

JURNY

Your pay as you go car insurance



WELCOME TO JURNY

YOUR POLICY BOOKLET

This booklet tells you what your policy covers you for, as well as the things it doesn't. It should answer any questions you have about your insurance, but if you're unsure about anything please give us a call on **0330 135 9018**.

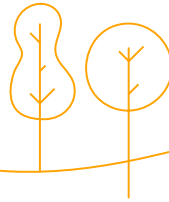


TABLE OF CONTENTS

WELCOME TO JURNY	4
HOW YOUR POLICY WORKS	5
Your documents	5
Your excess	5
Giving us the facts	5
Making sure your car is fit to drive	5
Renewing your policy	5
Car sharing	5
HOW JURNY WORKS	6
Your JURNYmeter	6
Paying for this policy	6
FEES AND CHARGES	7
HOW TO MAKE A CLAIM	9
What to do if you have an accident	9
What to do if your car is stolen	9
Tell your insurer as soon as you can	9
What they'll do	9
Co-operation and keeping payments up to date	9
WHAT THIS POLICY COVERS	10
Section A: Accidental damage to your car	11
Section B: Fire and Theft	11
How we pay claims for Section A and Section B	12
What's not covered under Section A or Section B	13
Section C: Windscreen cover	14
Section D: Personal Belongings	14
Section E: Replacement locks	15
Section F: Personal injury	15
Section G: Your legal responsibility to others	16
Section H: Driving abroad	17
Section I: Courtesy car	17
WHAT THIS POLICY DOESN'T COVER	18
Crime	18
Deliberate acts	18
Legal responsibility	18

If your car is driven by someone not named on the policy	18
Driving when your car isn't safe	18
Using your car abroad	18
Legal action abroad	18
Racing	18
Radiation	18
Sonic bangs	18
War	18
Earthquakes	19
Riots	19
Driving on airfields	19
Pollution	19
Terrorism	19
Using your car for reasons you haven't named	19
Driving other cars	19
NO CLAIM DISCOUNT	20
Gauranteed No Claims Discount	20
Moving your No Claims Discount to another insurance provider	20
HOW TO KEEP US UP TO DATE AND MAKE CHANGES TO YOUR POLICY	21
Adding extra drivers	21
CANCELLING YOUR POLICY	22
Cancelling within 14 days	22
Cancelling after 14 days but within 6 months	22
Cancelling after 6 months	22
When we might cancel your policy	22
HOW TO MAKE A COMPLAINT	23
If you're not happy with our response	23
Financial Services Compensation Scheme (FSCS)	23
HOW WE USE YOUR DATA	24
Sharing your data	24
How we use your JURNYmeter data	24
Marketing	24
Seeing the data we have on you	24
Motor Insurance Database	24

WELCOME TO JURNY

Thank you for choosing JURNY. We're proud to be protecting you when you're out on the roads.

This booklet tells you what your policy covers you for, as well as the things it doesn't. It should answer any questions you have about your insurance, but if you're unsure about anything, please give us a call on **0330 135 9018**.

You should read this policy booklet, along with your Policy Schedule, Statement of Fact, any cover note or endorsements, and your Certificate of Motor Insurance as one contract. Your Statement of Fact sets out the information your insurer was given when they agreed to provide you with the cover and terms of your policy. If anything doesn't look right, or anything changes, please call us right away on **0330 135 9018**.

Just to be clear, when we say "you" or "your" in this booklet, we mean the policy holder.

When we say "we", "our" or "us", we mean My Policy Limited - trading as JURNY. My Policy is authorised and regulated by the Financial Conduct Authority and offers general insurance policies from a limited panel of insurers. You can find out who your insurer is by checking your policy schedule. We'll call this insurance company "your insurer" throughout this document.

Your policy documents are evidence of a contract between you and your insurer.

When we say "your car", we mean the car shown on your Certificate of Motor Insurance.

It's important you, or anyone acting for you, tell us and your insurer the truth at all times. Your policy may be cancelled or treated as if it never existed if you don't tell us the truth, mislead us or exaggerate a claim. This could be fraud, and your insurer may not pay any claims or cover you at all. This means if you were in an accident, you wouldn't have any cover.

This could also happen if you, or anyone acting for you, doesn't tell the truth when asked. This may be when taking out this policy, at renewal or when making changes. Your insurer may also cancel any other insurance you have with them. If they cancel any policies, you may not get a refund.

Your insurer will also inform the police, other financial services, and anti-fraud databases.



HOW YOUR POLICY WORKS

This section contains important information about your policy and how it works.

If there's something you're not sure about, you might find the answer in this section. If you're still not sure, or have any other questions, please call us on **0330 135 9018**.

YOUR DOCUMENTS

Policy schedule

Your policy schedule is a document showing for which sections you're covered as part of your policy. It also shows your excesses.

Statement of fact

This document contains the information your insurer was given when you applied for this insurance policy, including details of cover and other important information. If anything looks wrong, or anything has changed, please let us know right away.

Certificate of motor insurance

This is a legal document that shows your car's registration number, who's allowed to drive it, and what the car can be used for.

YOUR EXCESS

Your excess is the part of a claim that you have to pay. The excess amounts are shown on your policy schedule.

GIVING US THE FACTS

It's really important that the information we have about you is accurate. If anything's wrong on your policy schedule, statement of fact, or certificate of motor insurance, please let us know right away.

If you don't tell us the truth, mislead us, or exaggerate a claim, any claim you make may not be paid, or not paid in full. In some circumstances your policy may be cancelled or treated as if it never existed.

MAKING SURE YOUR CAR IS FIT TO DRIVE

It's important you take reasonable care to ensure your car is in a roadworthy condition. For example, you should make sure you have the correct pressure in your tyres.

You must also have a valid Department of Transport test certificate – also known as a MOT certificate.

RENEWING YOUR POLICY

When you take out insurance with us, your cover will be in place for 12 months. After this, your policy will need to be renewed. We'll contact you with a renewal quote at least two weeks before your cover runs out.

You will need to call us to renew your policy.

It's important you let us know if any of your personal details have changed. We'll also remind you what you paid before to help you compare easily.

CAR SHARING

This policy covers you to take part in car sharing, which is when people give you money for a lift to work or social events. This is fine, as long as you don't carry more than six passengers and don't make a profit.

HOW JURNY WORKS

YOUR JURNYmeter

When you take out this policy we will send you a self-install JURNYmeter via post. This is a small telematics device that tracks your driving. If your car is not compatible with the self-install JURNYmeter, we will arrange to have one professionally installed. It's important we know how many miles you drive because we use this to work out your premium.

If you need to do a long journey, don't worry. We'll cap the distance for which you're charged at 100 miles per day. Any miles you drive over this will be free.

You need to make sure everyone who owns or drives the car - such as your partner - is comfortable with the device being installed.

Be aware that any problem or fault with the JURNYmeter is the responsibility of whoever supplies or installs it – not JURNY or your insurer. You're responsible for any part of your car that's used together with the JURNYmeter – for example, the battery.

Your JURNYmeter must be fitted within seven days, otherwise your policy will be cancelled.

Installing your self-install JURNYmeter

Installing the JURNYmeter is simple and should only take a few minutes. It will activate automatically when plugged in for the first time. You must plug it in as soon as you receive it. If you remove your JURNYmeter once it has been plugged in, we'll cancel your policy.

We'll assume you drive 50 miles each day until it's plugged in.

Getting your JURNYmeter professionally installed

You'll need to make an appointment to have your device installed. You'll then be contacted to have your appointment confirmed.

We'll assume you drive 50 miles each day until it's fitted. You will only be charged for this if you cancel within 14 days and the device has not been installed yet.

What happens if the JURNYmeter stops working

If your JURNYmeter breaks or stops working, we'll be alerted. For self-install devices, if it cannot be repaired remotely we'll send you a replacement. For professionally installed devices, someone will contact you to arrange an appointment to repair or replace it. For more details, please see your Telematics Device Terms and Conditions.

PAYING FOR THIS POLICY

When you take out a policy, we'll charge you a £100 set-up fee. This is to set up your policy and arrange your JURNYmeter. After 6 months you'll have this transferred back to your pre-paid account. It can be used to pay for the miles you drive or you can withdraw it.

You'll then be charged a monthly fee for your policy – as well as an extra premium per mile when you drive.

You'll also have a pre-paid account for your extra mileage charge. We'll take a minimum of £25 to pay into this account when you set up the policy. It will then be automatically topped up every time the balance falls below £10 – although you can choose to top up manually if you prefer.

You can see how much you've been charged for journeys or top up your account whenever you like through your JURNY account.

What happens if you don't top up your account

If you don't top up and your balance becomes negative, we'll contact you to let you know. If you don't top up within seven days, we'll cancel the policy.

FEES AND CHARGES

Type	Amount
<p>Set-up fee (To set up the insurance policy - this includes installing the JURNYmeter.)</p>	<p>£100 (The equivalent amount will be transferred to your pre-paid account after 6 months. It can be used to pay for the miles you drive or you can withdraw it.)</p>
<p>First pre-pay account top-up (We'll take this from your account when you set up the policy.)</p>	<p>£25</p>
<p>Before the JURNYmeter is installed (If you need to drive before the device is installed, we'll assume you drive 50 miles each day until it's fitted. For professionally installed devices, you will only be charged for 50 miles per day if you cancel within 14 days and the device has not been installed yet.)</p>	<p>Example: Price per mile=11p 4 days driving without the device fitted, 11p x 50 miles x 4 days =£22.00</p>
<p>Monthly fee (This monthly payment includes the cost of covering your car while you're not driving, Insurance Premium Tax and our admin fee.)</p>	<p>See your dashboard for your monthly fee.</p>
<p>Pre-pay account top-up (Auto or manual top-up of your pre-pay account to pay-as-you-drive)</p>	<p>(Your account will be automatically topped up by £25 every time the balance falls below £10. You can change these auto top-up settings or choose to top up manually if you prefer.)</p>
<p>Pennies-per-mile (The price per mile while you drive. We'll cap the distance for which you're charged at 100 miles per day. Any miles you drive over this will be free.)</p>	<p>See your dashboard for your individual per mile price.</p>
<p>Removal charge (this covers the cost of removing a professionally installed JURNYmeter. It only applies if you choose to have the device removed when the policy is cancelled, or you decide not to renew.)</p>	<p>£50 If you cancel your policy, you'll also have to pay a cancellation fee (see below in this table).</p>

Fees and charges continues overleaf.

FEES AND CHARGES (CONTINUED)

Type	Amount		
Appointment cancellation charge (This covers the cost of not attending an appointment to install your JURNYmeter.)	£50 (Applies to professionally installed JURNYmeters.)		
Changing your car The cost to you will depend on:	Device required	Call us to change	Change in dashboard
Whether you make the change yourself through your JURNY dashboard, or call us to do it;	None required	£25	£10
Whether you can move your existing self-install device to your new car, or need a new self-install device because yours is damaged or lost;	Self-install	£80	£70
If your new car is not compatible with a self-install device and you need to change to a professionally installed device.	Professionally Installed	£150	£140
If you currently have a professionally installed device, but your new car is compatible with a self-install device.			
(If you need to drive before your new JURNYmeter is installed, we'll assume you drive 50 miles a day.)			
Policy cancellation fees (This covers our costs if a policy is cancelled.) You're free to cancel your policy at any time. Different charges apply at different stages, whether we cancel or you do. Please consider the total cost of cancelling your policy.	Cancellation	If your JURNYmeter has been sent or fitted	
	Up to 14 days	£100*	
	15 days to 6 months	£100**	
	6 - 12 months	£25**	
	* We'll give you back your monthly fee for the first month. ** We'll keep all monthly fees paid up until that point.		

HOW TO MAKE A CLAIM

If you need to make a claim, you'll need to call your insurer. You can find out who this is by checking your certificate of motor insurance or policy schedule. There's a list of insurer phone numbers at www.jurny.co.uk/make-a-claim.

WHAT TO DO IF YOU HAVE AN ACCIDENT

If you're involved in an accident, you'll need to contact your insurer as soon as possible. Don't say the accident was your fault or try to negotiate directly with other drivers – your insurer will do that for you.

WHAT TO DO IF YOUR CAR IS STOLEN

Tell the police as soon as possible and make sure you get a crime reference number. Your insurer will ask for this when you call to make a claim. The JURNYmeter has a tracker, which might help with getting your car back.

TELL YOUR INSURER AS SOON AS YOU CAN

It's very important that you call your insurer as soon as possible if you need to claim. Don't assume they know about an incident because of the device in your car. You always need to call and tell them about it. Any delay could affect your claim.

Please have your policy number ready when you call your insurer, as they'll be able to process the claim faster.

You must send your insurer any information you receive from anyone else involved in the incident as soon as you get it. Give them any information, documents and help they need to look into the incident.

WHAT THEY'LL DO

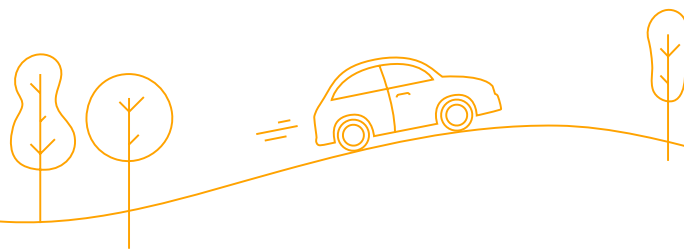
As soon as you tell your insurer about your claim, they'll start working on it. They'll also be in charge of the process to defend or settle any claim for you. This will be in your name or whoever is claiming under this policy.

CO-OPERATION AND KEEPING PAYMENTS UP TO DATE

You must co-operate fully with your insurer and be honest with everything you tell them - especially about what happened. Also, make sure your premium payments are up to date. Your policy may be cancelled if they're not.



WHAT THIS POLICY COVERS



SECTION A: ACCIDENTAL DAMAGE TO YOUR CAR

WHAT'S COVERED

Your car is covered against accidental damage or vandalism. This includes while it's being serviced or repaired by a member of the motor trade.

Your insurer will pay to either repair the damage or replace the damaged parts – whichever is cheaper. If they think it would be too expensive to do either of these things, they will pay you the car's market value.

ACCESSORIES

Accessories that are permanently fitted to your car are also covered by this section. By accessories we mean things that aren't directly related to how your car works. For example, audio-visual equipment and satnavs. You're covered up to £1,000 for any accessories that were fitted to the car when it was first made. Accessories that were added later are covered up to £300. Your insurer will pay the current value of the equipment, after taking some money off for wear and tear.

Equipment not permanently fitted to your car isn't covered.

SECTION B: FIRE AND THEFT

WHAT'S COVERED

Your car is covered against damage caused by fire, lightning and explosions. You're also covered if it's stolen, or someone damages it when trying to steal it. This includes while it's being serviced or repaired by a member of the motor trade.

Your insurer will pay to either repair the damage or replace the damaged parts – whichever is cheaper. If they think it would be too expensive to do either of these things, they will pay you the car's market value.

ACCESSORIES

Accessories that are permanently fitted to your car are also covered by this section. By accessories we mean things that aren't directly related to how your car works. For example, audio-visual equipment and satnavs. You're covered up to £1,000 for any accessories that were fitted to the car when it was first made. Accessories that were added later are covered up to £300. Your insurer will pay the current value of the equipment, after taking some money off for wear and tear.

Equipment not permanently fitted to your car isn't covered.

HOW WE PAY CLAIMS FOR SECTION A AND SECTION B

Most claims will have an excess, which is the part of a claim that you have to pay. The excess amounts are shown on your policy schedule.

IF YOUR CAR IS REPAIRED

If your car can't be driven after an accident, your insurer will pay to move it to the nearest approved repairer or somewhere else safe. They will pay to keep the car in storage before it's repaired and get it back to you after the repairs are done. Please remember to take your things out of the car before it's taken to the repairer.

Repairs will usually be done by a repairer your insurer has approved. You can choose to use a different one, but they won't be able to guarantee the work. They will also only pay the amount one of their approved repairers have quoted for the job. That means you'll have to pay the difference if your repairer charges more.

If your car is repaired by an approved repairer, the work will be guaranteed. The length of your guarantee is shown on your Policy Schedule.

If your car needs a part that isn't available in the UK, your insurer will pay the amount it cost when it was last available here. If it's never been available, they will pay the cost of that part for a similar car available in the UK. But they won't pay to import parts from outside the UK, Isle of Man or Channel Islands. They may also use parts that were made by a different company from the one that made your car.

If your car can't be repaired, they will arrange and pay for it to be stored somewhere.

IF YOUR CAR CAN'T BE REPAIRED

If your car can't be repaired, or is stolen and not found, your insurer will pay you how much the car is worth and cancel the policy. We won't be able to refund your monthly fee, but we'll refund your pre-paid account balance. If you owe us anything at this point, you'll need to pay us straight away.

If you pay for your car using a hire purchase agreement, your insurer will pay the money for the claim directly to the hire purchase company. If the amount they pay for the claim is more than the amount you owe for the car, they will pay you the difference. Neither we nor your insurer are responsible for any amount you owe above the market value of the car.

If your car is less than one year old

If your car is less than one year old, your insurer will replace it with a new car of the same make and model and your policy will continue. The damage must be covered by this policy, and the cost of repairing the car must be more than 60% of the latest price list (including taxes).

This cover only applies if you're the first owner of the car and it has covered less than 10,000 miles. There must also be a replacement available in the UK, Channel Islands or Isle of Man.

If the same car isn't available, your insurer will pay the market value of the car before the incident and cancel the policy. Once this has been agreed, they will own the damaged car.

If your car is a part of a hire purchase agreement, your insurer will only replace it if the hire purchase company agrees. The same applies for anyone else who has an interest in the car.

WHAT'S NOT COVERED UNDER SECTION A OR SECTION B

MONEY YOU LOSE BY NOT HAVING A CAR

You're not covered for any money you may lose as a result of the incident you're claiming for. For example, your insurer won't pay you for loss of earnings if you use your car for work.

GRADUAL WEAR AND TEAR

Most things will eventually wear out and stop working properly over time. This policy doesn't cover any mechanical or electrical breakdown, or parts that become damaged by being used regularly.

LOSS OF VALUE

Things generally become less valuable as they get older – this is called depreciation. Your policy doesn't cover you for this, or for any value lost as a result of repairs being made.

SOMEONE USING YOUR CAR WITHOUT YOUR PERMISSION

If someone wants to use your car, let us know and we might be able to arrange cover. If you don't, you won't be insured.

IF YOU WERE TRICKED

You won't be covered if your car was damaged or stolen because somebody tricked or lied to you. For example, if someone pretends they want to buy your car and asks to test drive it but steals it instead.

IF YOUR CAR IS LEGALLY TAKEN

You won't be covered if your car is legally taken from you by the police or other authorities.

IF YOU DON'T KEEP YOUR CAR SECURE

You won't be covered if you leave your car keys inside the car or don't lock the doors. The same applies if your windows, hood or any kind of sliding or removable roof are left open.

IF YOUR ALARM STOPS WORKING

You won't be covered if your car has an alarm that's not working or not being used.

USING THE WRONG TYPE OF FUEL

You won't be covered if you put the wrong type of fuel in your car. For example, if you put diesel in a petrol engine.

DAMAGE TO TYRES

This policy doesn't cover for tyre damage caused by punctures, cuts, bursts or braking.

DAMAGE CAUSED BY FROST

You won't be covered for damage caused by frost unless you tried to prevent it. For example, by using anti-freeze.

SECTION C: WINDSCREEN COVER

WHAT'S COVERED

Your insurer will pay the cost of repairing or replacing broken glass windscreens or windows. This won't affect your no claims discount, as long as the work is done by their approved repair and replacement service.

They may use parts that aren't made by your car's manufacturer. If you want them to use parts from your car's manufacturer, you'll have to pay them any difference in price.

You're only covered for one piece of glass. If there's damage to more than one piece of glass, you may be able to claim under a different section of the policy.

If you choose not to use your insurer's approved replacement service, the most they'll pay is £175.

WHAT'S NOT COVERED

Your insurer won't pay claims for anything mechanical that's used to open or close windows.

Your insurer won't pay claims for sunroofs, glass roofs, lights or folding rear windscreens.

SECTION D: PERSONAL BELONGINGS

WHAT'S COVERED

Your insurer will pay up to £300 if your personal belongings are damaged or stolen while they're in your car.

Your insurer will also pay to replace child car seats after an accident – even if there's no obvious damage. The most they'll pay is £300.

WHAT'S NOT COVERED

Your insurer won't pay claims for money, lottery tickets, stamps, vouchers, credit or debit cards, jewellery or furs. We also won't cover any personal belongings that are used for business, such as tools.

Your insurer won't pay claims if something is stolen from a convertible or open-topped car, unless it was in a locked glove compartment.

Your insurer won't pay claims if you leave your car keys inside the car or don't lock the doors.

Your insurer won't pay claims if your windows, hood or any kind of sliding or removable roof are left open.

Your insurer won't pay claims if your car has an alarm that's not working or isn't being used.

SECTION E: REPLACEMENT LOCKS

WHAT'S COVERED

If your car keys are stolen, your insurer will pay up to £1,000 to replace your car's keys and locks. When we say 'keys' we mean anything used to unlock your car. This includes lock transmitters and keyless entry systems.

WHAT'S NOT COVERED

Your insurer won't pay claims if you leave your keys in your car.

Your insurer won't pay claims for the cost of replacing alarms or other security devices.

SECTION F: PERSONAL INJURY

WHAT'S COVERED

Your insurer will pay claims if your car is involved in an accident and you or your spouse or civil partner die or are injured. They will also pay claims if any other passengers die. The cover limits are laid out in the table below.

	Cover for you, your spouse or civil partner	Cover for other passengers
Death	£15,000	£15,000
Becoming permanently blind in one or both eyes	£10,000	0
Loss of one or more limbs	£10,000	0

All injuries must be a direct result of the accident and show within three months. The most your insurer will pay per year is £15,000.

Your insurer will also pay medical costs up to £200 per person for anyone else injured while they're in your car.

WHAT'S NOT COVERED

Your insurer won't pay claims for anyone under 16 years old.

Your insurer won't pay claims for death or injury caused by suicide or attempted suicide.

Your insurer won't pay claims for death or injury caused by natural disease or a pre-existing physical problem.

Your insurer won't pay claims if any injured person wasn't wearing a seat belt.

Your insurer won't pay claims for anyone other than you, your spouse or civil partner if they have other insurance.

Your insurer won't pay claims for any death or injury that happens as a result of you doing your job, unless the law says we have to.

Your insurer won't pay claims for death or injury to someone being carried in a trailer or caravan.

Your insurer won't pay claims made by anyone who knew the driver of the car they were in didn't have a valid driving licence.

SECTION G: YOUR LEGAL RESPONSIBILITY TO OTHERS

WHAT'S COVERED

If your car is involved in an accident and you're legally responsible for paying damages, your insurer will cover the cost. The most they'll pay for property damage claims is £20m, plus £5m in costs. For death and injury claims, the amount is unlimited.

This limit is per claim or series of claims made as a result of the same event. You can claim more than once while you're insured.

This cover includes any accident which involves damage caused by a trailer or caravan being towed by your car. This doesn't apply if you're being paid to tow the trailer or caravan.

Cover is provided for anyone getting in or out of your car, and anyone travelling as a passenger. If anyone covered in this section dies, your insurer will cover their personal representative. This is someone appointed by a court to represent the deceased person.

LEGAL COSTS

Your insurer might agree to pay your legal costs if you're involved in an accident and need to appear at court or a fatal accident inquiry. The same applies if you're charged with manslaughter or causing death by dangerous driving.

If your insurer pays these costs, they must agree in writing beforehand. They'll also decide which lawyer will represent you.

WHAT'S NOT COVERED

Your insurer won't pay claims for anything that belongs to you or anyone else who is driving your car.



SECTION H: DRIVING ABROAD

MANDATORY COVER ABROAD

This policy will provide the minimum cover required by law in any EU country plus Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland.

IF YOU WANT FULL COVER ABROAD

If you require full cover you will need to arrange for additional insurance separate from this policy.

SECTION I: COURTESY CAR

WHEN WILL YOU GET A COURTESY CAR?

If your car is being repaired by one of our approved repairers, you'll be given another one to use while you wait. We call this a courtesy car. You'll still be covered by this policy while you're driving a courtesy car.

A courtesy car isn't meant to be a replacement for your car, it's just to keep you moving. The courtesy car will usually be a small hatchback with a small engine.

WHEN WILL YOU NOT GET A COURTESY CAR?

You won't get a courtesy car if your car is stolen or can't be repaired.

You won't get a courtesy car if your car is damaged outside of the UK.

If parts needed for the repair aren't available, you won't be given a courtesy car until the parts arrive and repair work can start.

If the repairer thinks your car can be repaired but your insurer decides it would be too expensive, they'll ask you to return the courtesy car straight away.

WHAT THIS POLICY DOESN'T COVER

There are some things that aren't covered under any part of this policy and some situations in which your policy doesn't apply. We've listed these below.

CRIME

Your insurer won't pay claims if your car is involved in any kind of crime, while being used by anyone insured under this policy. For example, driving the car under the influence of alcohol or drugs, or without a licence.

DELIBERATE ACTS

Your insurer won't pay claims that are the result of something that someone insured under this policy did deliberately. This includes 'road rage' incidents.

LEGAL RESPONSIBILITY

Your insurer won't pay claims that are the result of any other agreement you've made, unless you would have had that responsibility without the agreement.

IF YOUR CAR IS DRIVEN BY SOMEONE NOT NAMED ON THE POLICY

Your insurer won't pay claims if your car is used by someone not named on your Certificate of Motor Insurance. This doesn't apply if your car is stolen or in a garage for service or repair.

DRIVING WHEN YOUR CAR ISN'T SAFE

Your insurer won't pay claims if your car is driven when it's in an unsafe condition. This includes when your car is carrying something that isn't secured safely, or if it's carrying too many people.

USING YOUR CAR ABROAD

Your insurer won't pay claims for anything that happens outside the UK, Isle of Man and Channel Islands, unless they have to by law.

LEGAL ACTION ABROAD

Your insurer won't pay claims for any legal action or decision against you in a court outside the UK, unless they agreed to cover you to drive abroad.

RACING

Your insurer won't pay claims for anything that happens if you use your car for racing or any other kind of competition. Your insurer also won't pay claims if your vehicle is used on tracks, or roads designed to be tracks.

RADIATION

Your insurer won't pay claims for anything caused by nuclear explosions or radiation.

SONIC BANGS

Your insurer won't pay claims for damage caused by pressure waves from aircraft.

WAR

Your insurer won't pay claims for anything that happens as a result of any war or revolution.

WHAT THIS POLICY DOESN'T COVER (CONT.)

EARTHQUAKES

Your insurer won't pay claims that are caused by an earthquake.

RIOTS

Your insurer won't pay claims for anything caused by riots outside Great Britain, the Isle of Man or the Channel Islands.

DRIVING ON AIRFIELDS

Your insurer won't pay claims caused by driving or using your car on an airfield in any area used by or for servicing aircraft.

POLLUTION

Your insurer won't pay claims for anything caused by pollution or contamination, unless they have to by law.

TERRORISM

Your insurer won't pay claims for anything caused by acts of terrorism, unless they have to by law. When we say 'terrorism' we mean the use, or threat of use, of any force or violence for political, religious or ideological reasons.

USING YOUR CAR FOR REASONS YOU HAVEN'T NAMED

Your insurer won't pay claims if you use your car for any reason other than those you named when you took out the policy.

DRIVING OTHER CARS

Your insurer won't pay claims if you are driving a car that is not insured by this policy.



NO CLAIM DISCOUNT

GUARANTEED NO CLAIMS DISCOUNT

If you have a No Claims Bonus of 4 years or more, this is included as standard with your policy and won't cost anything extra.

Guaranteed No Claims Discount means that you won't lose your entitlement even if you make a claim during your year-long insurance period. This means you're guaranteed to leave us with the same level of No Claims Discount you had when your policy started, even if you claim more than once.

If you don't make a claim, you will receive an extra year's No Claims Discount. Guaranteed No Claims Discount doesn't mean your premium won't go up when you renew.

MOVING YOUR NO CLAIMS DISCOUNT TO ANOTHER INSURANCE PROVIDER

If you move to another insurance provider, we will provide you with proof of your No Claims Discount.

Please be aware that your No Claims Discount only applies to you. You can't transfer it to someone else.

HOW TO KEEP US UP TO DATE AND MAKE CHANGES TO YOUR POLICY

We use the information you give us to manage your insurance. It's important we have the right information about you, as it can affect your premium or cover.

If any of the information your insurer has is incorrect or changes, including personal information or anything about your car, you must tell us straight away. You can either do this yourself through your JURNY account, or by calling us on **0330 135 9018**.

If you do not tell us about any changes, your insurer may not pay any claims or cover you at all. This means if you were in an accident, you wouldn't have any cover.

For example, tell us straight away if:

- You change or replace your car.
- You want to add or remove someone from your policy.
- The name on your driving licence changes.
- Your job or the job of any named driver changes.
- You start to use the car for a different purpose than what is shown on your Certificate of Motor Insurance.
- You change your car in any way. For example, by adding new speakers or bodywork.
- You or any named driver receive a motoring conviction or are disqualified from driving.
- You or any named driver are convicted of a criminal offense.
- The owner or main driver of the car changes.
- You or any named driver have any health matters affecting your ability to drive.
- Your address changes.

If you change your car, the cost will also depend on the type of device you need. For full details please see the fees and charges table on page 8.

For everything else, including adding or removing drivers, you can make twelve changes through your JURNY account per year for free. After that, you'll be charged £5 each time. If you call us at any time to make a change for you, the cost will be £25.

ADDING EXTRA DRIVERS

You can add other drivers to your policy - either permanently or for a few days - as long as your insurer agrees. This might mean your price per mile changes. If it does, we'll be sure to let you know first.

CANCELLING YOUR POLICY

You can cancel your policy at any time, but there will be a charge. The amount will depend on how long you've had the policy. See below for details.

CANCELLING WITHIN 14 DAYS

If you cancel within 14 days of the policy start date and the JURNYmeter has already been posted or fitted, we'll keep the £100 set-up fee. Although we will give back your monthly fee for the first month.

Self-install JURNYmeter

If the JURNYmeter has not been posted you will be charged a premium of 50 miles per day at your quoted price per mile.

Professionally Installed JURNYmeter

If the JURNYmeter has not been fitted you will be charged a premium of 50 miles per day at your quoted price per mile.

CANCELLING AFTER 14 DAYS BUT WITHIN 6 MONTHS

If you cancel after 14 days from the policy start date – but still within the first 6 months – we'll keep the £100 set-up fee. We'll also keep all the monthly fees you've paid up to that point.

CANCELLING AFTER 6 MONTHS

If you cancel after 6 months from the policy start date we'll charge you a £25 cancellation fee. We'll also keep all the monthly fees you've paid up to that point.

WHEN WE MIGHT CANCEL YOUR POLICY

We, or your insurer, can also cancel your policy by giving you seven days' notice in writing, either by post or in an email. If there's evidence of fraud, we won't give you a refund and might treat your policy as if it never existed.

We, or your insurer, might cancel your policy for any valid reason including:

- If you give us information that's wrong or incomplete.
- If you don't pay your premium when it's due.
- If you commit fraud by giving us wrong information on purpose.
- If you don't give us important documents or information we've asked for.
- If you don't keep your car in a safe and roadworthy condition.
- If you use threatening or abusive behaviour towards a member of our staff.
- If you don't let us install your JURNYmeter in the agreed time, or the engineer can't install it.
- If the vehicle isn't as you described it.

HOW TO MAKE A COMPLAINT

We want you to be happy with your cover and the service you receive. But if you're unhappy about something, we want to hear from you so we can try to put things right.

If you want to make a formal complaint, please contact us. We'll always try to resolve your complaint within 3 working days. But if we can't, we'll get in touch and tell you more about our complaints process.

By phone

0330 135 9018

By email

help@jurny.co.uk

By post

The Complaints Manager

JURNY

Prospect House

Prospect Road

Halesowen

West Midlands

B62 8DU

If you write to us by post, please write 'COMPLAINT' at the top of the letter.

IF YOU'RE NOT HAPPY WITH OUR RESPONSE

If you're not happy with how we handle your complaint, you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You have six months from the date of our last response to refer your complaint to the FOS. You can find out more about them and how to complain at www.financial-ombudsman.org.uk.

You can also contact them in the following ways:

By phone

0300 123 9123

By email

complaint.info@financial-ombudsman.org.uk

By post

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event they can't keep doing business, any valid claims will be paid by the FSCS. If you want more information about the FSCS please visit their website www.fscs.org.uk.

HOW WE USE YOUR DATA

When you apply for a policy with us, we record and store the information you give us. We always do this securely and safely and follow all relevant laws. To read our full privacy policy please go to www.jurny.co.uk/privacy-policy.

SHARING YOUR DATA

We might share your details with other organisations if we need to. For example, if we're handling a complaint. We might also share your information with the police or other authorities, but we'll only do this if we have to.

When you apply for this policy, we check your identity to stop fraud. This means we have to check databases and registers from other organisations, which will leave a 'soft footprint' on your credit file. This won't affect your credit score and you're the only person who can see them on your report.

HOW WE USE YOUR JURNYMETER DATA

We use your JURNYmeter to track your mileage so that we can charge you accurately. We also collect your driving data to enable us to provide a price at renewal, and for any mid-term changes, that reflects how you drive.

We do not proactively monitor or use driving data to intervene to correct driving behaviour.

We also use your driving data anonymously for market analysis.

MARKETING

If you say we can, we might send you information about products or services we think might be relevant to you. This might be via text, post, telephone or email. If you don't want to receive these then just let us know by emailing us at help@jurny.co.uk.

SEEING THE DATA WE HAVE ON YOU

If you'd like to see the information we have about you then please email our Compliance Officer at help@jurny.co.uk.

MOTOR INSURANCE DATABASE

When you buy insurance your details are added to the Motor Insurance Database (MID), which is run by the Motor Insurers' Information Centre (MIIC). This information will be available to the Driver and Vehicle Licencing Agency (DVLA), and the police. If you're in an accident, the Motor Insurers' Bureau, MIIC and other insurers may search the MID to get your policy information.



JURNY



JURNY is a trading name of My Policy Limited which offers general insurance policies from a limited number of insurers. My Policy Limited is registered in England & Wales No 3019463 and is authorised and regulated by the Financial Conduct Authority (No 307350). Registered office: Prospect House, Prospect Road, Halesowen, West Midlands, B62 8DU.

www.jurny.co.uk