

# Motor Insurance Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Comprehensive Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information, will be confirmed as you go through the application to buy and will be in other documents sent to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that any damage to their car is covered in the event of an accident, fire or theft. You're also covered for claims made against you by other people for injury or damage to their property, with options to add classic cars and motorcycles all under the same policy, at an additional cost.

Our comprehensive motor policy comes with extra benefits. For instance, if your car cannot be driven after loss or damage covered by this policy, we will either pay up to £500 towards the cost of hotel expenses you incur for an overnight stay, if this is necessary, and you are more than 25 miles from your home or destination; or we will help you and your passengers make arrangements to get to your home, to your original destination or take you to a safe place.

To help get you back on the road as soon as possible, we offer prompt authorisation for any repairs carried out by our recommended repairers and they are all guaranteed for as long as you own the vehicle. Your car will be cleaned inside and out before being returned to you.



### What is insured?

- ✓ Cover for claims from other people for injury or damage to their car or property
- ✓ Cover if your car is stolen, damaged by fire or accidentally damaged up to the market value of your car or a specified agreed value
- ✓ Cover for windscreen repair and replacements
- ✓ Personal belongings up to £1,000
- ✓ Personal accident cover up to £30,000
- ✓ Hotel expenses up to £500
- ✓ Medical expenses up to £500 per person
- ✓ Replacement child car seats
- ✓ New car replacement if your vehicle is written off or stolen. The car must be less than 24 months old and you must be the first and only registered keeper
- ✓ Unlimited cover for a permanently fitted in-car audio system fitted as part of the car's standard equipment; otherwise cover is limited to £1,000
- ✓ Temporary replacement car – if your car is stolen or written off due to an accident, we'll get you, as a minimum, a small hatchback for up to 21 consecutive days
- ✓ Up to £100,000 to cover legal costs following an accident involving your car where you are not to blame and there is a better than 50% chance of success

#### Optional Cover (available at an additional cost)

- Breakdown cover – cover levels vary
- Enhanced Courtesy Car – provides a similar sized vehicle after claim for the full duration of repairs (up to 21 days if a total loss)



### What is not insured?

- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Breakdown (unless purchased as an option)
- ✗ Cover if your car is being used by someone who's not insured on the policy, or by someone who's disqualified from driving
- ✗ Loss or damage caused by theft, or attempted theft, if your car is left unlocked, left with the keys/key fob in or on your car, left with the engine running or left with the window or roof open
- ✗ Cover if your car is being used for any other purpose than what is stated on your policy documents
- ✗ Cover if your car is deliberately damaged by anyone insured on your policy



### Are there any restrictions on cover?

- ! We will not pay a claim if your car is stolen and if any tracking device, which we insist is fitted, has not been set or is not in full working order
- ! An excess may be payable and amounts can differ by claim type and who is driving. The excess payable could include a voluntary excess you chose
- ! Driving other cars – if permitted (see your certificate of insurance), you can drive a vehicle not owned by you, hired to you or leased to you, with the driver's permission. Cover is restricted to Third Party Only



## Are there any restrictions on cover?

- ! Uninsured drivers promise – you need to provide the registration number and the make and model of the vehicle that hit your car, and you may have to pay an excess
- ! Vandalism promise – you need to report the incident to the police, provide the crime reference number and you will have to pay the policyholder's accidental damage excess



## Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ The minimum cover by law needed to use your car in any country which is a member of the European Union: and any country which the Commission of the European Community approves as meeting the requirements of Article 7 (2) of the European Community Directive on Insurance of Insurance Civil Liabilities arising from using motor vehicles (number 72/166/CEE)
- ✓ In addition to the minimum cover by law, we will provide comprehensive cover up to 90 days when driving in the countries mentioned above



## What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Send any required documentation to us within the specified timescale
- Update us if there are changes to the information provided
- In the event of a claim, you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

You will have an option to pay either annually by Credit or Debit card, or by monthly Direct Debit instalments on a date selected by you.



## When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later, unless you have added this product to your portfolio, then the renewal dates will align and this cover will cease at the same time as the other product(s). At this time, we will reassess your policy and your premium is likely to increase.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing. We'll let you know of any conditions that apply before you buy.