

Key contact numbers

Customer Service

0845 604 3550

Monday to Friday 8am - 8pm
Saturday 9am - 5pm

For your queries, including payment queries, and to tell us about any changes to your policy.

Claims

0845 604 3570

Monday to Friday 8am - 8pm
Saturday 9am - 5pm

For accident, theft and fire claims.

Motoring legal protection

0845 604 3570

Monday to Friday 8am - 8pm
Saturday 9am - 5pm

For motoring legal protection claims, if you have bought this cover.

24-hour windscreen repair helpline

0800 032 9082

Available 7 days a week

To arrange the repair or replacement of your windscreen and other windows in your car by Autoglass, our recommended windscreen specialist.

24-hour breakdown assistance

0800 051 1397

Available 7 days a week

For breakdown assistance, if you have bought this cover.

Calls may be monitored and recorded for security and service quality.

Complaints procedure

In the event of a complaint, please call our Customer Service Department on 0845 604 3550. For further information see the complaints procedure section of the Policy Booklet.

If your complaint cannot be resolved by our complaints process, you can ask the Financial Ombudsman Service to review your case.

The Financial Services Compensation Scheme

esure Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, you may be entitled to compensation from this scheme.

The scheme covers legal liability claims in full and for all other types of claims the scheme covers the first £2,000 of the claim in full and 90% of the balance. Further information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

www.sheilaswheels.com



Sheilas' Wheels

Car Insurance Policy Summary

keyfacts®



Please note this is a Policy Summary. Full details of the terms and conditions are contained in the Policy Booklet, Schedule and Certificate of Motor Insurance.

Sheilas' Wheels car insurance and motoring legal protection cover are underwritten by esure Insurance Limited. Breakdown assistance cover is underwritten by UK Insurance Ltd.

You can choose the cover that suits your needs from:

Comprehensive Covers your car against accidental damage, loss or damage caused by fire or theft and provides third party liability cover for injury or damage you may cause to others or their property.

Third Party, Fire and Theft Covers your car against loss or damage caused by fire and theft and provides third party liability cover for injury or damage you may cause to others or their property.

Third Party only Third party liability cover for damage you may cause to others or their property.

All levels of cover have the option to add motoring legal protection and/or breakdown assistance cover.

The level of cover and options you have chosen, together with any endorsements that may apply to your policy, are shown in your Schedule. Your policy will run for 12 months unless specified in your Schedule.

Most claims will be subject to an excess, which is the amount you have to pay towards the claim. Your Schedule shows the excesses applicable to you.

Standard features and benefits of your car insurance policy

Features & benefits	Significant exclusions or limitations	Policy reference	Comprehensive cover	Third Party, Fire & Theft	Third Party only
Legal Liability Unlimited legal liability cover for death or injury to other people and up to £20 million for damage to their property.		Section 1	✓	✓	✓
Driving other cars extension	Cover is limited to third party only and only applies if shown in your Schedule and Certificate of Motor Insurance.	Section 1	See your Schedule and Certificate of Motor Insurance	✗	✗
New car replacement We will replace your car with a new one if your car is less than one year old at the date of damage and you or your partner are the first and only registered keeper, if the cost of the damage is more than 60% of the last UK list price.	Only applies if the replacement car is available in the UK and anyone else who has an interest in your car agrees. If a suitable replacement car is not available, the claim will be settled by one of the other options referred to in the Policy Booklet.	Sections 2 & 3	✓	✓	✗
In-car entertainment Loss of, or damage to, permanently fitted in-car audio, television, DVD, phone, games console, electronic navigation or radar detection equipment.	The standard cover for permanently fitted equipment is limited to £1,000 or unlimited if the equipment is part of the vehicle's original specification permanently fitted from first registration. For mobile or portable equipment not permanently fitted to your vehicle, cover is limited to the amount specified for personal belongings in your Schedule.	Sections 2 & 3	✓	✓	✗
Fire and theft cover Loss of, or damage to, your car caused by fire or theft.	Loss or damage caused by theft or attempted theft is not covered if the keys, lock transmitter or card from a keyless entry system are left in or on your car while it is left unattended or if your car is left unattended without being properly locked or if any window, roof opening, removable roof panel or hood is left open or unlocked.	Section 3	✓	✓	✗

Features & benefits	Significant exclusions or limitations	Policy reference	Comprehensive cover	Third Party, Fire & Theft	Third Party only
Handbag cover Loss of, or damage to, any handbag and its contents whilst it is in or on your car up to the value of £300.	Loss of, or damage to, money, credit or debit cards, stamps, tickets, vouchers, documents and securities or goods or samples being carried in connection with a trade or business.	Section 5	✓	✗	✗
Counselling service Free counselling service over the phone for you and any member of your family living with you.	If you are referred onto a voluntary and/or professional body, you will be responsible for the cost.	Section 5	✓	✗	✗
Cover abroad We can provide up to three days full policy cover for trips within the EEC free of charge.	You must notify us of all trips if you want full policy cover while travelling abroad. Foreign use cover charges apply for trips of more than three days.	Section 6	✓ Available on request	✓ Available on request	✗
No claim discount protection for life For an additional premium this protects your no claim discount for the life of your policy, regardless of the number of claims you have.	Subject to your policy remaining in force and you continuing to be eligible for this benefit.	Section 7	Your Schedule shows whether you have chosen this	Your Schedule shows whether you have chosen this	✗
Guaranteed repair work All repair work is guaranteed for 5 years if you use one of our recommended repairers.		Claims service section	✓	✓ Fire & theft claims only	✗
Free courtesy car A free courtesy car is provided while your car is being repaired by one of our recommended repairers.	A courtesy car is not available if your car is stolen or if it is considered to be a total loss.	Claims service section	✓	✗	✗

Optional features and benefits of your car insurance policy

Features & benefits	Significant exclusions or limitations	Policy reference
Motoring legal protection This provides up to £50,000 of cover for legal costs to pursue recovery of uninsured losses arising from a road traffic accident involving a third party.	Recovery of uninsured losses will only be undertaken where there are reasonable prospects of making a recovery and where it is economically viable to do so.	Section 8
Breakdown assistance This can provide assistance and/or recovery of your car if it breaks down on the road or at your home. There are four levels of cover to suit your individual circumstances. Your choice, if you have added this, is shown in your Schedule.	The cost of the parts required for repair and labour in excess of one hour are not covered. Charges vary depending on the cover selected.	Section 9

Cancellation rights

You have the right to cancel your policy within 14 days of receiving your policy documents. Please see the Policy Booklet for full details of your cancellation rights.