

# Motor Insurance

## Insurance Product Information Document



**Company: Mulsanne Insurance Limited**

**Product: Short Term Private Motor Insurance**

Registered Office: 5 Crutchett's Ramp, Gibraltar, GX11 1AA. Authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 531134.

This is a summary of our insurance policy that is provided by Starlinginsure.com and underwritten by Mulsanne Insurance Limited. You will find all the terms and conditions along with other important information, online and in the policy documents. Your schedule will show the cover(s) you have purchased

### What is this type of insurance?

Short term private motor insurance provides the compulsory cover you need to drive a vehicle on a public highway, and fire, theft and accidental damage cover for the vehicle.



### What is insured? Comprehensive

- ✓ Damage to other people's property and compensation for other people's death or injury if you're at fault.
- ✓ Loss of (or damage to) the vehicle, including fitted accessories, following fire or theft- plus:
  - Vehicle recovery- We'll recover the vehicle and take you to the nearest approved repairer.
  - Legal costs- up to £5,000,000 (if incurred with our consent) in connection with a claim made against you.
- ✓ Accidental damage cover for the vehicle.
- ✓ New vehicle replacement- if you or the legal owner have owned the vehicle from new, and its written off or stolen and not recovered within 12 months of purchase, we'll replace it with a new vehicle of the same make, model and specification.
- ✓ Glass- we'll replace or repair the glass in the vehicle.
- ✓ Personal belongings- we'll cover you for up to £150 for any personal belongings that are lost, damaged or stolen, as a result of an accident, fire or theft.
- ✓ Child seat cover- we'll replace all child seats following an accident, fire or theft- even if there is no visible damage.
- ✓ We will cover Emergency Treatment costs incurred under the Road Traffic Act
- ✓ Replacement locks- we'll pay for the replacement of locks if the ignition keys are lost or stolen.
- ✓ Personal accident- up to £2,500 per claim (or £5,000 per insurance year) if you or a partner suffer death or the loss of limbs/ sight/ hearing following a motor accident.
- ✓ Vehicle recovery in the event of illness- if you're seriously ill and unable to drive the vehicle, we'll arrange for the vehicle to be recovered and returned to you.

### Optional Cover (Comprehensive EU Cover)

- Third Party European cover is automatically included in our policies, however optional Comprehensive Cover for foreign use is available at an additional premium. Should you wish to drive the vehicle on the continent of Europe (see below for territorial limits).
- Journeys must originate and terminate within Great Britain, Northern Ireland or the Isle of Man.



### What is not insured? Main exclusions only

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence).
- ✗ Any consequence as a result of war or terrorism- except where cover must be provided under Road Traffic Acts.
- ✗ Loss or damage if the vehicle has been left with the ignition keys or left unattended with the engine running.
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Loss of value following a repair.
- ✗ Claims under personal accident cover as the result of suicide or attempted suicide.
- ✗ Confiscation, requisition or destruction by or under order of any government or public or local authority
- ✗ Courtesy car provision under this policy.
- ✗ No cover provided under this policy to drive any other vehicles.
- ✗ No cover is provided to secure the release of a seized vehicle, or for loss or damage following confiscation or requisition or destruction by or under order of any government or public or local authority.



## Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of the vehicle at the time.
- ! New vehicle replacement is available when the cost of damage or repair exceeds more than 60% of the vehicle's UK list price when purchased.
- ! If you don't want us to replace the vehicle, the most we'll pay is the market value of the vehicle at the time of loss or damage.
- ! An excess will apply to all claims.
- ! The standard policy excess will apply to glass replacements claims- and we may not use glass supplied by the original manufacturer.
- ! Cover for personal belongings and child seats only applies if you're also claiming for loss or damage to the vehicle.

### Optional Cover

Comprehensive EU cover is only valid if the journey (and vehicle) starts and finishes in the UK.



## Where am I covered?

- ✓ You are covered comprehensively in the UK.
- ✓ Third party European cover is provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries as long as the journey starts and finishes in the UK.
- ✓ If you've purchased optional Comprehensive EU cover, your cover will be extended, and this will be confirmed in your Insurance Schedule.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask.
- You must tell us about any changes to the car insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy- failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible- so we can tell you what to do next and help you resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.
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## When and how do I pay?

You must pay your premium all at once before policy inception by credit card, debit card or Paypal.



## When does the cover start and end?

From the date and time, you select to the date and time specified on your schedule.



## How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by e-mailing [support@starlinginsure.com](mailto:support@starlinginsure.com).