



Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.
- ✓ Europe if cover on the motor insurance policy has been extended.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motor insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

To cancel your policy within the 14 cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim).

You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.