












	Are there any restrictions on cover?
	Endorsements may apply to your policy, these will be shown in your policy documents.
	If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.
	Where the driving other vehicles benefit applies, the vehicle you are driving must be insured in its own right.
	Where am I covered?
	<p>We will provide the minimum insurance needed by the relevant law for up to 60 days per trip while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).</p> <p>Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.</p> <p>We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.</p>
	What are my obligations?
	<ul style="list-style-type: none">- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all. <p>In the event of a claim or possible claim:</p> <ul style="list-style-type: none">- You will need to pay the agreed excess as shown in your schedule.- If you choose to use a non-approved repairer, you will have to pay an additional excess of £250.- You must not admit to, negotiate on or refuse any claim unless you have our permission. <p>Windscreen excesses:</p> <ul style="list-style-type: none">- If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim.- If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim.- If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.
	When and how do I pay?
	<ul style="list-style-type: none">- For full details of when and how you pay, you need to contact your broker directly.
	When does the cover start and end?
	<ul style="list-style-type: none">- Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.- Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.
	How do I cancel the contract?
	<ul style="list-style-type: none">- You may cancel the insurance at any time by informing your broker.- If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim, we will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 plus Insurance Premium Tax.