

Motor Insurance Cover

Insurance Product Information Document

Company: U K Insurance Limited

Product: Comprehensive Motor Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we send to you.

What is this type of insurance?

This Comprehensive cover meets your demands and needs should there be any damage to your car (including the windscreen) caused by an accident, fire or theft. It also covers any injury or damage caused to other people or property. You may have also included optional extra benefits to meet your additional needs. Any repairs for damage covered by the policy that is carried out by one of our approved repairers will be guaranteed for 5 years.



What is insured?

- ✓ Claims from third parties for injury, or damage to their vehicle or property
- ✓ Cover up to the market value of the car if it is stolen or damaged
- ✓ Replacement child car seats
- ✓ Unlimited cover for permanently fitted in-car audio that is stolen or damaged (£1,000 if not permanently fitted)
- ✓ Courtesy Car – whilst your car is being repaired by one of our approved repairers following a claim they will give you a small hatchback courtesy car
- ✓ Windscreen repair and replacement
- ✓ Personal Belongings up to £250
- ✓ Personal Accident up to £5,000
- ✓ Hotel Expenses up to £150 for the driver or £250 in total for all people in your car
- ✓ New Car Replacement if your car is less than 12 months old and written off or stolen and not recovered
- ✓ Medical Expenses up to £100 per person
- ✓ Uninsured Driver Promise – if you are hit by an uninsured driver, we'll cover your excess and your No Claim Discount won't be affected

Optional Covers (available at an additional cost)

- No Claim Discount Protection – this optional cover, which is subject to eligibility, meets the needs of those who wish to ensure that your No Claim Discount will not be affected if you'll have one claim in one year of cover, or up to two claims in three consecutive years of cover
- Foreign Use – this optional cover meets the needs of those who wish to ensure they have more than the minimum legal amount of cover required whilst driving abroad. See 'Where am I covered' overleaf for further details
- Uninsured Loss Recovery – up to £100,000 to cover legal costs following an accident involving your car where you are not to blame and there is a better than 50% chance of success



What is not insured?

- ✗ Loss or damage caused by wear and tear or depreciation
- ✗ Theft or attempted theft if your car is left unlocked; left with the keys/key fob in, on or attached to your car; left with the engine running or left with a window or the roof open
- ✗ Use of your car by someone who is not insured on your policy, or by someone who is disqualified from driving
- ✗ Use of your car in connection with a peer to peer hire scheme or whilst it is rented out
- ✗ Use of your car for any other purpose that isn't shown as allowed on your policy documents
- ✗ Deliberate damage to your car caused by anyone insured on your policy



Are there any restrictions on cover?

- ! We will not pay a claim if your car is stolen and any security or tracking device which we insist is fitted to your car, or was fitted by the manufacturer, has not been set or is not in full working order
- ! An excess may be payable, and amounts can differ by claim type and who is driving. The excess payable could include a voluntary excess you chose
- ! Repairs carried out by our approved repairers are guaranteed for 5 years unless you sell your car
- ! Driving Other Cars – if permitted (see your certificate of insurance), you can drive with the owner's permission on a third party liability cover only basis, another car that is not: owned or leased by you; hired to you under a hire-purchase or leasing agreement; or a hire, rental or courtesy car, unless we have provided or arranged it
- ! If you do not use our approved windscreen supplier, we will not cover any amount greater than £150 for a windscreen replacement, or any amount greater than £40 for a windscreen repair
- ! New Car Replacement – you must be the first and only registered keeper of your car
- ! Courtesy Car is not provided in the event of windscreen or glass only claims, and is subject to availability
- ! Uninsured Driver Promise – you need to provide the registration number and the make and model of the vehicle that hit your car



Where am I covered?

- ✓ You are covered to use your car in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ You also have the minimum cover you need by law to use your car in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland
- ✓ Courtesy Car – you are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- Foreign Use – to upgrade the level of cover for your car in the countries listed above for up to a maximum of 90 days per policy year, please call us before you travel. We'll let you know the additional cost when you call



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim, you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, Credit or Debit card, or by monthly instalments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time, we will reassess your policy and this may result in the premium going up or down.



How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.