Private Car Insurance

Insurance Product Information Document

Company: Motivo   Product: Fully Comprehensive Premier Car Insurance

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This document only provides a summary of this policy. Please read your Policy Wording, Schedule and Statement of Fact for full details.

What is this type of insurance?

This motor insurance is for Private Cars, in Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland and during travel between these places. All motorists are required by law to insure their cars to drive them on roads or public places, and this policy provides financial protection in the event of an incident that causes damage or injury. The level of protection provided will depend on the cover you select.

What is insured?

- ✓ The replacement cost or repair if your car, spare parts or accessories are lost, stolen or damaged.
- ✓ New car replacement if, within 12 months of buying it from new, your car is considered by the insurers as a total loss.
- ✓ The replacement cost or repair if your car, spare parts or accessories suffer loss or damage by fire, lightning, explosion, theft or attempted theft.
- ✓ Cover for amounts you are legally responsible for if someone else is injured or killed, or their property damaged, resulting from an accident involving your car.
- ✓ Personal accident – up to £7,500 if an accident in your car results in your death, permanent loss of sight, or total loss of one or more limbs.
- ✓ Personal belongings in or on your car – up to £200 cover for loss or damage caused by accident, fire or theft.
- ✓ Courtesy car if your vehicle is being repaired by one of the insurers' approved repairers.
- ✓ Replacement or repair of your windscreen if it is damaged.
- ✓ **Key Assist:**
  - Replacement locks (if a security risk has arisen), keys and locksmith's charges covered.
  - Up to £1,500 cover each year.
  - No effect on your no-claims discount.
  - No excess to pay.
  - Up to £100 in respect of keys locked in your property or vehicle.
  - Up to £100 in respect of insured keys which are unusable due to being damaged or broken in the lock or ignition.
  - Cost for reasonable travel expenses if your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, up to £50 per day for a maximum of 3 days towards reasonable travel expenses.
  - If your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, the insurer will also pay up to £50 per day for up to 3 days hire of an ABI class S4 type vehicle, such as a Ford Focus 1.6 or a Peugeot 307 1.6. Or, if you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay a maximum of £300 in respect of reasonably incurred onward transportation costs.

What's not insured?

- ✗ Loss of value after repair, and loss through deception or fraud.
- ✗ Loss if ignition keys are left in or on the car while unattended or the car is not secured.
- ✗ New car replacement will only be if the car is not leased or on contract hire.
- ✗ Damage, loss or liability in the event of an accident that occurs when you are driving under the influence of alcohol or illegal drugs.
- ✗ The excess shown on your Schedule.
- ✗ Loss of or damage to the car if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.
- ✗ Child car seats
- ✗ Medical expenses
- ✗ **Key Assist:**
  - Claims where you have failed to safeguard your keys;
  - More than £1,500 in total in any one period of insurance in respect of any or all claims;
  - Keys which have been lost or stolen for a period of less than 48 hours;
  - Keys damaged over time by wear and tear or general maintenance of insured keys or locks;
  - Claims arising as a result of the use of the vehicle for any purpose in connection with the motor trade;
  - Any insured keys that are lost, damaged by accidental means or stolen and not reported to us within 30 days of the insured event;
  - Where your insured keys have been left unattended, not within your sight at all times, and out of your arms-length reach;
  - Onward transport costs where hire has already been supplied;
  - Claims arising from any deliberate or criminal act or omission;
  - Claims made without valid receipts or tickets;
  - Keys or locks to a higher specification than those that are lost, damaged or stolen;
  - Loss of earnings or profits which you suffer as a result of the loss or theft of or damage to any insured key;
  - Claims where only the lock is damaged.

✓ **Legal Expenses**

Cover for legal costs of up to £100,000 for:

- Pursuit of compensation for personal injury if you and your passengers are involved in a road traffic accident that wasn't your fault.
- Recovery of losses for you and your passengers that aren't covered by your motor insurance policy, including:
    - Policy excess
    - Personal possessions
    - Out of pocket expenses
- Defence costs if you're prosecuted over a driving offence.
- Defence costs where the insured vehicle has been seized due to incorrect information being stored on the Motor Insurance Database
- Defence costs where the insured vehicle's identity has been illegally used by another person or organisation

Also provides:

- 24/7 legal helpline.
- Legal assistance online

Breakdown Cover:

✓ **Roadside**

- Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.
- Flat tyre, flat battery and running out of fuel.
- If we recover the vehicle to a garage, we'll reimburse you for taxi costs for passengers to continue the journey to a single destination within 20 miles.

✓ **At Home**

- Help to repair the vehicle at, or within, a quarter of a mile of your home.

✓ **Recovery**

- Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

✗ **Legal Expenses:**

We will not cover any costs for:

- An accident that was your fault
- If the incident occurred before the start of the policy
- Any expenses incurred before your claim is accepted
- Any claim arising out of a contract you have with another person or organisation, such as a credit hire agreement
- Fines for motoring or criminal offences and parking offences for which you don't get points on your licence
- Criminal offences where you are alleged to be under the influence of drink or drugs or which allege dishonesty or intentional violence
- Where the identity of the insured vehicle has been copied by somebody living with you
- Motor Database claims caused by you failing to provide or update your motor insurance provider with accurate information
- Any claim against the insurance company, broker or insurance agent that arranged your motor insurance policy

✗ **Breakdown Cover:**

- Vehicles that don't have valid tax or MOT (unless exempt)
- Any breakdown which has occurred prior to purchase.
- The cost of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- Misfuelling

Are there any restrictions on cover?

! Courtesy car is subject to availability and is not available if your car is written off or stolen

! Repairs by a non-approved repairer will have an additional excess of £250

! Track days and off-road events

! Vehicles seized by, or on behalf of, any government or public authority, other than where the vehicle was insured under this policy prior to seizure, are not covered.

! The following limits apply to your liabilities to others:

- Death or injury – unlimited.
- Property damage – up to £20,000,000.
- Legal fees and expenses (with insurer's written permission) – up to £5,000,000.

! **Legal Expenses:**

- There must be a 51% chance or better of winning the case and achieving a positive outcome
- No cover if you did not hold a valid driving licence or the vehicle didn't have a valid MOT certificate or road fund licence or comply with any laws relating to its ownership or use, at the time of the incident.
- We will appoint the legal representative. Costs are not covered if you appoint your own solicitor before we accept the claim.
- You must notify claims within six months or as soon as reasonably practicable providing the claim has not been prejudiced.

- **Breakdown Cover:**
- In addition to the exclusions found in the section above called 'What's not insured':
  The private car must be less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle to a single destination.
- If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- The vehicle must have a valid tax and MOT (unless exempt)
- If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination

Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland. Cover is extended for 90 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra. You can also buy cover for longer than the 90 days
- ✓ **Breakdown Cover** in United Kingdom, Isle of Man and the Channel Islands.
- ✓ **Legal Cover:**
  - For Motor Prosecution Defence, this policy covers you in Great Britain, Northern Ireland, Channel Islands and Isle of Man.
  - For Uninsured Loss Recovery, this policy also covers you in any member country of the European Union and Iceland, Liechtenstein, Norway and Switzerland.
- ✓ **Key Cover** in the European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, North Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

What are my obligations?

- To provide accurate and complete information
- To inform us if any information you have provided to us is incorrect or changes during your policy term
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurer may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy and has a valid tax and MOT (unless exempt)
- Tell us about any changes to the information you supplied when you took out your policy

When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.

When does the cover start and end?

Your period of cover will be shown on your insurance certificate.

Breakdown Roadside cover starts on the effective date and Breakdown Recovery & At Home cover will start 24 hours from the policy effective date.

How do I cancel the contract?

You can cancel your policy in Your Account, on the App, on web chat or by calling us. Fees may apply if you choose to cancel your policy.

If you cancel your policy and you have made a claim, or a claim has been made against your policy during the policy year, you may still have to pay the balance of the full yearly premium.

You can find out more information in your policy wording.