

12 Points Plus Protection Policy

Some important facts about your 12 Points Plus Protection insurance are summarised below. The information contained in the summary does not form part of the contract terms and conditions so please take time to read your policy document thoroughly to make sure you understand the cover provided.

Insurer: Allianz Cornhill Insurance PLC

Your cover is valid for: One year

Significant Features and Benefits	Significant and unusual exclusions or limitation
<p>12 points plus cover</p> <p>This policy covers alternative personal transportation costs Arising from disqualification following a speeding offence under section 89 Road Traffic Act Regulations 1984 or for accumulation of 12 points or more for speeding under section 35 of the Road Traffic Offenders Act 1988.</p>	<ul style="list-style-type: none"> • We will pay up to £150 per day for up to 6 months, subject to a maximum of £1,000 per month. • If you are disqualified for more than six months we will only pay for the first 6 months of the disqualification period. • A reduced benefit is available if you have more than 6 points on your license at inception of the policy as stated in the policy. • A reduced benefit is applied at inception of the policy should you have acquired, have pending or committed an offence which results in more than 6 points as noted below. <ol style="list-style-type: none"> 1. 7 or 8 points amount payable reduces to £75 per day and no more than £500 per month. 2. 9 or more point's amount payable reduced to £50 per day and no more than £350 per month. • Your journey must be between your home address and a normal place of employment and any other address where your attendance is necessary as a result of your business or employment • and/or your home address and any single educational establishment where you have a child or children under the age of 16 year in full time education. • And/or Between your home address and your doctor, dentist, health centre, optician, hospital and any other establishment providing healthcare service. • Only one payment will be paid per policy taken out. • Only journeys within the Mainland UK are covered.

Making a Claims

In order to make a claim, write to the following address;

12 Points Plus Claims Center, Allianz Cornhill Insurance PLC, PO Box 5525, Milton Keynes, MK9 2XR.

Complaints Procedure

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Cornhill Insurance PLC, 57 Ladymead, Surrey, GU1 1DB

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure are available in your policy documentation. Using our complaints procedure or referral to the financial ombudsman Service does not effect your legal rights.

Cancellation Right

You have the right to cancel the policy within 14 days of receiving it.

Financial Services Compensation Scheme

Allianz Cornhill is authorised and regulated by the Financial Services Authority.

The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or can be contacted on 0845 606 1234

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained by request or by visiting the Financial Services Compensation Scheme website at WWW.fscs.org.uk.