

**keyfacts**

**Policy summary**

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

The following is a summary of the main features of our motor policy. It does not contain all the terms and conditions of the contract. Full details of these are contained in the policy document.

**Who are we?**

Novae is a specialist insurance and reinsurance carrier. Based in London, Novae has a diverse mix of business, operating across four segments made up of 21 specialist units, and provides both the London and regional markets with superior underwriting and first-class service levels.

The registered office of Novae Insurance Company Limited and Novae Group PLC is: 71 Fenchurch Street, London EC3M 4HH. England.

**Our product**

Motor Insurance suitable for customers with UK registered vehicles and UK based businesses.

**Cover**  
(Subject to Novae Underwriting and Acceptance criteria)

This depends on the type of cover you have chosen:  
**Comprehensive** - Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £20 million limit for cars) Fire and theft, Accidental damage and Glass.  
**Third party fire & theft** – Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £20 million limit for cars) Fire and theft.  
**Third Party only** – Third party injury (unlimited cover) and property damage (£5 million limit for commercial vehicles, £20 million limit for cars).  
 Plus a number of extensions to cover.

**Restrictions & Exclusions**

1. Manufacturer's standard audio equipment only up to a limit of £500 per vehicle (**Exception a) to Section 5.7**).
2. Theft of your vehicle where the keys are left on or in your vehicle is excluded (**Exception c) to Section 5.7**).

**Choice of law**

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise requested in writing and agreed.

**Duration**

Our policies are normally for a period of 12 months.

**Cancellation**

You have the right to cancel this contract within 14 days of inception/renewal date or the date of receipt of the policy documents, whichever is the later.  
 To exercise this right, you must return the certificate(s) of motor insurance/cover note to the address shown above requesting cancellation in writing. On receipt of this, we will refund to you the premium you have paid us less a charge proportionate to the amount of cover given to you for each vehicle insured.  
 If you do not exercise this right, then the contract of insurance will continue.  
 The full annual premium should be paid in accordance with the payment method selected.

**Cancellation by Insurers**

We may at any time cancel the policy by giving seven days' notice by registered letter to your last known address. Provided the certificates of motor insurance are returned to us within seven days we will return a pro-rata portion of the premium.

**Cancellation by you**

You may cancel the policy outside of the 14 days right to cancel by returning the certificates of motor insurances to us at the above address requesting cancellation. Any return premium will be at the discretion of the Insurers.

**Complaints**

If you have cause for complaint, we would ask that you first contact the insurance adviser who arranged the insurance for you. Any further complaint should be addressed to:

The Chief Executive  
 Novae Insurance Company Limited  
 71 Fenchurch Street  
 London EC3M 4HH

**Claims**

If you need to make a claim, please contact your insurance advisor or us on our hotline number 0800 783 8230 and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.