance or not.

7. **Dishonesty, Violence or Criminal Acts**
Claim relating to an Insured Person's:
 - i. Actual or alleged dishonesty; or
 - ii. Actual or alleged violent or threatening behaviour or other criminal act.
8. **Other Insurances**
Any claim where the Insured Person would be entitled to indemnity under another insurance policy and whether cover is in force or not.
9. **Fines and Penalties**
Fines, damages or other penalties which any Insured Person is ordered to pay by a court or other authority.
10. **Failure to Comply**
Any claim where any Insured Person fails to comply with Our instructions.
11. **Pre-Existing Events**
Any claim arising from any circumstance of which any Insured Person was aware or should have been aware at the inception of the Policy.
12. **Other Contributions**
Pertaining to any other deduction or contribution required by Us.

Financial Services Compensation Scheme

The *Insurer* is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "*Compensation Scheme*"). If the *Insurer* is unable to meet their obligations under this insurance, an *Insured Person* may be entitled to compensation from the *Compensation Scheme*.

Consumer Insurance (Disclosure and Representations) Act 2012

You must ensure that when providing answers and information to *Us*, the details are accurate and complete. If after providing *Us* with any answer or information, the details change, *You* must update *Us* as soon as possible. If *You* fail to advise *Us* of a change to *Your* answers, this may invalidate the cover under *Your* Policy, so that *You* are unable to make a claim.

You must make sure that *You* update *Us* immediately if:

- Your address changes
- *You* are convicted of any criminal offence or if *You* receive a police caution
- any insurer declines to insure *You*, cancels any Policy or applies terms to *Your* cover.

Data Protection Act 1998

Any personal information provided by *You* may be held by the *Insurer* in relation to *Your* insurance cover. It may be used by *Our* relevant staff in making a decision concerning *Your* insurance and for the purpose of servicing *Your* cover and administering claims. Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. *We* may obtain information about *You* from credit reference agencies, fraud prevention agencies and others to check *Your* credit status and identity. The agencies will record *Our* enquiries, which may be seen by other companies who make their own credit enquiries. *We* will check *Your* details with fraud prevention agencies. If *You* provide false or inaccurate information and *We* suspect fraud, *We* will record this.

We and other organisations may use these records to:

- Help make decisions on insurance proposals and insurance claims for *You* and members of *Your* household.
- Trace debtors, recover debt, prevent fraud, and manage *Your* insurance policies.
- Check *Your* identity to prevent money laundering, unless *You* furnish *Us* with satisfactory proof of identity.

This may involve the transfer of *Your* information to countries which do not have Data Protection laws.

Under Data Protection legislation, *You* can ask us in writing for a copy of certain personal records held about *You*. A charge will be made for this service.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

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