

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the Policy Booklet. The Schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

What is this type of insurance?

The policy is designed to meet the demands and needs of someone who wishes to cover their car against accidental damage, loss or damage caused by fire or theft and provides third party liability cover for injury or damage you may cause to others or their property.



What is insured?

Your car

- ✓ The car shown on your Schedule for accidental damage, fire and theft. We will cover the cost to repair or replace damaged parts, or will choose to pay you the appropriate amount to settle the claim
- ✓ If your car is under one year old, and you are the first and only owner we will replace it with a new one of the same make and model if it is stolen and not recovered or has repair costs over 55% of the current UK Manufacturer list price
- ✓ Permanently fitted car audio, navigation and entertainment equipment up to the limit shown on your Schedule
- ✓ Child car seats up to a maximum of £100 per seat
- ✓ Unlimited windscreen repair or replacement where you use our approved repairer, or up to £100 where you use a non-approved repairer
- ✓ Stolen car keys up to £500

Other cars

- ✓ Provide and cover a courtesy car in event of a claim while your car is being repaired by one of our recommended repairers (usually a group A car e.g. Micra/Ford Ka)

Driving other cars extension

If eligible, cover to drive other cars is limited to third party only. This applies to the policyholder only. If applicable, it is shown along with the limitations on your Schedule and Certificate.

You

- ✓ If you are injured due to an accident and within 3 months this leads to death, permanent loss of sight or loss of limbs, you are covered up to the limit on your Schedule
- ✓ Loss or damage to personal belongings and electrical accessories not permanently fitted to your car while in or on your car up to the limit shown in your Schedule
- ✓ Medical expenses up to the limit on your Schedule
- ✓ Hotel expenses up to £250 (driver only) or £500 (travelling party).

Third parties including passengers, named drivers and business associates

- ✓ If you are involved in an accident and cause any injuries or death, all amounts you may be legally liable to pay are covered
- ✓ Medical expenses up to the limit on your Schedule
- ✓ Third party property damage up to £20m

We will also provide cover for the following if eligible and chosen. This will be shown on your Schedule:

No Claim Discount protection for life

If selected, protection of your no claim discount for the life of your policy, regardless of the number of claims you make.



What is not insured?

- ✗ Any values above the Schedule limits
- ✗ Anything above our share of costs where dual insurance is in place
- ✗ Any loss where the car is used for purposes not shown on the Schedule or resulting from illegal acts by you or any driver named on the policy, such as road rage or deliberate acts
- ✗ Any loss directly or indirectly as a result of or in connection with any act of terrorism
- ✗ Damage or loss due to wear and tear
- ✗ Your policy excesses (voluntary and compulsory) as shown in your Schedule
- ✗ The £200 excess applied if you do not use our recommended repairer
- ✗ Any amount over £100 for each windscreen repair or replacement if it is not carried out by our recommended windscreen specialist Autoglass
- ✗ The cost of draining fuel from your car in the event of misfuelling
- ✗ Damage to your car if it is used whilst declared off the road under a Statutory Off Road Notification (SORN)
- ✗ Damage or loss if the car was taken due to deception or fraud, or if the car was left unlocked and unattended
- ✗ Damage or loss to trailers, caravans or disabled motor vehicles being towed
- ✗ Damage or loss caused by family or someone living with you taking the car without permission
- ✗ Damage or loss when the driver is unfit through drink or drugs
- ✗ Damage or loss caused by radioactivity, war, riot, pollution, pressure waves, explosives, liquefied gases and/or other chemicals, pets or through use on airfields, track days and off road events
- ✗ A courtesy car if your car is stolen or we decide that your car is a total loss.
- ✗ Loss of or damage to money, credit or debit cards



Are there any restrictions on cover?

- ! Endorsements may apply to your policy and will be shown on your Schedule if applicable
- ! Driving other cars for certain occupations, named drivers and drivers under 25 years. Other restrictions of cover are listed in the Schedule
- ! Driving outside the countries listed in the "Where am I covered?" section
- ! Theft claims where keys are left in or on the car while it is left unattended
- ! Claims may be reduced or rejected if it is found the information on the Schedule is not accurate
- ! We have full discretion regarding any claim made and may take over, defend or settle the claim as we deem appropriate
- ! The policy may be cancelled or voided from the start date if it is found the information on the Schedule is not accurate.





Where am I covered?

- ✓ Comprehensive cover: In the UK, the Isle of Man and the Channel Islands, and during sea journeys between these islands
- ✓ Minimum cover required by law (usually equivalent to Third Party only cover) within any country which is a member of the European Union or the Commission of the European Community approves as meeting the requirements of article 8 of the European Community Directive 2009/103/EC including: Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland



What are my obligations?

- To take reasonable care to ensure information provided or confirmed to us before you enter into, vary or renew your policy is accurate and not misleading
- To tell us straight away if any details on your Schedule change or are inaccurate
- To tell us straight away if any medical or physical condition affects the driving abilities for you or any driver on the insurance
- To tell us straight away if you or any driver on the policy has a motor insurance voided, cancelled or has special terms imposed
- To tell us straight away of any incident which may lead to a claim made by you, a named driver or by a third party
- To get the name, address, phone number and registration number of any third party involved in an accident with the insured car
- To cooperate with us and our suppliers to manage your policy and settle any claim made
- To pay your premium, which is due on the agreed dates
- To provide evidence of your No Claim Discount when asked
- To take reasonable steps to protect your car and contents and to keep it in a roadworthy condition
- To allow us to examine your car at a reasonable time
- To comply with the policy's terms and conditions.



When and how do I pay?

You must pay the premium when you take out your policy. Your premium may be paid in one single amount or by monthly installments (subject to a credit agreement). Payment may be made by credit or debit card or direct debit. Monthly installments will be due on the same date each month.



When does the cover start and end?

Your chosen start date 15/03/2022

Your policy end date 15/03/2023



How do I cancel the contract?

You can cancel your policy at any time by using Live Chat on the esure.com website, or by calling esure Services Limited on 0345 603 7874

If you have made a claim you will not receive a refund. If you have not made a claim and you cancel your policy:

- before the start date of your policy you will receive a full refund. No fee will be charged
- within 14 days of receiving your welcome pack / renewal documents we will refund you in full
- after 14 days we will charge you for the days we have provided cover

You will be charged a fee for canceling, for details please see Your Agreement with esure Services Limited.