

# Motor Insurance

Insurance Product Information Document

Company: Covea Insurance plc Product: Motor Policy



This document provides a summary of the key information relating to this motor insurance policy. **Complete pre-contractual and contractual information** on the product is provided in the full policy documentation

## What is this type of insurance?

This is a comprehensive private car policy.



### What is insured?

#### Cover for your car

- ✓ Loss of or damage to your car caused by:
  - ✓ Accident or malicious damage;
  - ✓ Fire;
  - ✓ Theft or attempted theft.
- ✓ **Glass** replacement or repair;
- ✓ **Replacement Locks** - up to £1,000;
- ✓ Use of our **approved repairer network** which guarantees repair workmanship.

#### Cover for other people

- ✓ The minimum cover you need by law to protect other people and their property when you or an insured driver are using or driving your car

#### Other product benefits

- ✓ **Courtesy car** when your car is repaired by our approved repairer network (you will be provided with a small car, such as a Ford KA);
- ✓ **Audio and satellite** equipment permanently fitted as standard;
- ✓ **New Car Replacement** if your car is less than a year old (if your car is stolen and not recovered or a total loss)
- ✓ **Personal Belongings** - up to £250;
- ✓ **Uninsured Driver Protection** if you are involved in accident that is not your fault and the person responsible can be traced;
- ✓ **Onward Travel** - up to £100 per person, £500 in total (if your car cannot be driven after an accident)
- ✓ **Child seats** - cost of replacing a child car seat fitted to your car when your car is involved in an accident;
- ✓ **Foreign Travel** - comprehensive cover up to 90 days;
- ✓ **Medical Expenses** - up to £100 ;
- ✓ **Driving other private motor cars cover** for the policyholder only and only if over 25 years of age (your certificate will confirm if you have this cover once you have bought your policy);
- ✓ **No claims bonus protection** is available on request if you have 4 years or more No Claim Bonus.



### What is not insured?

- × If your car is stolen and not recovered or written off you will not be provided with a courtesy car;
- × Wear and tear;
- × Mechanical, electronic or software failures
- × Use of the wrong fuel;
- × A deliberate act by anybody insured on this policy;
- × Your car being driven without your permission by someone known to you unless they are being prosecuted;
- × Loss of use of your car;
- × Any cover which is insured elsewhere;
- × Any costs over the market value of your car;
- × Loss or damage caused by theft or attempted theft if nobody is in the car, unless all doors are closed, locked and any door or ignition unlocking devices are removed;
- × New car replacement if a car of the same make, model and specification is not available in the UK;
- × Any amount over £20 million for damage to other people's property;
- × Any amount over £5 million for related legal costs and expenses as a result of a claim;
- × Loss of or damage to a vehicle being towed by a vehicle being driven by you;
- × Driving other private motor cars cover does not apply if you no longer own the insured vehicle.



### Are there any restrictions on cover?

- !! Driving other private motor cars cover is third party cover only;
- !! Your car can only be used for the purposes which are allowed as shown on your certificate;
- !! If you use a windscreen repairer of your own choice cover will be limited to £150.

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## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in the following countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Monaco, Gibraltar, San Marino, Switzerland and Andorra.



## What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
  - You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and / or ability to make a claim
  - You must tell us as soon as possible about any changes in circumstances such as any changes to your car, health of any person driving, any motor accidents, fixed penalty offences or motoring convictions
  - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim (incl. windscreen). This will be shown on your schedule.



## When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to your broker about credit facilities



## When does the cover start and end?

- Your policy is an annual policy that runs from 02/10/2018 to 02/10/2019. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



## How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker.

If you want to cancel your policy

- **within 14 days**, we will refund your premium for the exact number of days left on your policy, less a fee of £10 plus Insurance Premium Tax; or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, less a fee of £32 plus Insurance Premium Tax.

We will also do this if you want to cancel the policy after the renewal date.

No refund will be given if you have made a claim or if a claim is anticipated since your policy started.

## Customer Information

### Making a Claim

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#### Before you start

Check your policy booklet and schedule to make sure you have the right cover. You will need to have the following details to hand before you start your claim.

- ✓ Your policy number
- ✓ Details of the incident, when it happened and the damage to your vehicle
- ✓ Details of anyone else involved including their registration number
- ✓ Details of any passengers in all the vehicles involved
- ✓ Details of anyone who was injured
- ✓ Any dashcam footage or photos
- ✓ Details of any witnesses to the incident
- ✓ Details of whether the police attended the incident and any crime reference number, if relevant

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#### Help with your claim



Call us on: **0330 024 2240**

**We will go through all the details and sort everything out for you.**  
For a windscreen or window claim, call our Glassline on **0330 024 2270**.

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#### Leave the rest to us!

Once you have told us about your claim, we will take care of it all as quickly as we can. If your vehicle has been damaged, we will put you in touch with one of our approved repairers and let you know when you can get a courtesy car.

We will give you regular updates on how your claim's going, so you know what to expect and when.

### Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

By phone: 01422 286406

By email: [customer.relations@coveainsurance.co.uk](mailto:customer.relations@coveainsurance.co.uk)

Or you can write to us:

Customer Relations, Covea Insurance plc, A & B Mill, Dean Clough, Halifax, West Yorkshire, HX3 5AX.

If we cannot resolve your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service.

Their address is: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### What happens if we can't meet our liability?

General insurance claims are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covea Insurance cannot meet its obligations (e.g. if Covea Insurance plc go out of business, into liquidation or are unable to trade).

Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). Covea is a member of this scheme.