

This is a summary of the insurance policy provided by clementcover.com Ltd and underwritten by Clement Insurance Limited. Full terms, conditions, and important information are available online and in the policy documents. Your schedule outlines the cover(s) you have purchased.

What is this type of insurance?

Short-term private motor insurance offers the required coverage to drive a vehicle on public roads, along with fire, theft, and accidental damage protection for the vehicle.



What is insured? Comprehensive

- ✓ Damage to others' property and compensation for death or injury to others if you are at fault.
- ✓ Loss or damage to the vehicle, including fitted accessories, due to fire or theft—plus:
 - Vehicle recovery – We'll recover your vehicle & transport you to the nearest approved repairer.
 - Legal costs – Up to £5,000,000 (if approved by us) for claims made against you.
- ✓ Accidental damage protection for the vehicle.
- ✓ New vehicle replacement – If you or the legal owner have owned the vehicle since new, and it's written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new vehicle of the same make, model, and specification
- ✓ Glass— We'll repair or replace any glass in the vehicle.
- ✓ Personal belongings – We'll cover up to £150 for any personal belongings lost, damaged, or stolen due to an accident, fire, or theft.
- ✓ Child seat cover – We'll replace all child seats after an accident, fire, or theft, even if there is no visible damage.
- ✓ We will cover emergency treatment costs incurred under the Road Traffic Act.
- ✓ Replacement locks – We'll cover the cost of replacing locks if the ignition keys are lost or stolen.
- ✓ Personal accident – Up to £2,500 per claim (or £5,000 per insurance year) if you or a partner suffer death or loss of limbs, sight, or hearing due to a motor accident.
- ✓ Vehicle recovery in the event of illness – If you're seriously ill and unable to drive, we'll arrange for the vehicle to be recovered and returned to you.

Optional cover (Comprehensive EU cover)

- Third-party European cover is automatically included in our policies. However, optional comprehensive cover for foreign use is available for an additional premium. If you wish to drive the vehicle in Europe (see below for territorial limits).
- Journeys must start and end within Great Britain, Northern Ireland, or the Isle of Man.



What is not insured? Main exclusions only

- ✗ Any accident, injury, loss, or damage if the vehicle is used for purposes not specified on your certificate of motor insurance, or driven by someone not permitted to drive (or without a valid driving licence).
- ✗ Any consequence resulting from war or terrorism, except where coverage is required under the Road Traffic Acts.
- ✗ Loss or damage if the vehicle is left with the ignition keys or unattended with the engine running.
- ✗ Damage caused by wear and tear, electrical or mechanical breakdown, or gradual deterioration.
- ✗ Loss of value after a repair.
- ✗ Claims under personal accident cover resulting from suicide or attempted suicide.
- ✗ Confiscation, requisition, or destruction by or under the order of any government, public, or local authority.
- ✗ Courtesy car provision is not included under this policy.
- ✗ This policy does not provide cover to drive any other vehicles.
- ✗ No cover is provided for securing the release of a seized vehicle, or for loss or damage following confiscation, requisition, or destruction by any government, public, or local authority.



Are there any limitations on the cover?

- ! For loss or damage claims, the maximum amount we'll pay is the vehicle's market value at the time.
- ! New vehicle replacement is available if the cost of damage or repair exceeds 60% of the vehicle's UK list price at the time of purchase.
- ! If you choose not to replace the vehicle, the most we'll pay is its market value at the time of loss or damage.
- ! An excess will be applied to all claims.
- ! The standard policy excess will apply to glass replacement claims, and we may not use glass from the original manufacturer.
- ! Personal belongings and child seat cover applies only if you're also claiming for vehicle loss or damage.

Optional Cover

Comprehensive EU cover is valid only if the journey (and vehicle) begins and ends in the UK. .



Where am I covered?

- ✓ You are fully covered in the UK.
- ✓ Third-party European cover is provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland (including Liechtenstein), including transit between these countries, as long as the journey starts and ends in the UK.
- ✓ If you've purchased optional Comprehensive EU cover, your coverage will be extended, and this will be confirmed in your Insurance Schedule.



What are my responsibilities?

- You must take reasonable care to provide complete and accurate answers to any questions we ask.
- You must inform us of any changes to the insured car (or to be insured) that may increase the amount to be insured or alter the limits on your schedule.
- You must also inform us of any changes to the individuals on the policy (including convictions) that may require adjustments to the terms.
- You must adhere to and comply with the terms, provisions, conditions, and clauses of this policy; failure to do so may impact your coverage.
- You must notify us of any accident, injury, loss, or damage as soon as possible, so we can advise you on the next steps and assist in resolving any claim.
- If you need to make a claim, you must provide us with all the information required to reach a settlement or pursue recovery.
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When and how should I make the payment?

You must pay your premium in full before the policy begins, using a credit card, debit card, or PayPal.



When does the coverage begin and end?

From the date and time you choose to the date and time listed on your schedule.



How can I cancel the contract?

You have the right to cancel your policy at any time by emailing us. support@ClementCover.com

As long as there have been no claims or incidents that may lead to a claim, you will be entitled to a refund of the unused premium. If you cancel the policy before coverage starts, you will receive a full refund. If you cancel after coverage has begun, you will get a return of the unused premium (not on a pro-rata basis). Coverage for days or part days that have already started will not be refunded.