

Private Car Insurance

Insurance Product Information Document

Company: Premier Underwriting Limited

Product: Private Car Insurance Policy - Comprehensive Cover

Premier Underwriting Limited registered office: 37 Commercial Road, Poole, Dorset BH14 0HU. Registered in: England No. 3760475, authorised and regulated by the Financial Conduct Authority.

This Insurance Product Information Document provides a summary of the main coverage and exclusions of your motor insurance policy. This is standard information about this product which has not been personalised to your individual details or demands and needs. Complete contractual information on the product is provided in your motor policy documentation which consists of your proposal form or statement of fact, schedule, certificate, policy booklet and additional product information.

What is this type of insurance?

This is a Private Car Insurance Policy which provides Comprehensive cover. This means that the policy provides cover for loss or damage to the insured vehicle caused by fire, theft, accidents or malicious acts. Cover is also provided for injury to other people, or damage to the property of other people for which you are legally liable.



What is insured?

Cover for your vehicle

- ✓ Loss of or damage to the insured vehicle
- ✓ Broken glass in the windscreen or windows of the insured vehicle
- ✓ Entertainment and communication equipment that is permanently fitted to the insured vehicle
- ✓ Personal property that is in or on the insured vehicle
- ✓ Replacement of vehicle locks following theft of the keys or key fob of the insured vehicle

Cover for you and your passengers

- ✓ Medical expenses for you or your passengers if injured as a result of an accident involving the insured vehicle

Cover for you, your spouse or civil partner

- ✓ Personal accident benefit for injury sustained as a direct result of an accident involving the insured vehicle, or while getting into, travelling in, or getting out of any private car

Your legal liability to other people

- ✓ Death of or bodily injury to any other person which has been caused by the insured vehicle and that you are legally responsible for
- ✓ Damage to the property of any other person which has been caused by the insured vehicle and that you are legally responsible for



What is not insured?

- ✗ Driving other vehicles. This policy does not cover you to drive any vehicle other than the insured vehicle
- ✗ Your excess, which is the amount you will have to pay in respect of each claim. Full details of excesses can be found in your policy schedule
- ✗ Loss of use of the insured vehicle
- ✗ Depreciation in value of the insured vehicle, wear and tear, mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit due to drink or drugs
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit for any reason
- ✗ Personal property that is money, telephones, goods or tools

Loss of or damage to the insured vehicle

- ✗ Caused directly or indirectly through theft by deception, or arising from theft when the vehicle is left unattended with the ignition keys left in or on it
- ✗ Caused intentionally by you or any person with your permission or encouragement
- ✗ If at the time of the incident, it was under the custody or control of anyone with your permission who is not insured to drive under the policy
- ✗ Following the unauthorised taking away of the vehicle by a family member
- ✗ Arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- ✗ Caused by malicious damage, theft or attempted theft, unless this has been reported to the police and a crime reference number obtained
- ✗ While it is being used or driven in a way we do not cover

Full exclusions are described in your policy booklet



Are there any restrictions on cover?

- ! For claims for loss of or damage to the insured vehicle, we will not pay more than the market value of the vehicle at the time of the incident
- ! For glass and windscreen damage, cover is limited to £175 unless repair or replacement is carried out by our approved repairer
- ! Cover is limited to £250 for entertainment and communication equipment
- ! Cover is limited to £100 for personal property
- ! Cover is limited to £500 for theft of keys
- ! Cover is limited to £100 per injured person for medical expenses
- ! Personal accident benefit cover is limited to £2000 per person following any one accident
- ! We will not pay more than £20 million (including legal costs) in respect of any claim or series of claims for loss of or damage to the property of any other person and any other indirect loss arising out of damage to property for which you are legally liable



Where am I covered?

- ✓ Your cover is effective in the United Kingdom (England, Scotland, Wales and Northern Ireland), the Isle of Man and the Channel Islands
- ✓ We will extend your cover to apply to any country which is a member of the European Union and any other country which agrees to follow European Union Directives on motor insurance and is approved by the Commission of the European Union. Cover is extended for a maximum of 90 days in any one period of insurance



What are my obligations?

- You must ensure all questions asked in the preparation of your quotation and contract have been answered honestly and to the best of your knowledge
- If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, you must notify us as soon as possible. You must let us know about any changes in respect of your details, the details of any person insured to drive under this policy, or in respect of the insured vehicle
- All accidents and claims must be reported to us within 24 hours, whether you want to make a claim or not, and whether your fault or not
- If any accident, injury, loss or damage occurs you must not admit fault, negotiate, refuse or promise to make any claim payment without our written agreement
- You must allow us to negotiate, defend or settle any claims on your behalf. You must co-operate with us and provide all reasonable assistance we may need



When and how do I pay?

You can pay for your premium annually by credit or debit card, or you can pay by Direct Debit in monthly instalments



When does the cover start and end?

Cover lasts for one year. The effective date and date of expiry of cover are specified on your certificate of insurance



How do I cancel the contract?

You can cancel your contract of insurance by notifying your insurance advisor