

Elephant Insurance

Insurance Product Information Document

Company: Admiral Insurance (Gibraltar) Limited

Product: Comprehensive Car Insurance Policy

This insurance is provided by a consortium of insurers led by Admiral Insurance (Gibraltar) Limited.

(Admiral Insurance (Gibraltar) Limited is licensed by the Gibraltar Financial Services Commission. Incorporation number: 85455.)

This document summarises the key features of the insurance policy for LD59RUC. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This policy provides cover against damage to your car or damage caused by your car, as summarised below. You may also include optional policy upgrades, such as Breakdown Cover.



Your vehicle will be insured up to its market value at the time of any incident.

What is insured?

- ✓ **Your car:** We'll repair your car if it's damaged due to an accident/fire, stolen or if it is damaged maliciously. Our repairers will collect it and return it to you. Repairs are guaranteed for 5 years. If it is not economical to repair your car or if it is stolen, we'll pay out a sum not exceeding the market value.
- ✓ **New car replacement:** If your vehicle is 12 months old or less, you are the first registered keeper and it is written off or stolen and unrecovered we will replace it with one of the same make, model and specification if available in the UK or pay the market value at the time of the loss.
- ✓ **Your injuries:** We'll pay £5,000 for death or certain serious injuries to you or your spouse, as a result of a road traffic accident in your car. We will also pay medical expenses up to £100 for any person injured in your car.
- ✓ **Driving other cars:** If you meet certain criteria, you can drive other cars. We will confirm if this is included on your Certificate of Motor Insurance.
- ✓ **Uninsured driver promise:** If you make a claim against an uninsured driver for an incident that isn't your fault, you'll keep your no claims bonus and we'll reimburse your policy excess.
- ✓ **Personal belongings:** If your personal belongings are damaged or stolen and aren't excluded under the "What is not insured?" section, we will pay you up to £150.
- ✓ **Child equipment:** We'll pay to replace damaged or stolen child's car seats or pushchairs. We'll also pay up to £50 for loss or damage to other children's accessories.
- ✓ **Sports equipment:** We will pay up to £300 for loss or damage to any personal sports equipment caused by accident, fire, theft or attempted theft whilst it is in your car.
- ✓ **Courtesy car:** Subject to restrictions, you'll get a Group A car (e.g. 1.0 litre) while we are repairing yours following an accident.
- ✓ **Locks:** If you lose your car keys or if they're stolen from somewhere other than your car, we'll pay you up to £300 to replace the locks.
- ✓ **Windscreen and glass:** We will repair or replace your windscreen and/or glass windows if they break, subject to an excess.
- ✓ **Third party injury:** We'll pay any costs you're legally responsible for as a result of an accident in your car that injures or kills another person (including passengers).
- ✓ **Third party property damage:** If an accident involving your vehicle causes damage to another person's property we'll pay up to £20,000,000.

Optional cover

Protected no claims bonus: Your no claims bonus will only be reduced if you make more than 2 separate claims.

Guaranteed no claims bonus: Your no claims bonus will not be reduced as a result of any claim made during the lifespan of the policy.



What is not insured?

- ✗ **Modifications:** We don't cover non-standard parts unless they are manufacturers' optional extras or disability adaptations that you have declared.
- ✗ **Licence:** You will not be covered if anyone named on your Certificate of Motor Insurance is driving without a licence or not in accordance with their licence.
- ✗ **Driving under the influence:** You will not be covered if the driver is found to be unfit or over the legal limit due to drink or drugs or fails to provide a specimen without lawful reason.
- ✗ **Poor security:** We won't provide cover if you leave your car unlocked or unsecured or where keys or other opening device have been left in the car.
- ✗ **Mis-fuelling:** We won't replace any parts that are damaged due to putting the wrong fuel in your car.
- ✗ **Incorrect use:** You will not be covered if the car is used for a purpose not shown in the permitted use section of the Certificate of Motor Insurance.
- ✗ **Driver must be named on the policy:** You will not be covered if an accident happens and the driver is not insured on your policy.
- ✗ **Personal belongings:** This policy doesn't cover money, debit/credit cards, tickets, vouchers, documents or any goods or samples carried in relation to business. Property taken from an open or unlocked convertible car will also not be covered, unless the property was locked in the boot or glove compartment.
- ✗ **Intentional or reckless damage:** You will not be covered for damage or injuries caused intentionally or through reckless actions.
- ✗ **Unauthorised use:** We won't pay out if your car is taken without your consent by someone who normally lives with you as part of your household or who is your partner.
- ✗ **Merchandise delivery:** This policy does not provide cover for any driver to carry out the delivery of goods.
- ✗ **Hire and reward:** You will not be covered if your car is rented out or used for payment (e.g. deliveries, taxiing).
- ✗ **Racing:** You will not be covered if your car is damaged as a result of formal or informal racing.



Are there any restrictions on cover?

- ! **Driving other cars:** When driving other cars, your level of cover is restricted to third party injury and third party property damage. If your Certificate of Motor Insurance states that you have the driving other cars extension you can drive other cars not hired or belonging to you or your partner.
- ! **Uninsured driver promise:** When you claim you may have to pay your excess. If when your renewal is due your claim is not settled, your no claim bonus may be reduced and you may be required to pay an increased premium. However once we confirm that the incident was the fault of the uninsured driver we will reinstate your no claim discount, reimburse your excess and refund any extra premium you have been asked to pay as a result of your no claims discount being reduced.
- ! **Excesses:** We won't cover the first portion of any claim that you agree to pay (the excess). Standard amounts apply to glass repairs (£25) and replacements (£95). If you use an unapproved repairer following an accident you will be subject to an additional excess, this will be confirmed on your Policy Schedule.
- ! **Total loss:** If your vehicle cannot be repaired we will pay a cash sum to replace the car.
- ! **Market value:** The cost of replacing your car, with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Should we pay out the market value for your vehicle the amount paid out for your car shall not exceed its market value at the time of the incident.
- ! **Reduced settlements:** We may reduce payouts for items that were already worn or damaged.
- ! **Courtesy car:** A courtesy car is only provided if yours is repaired by one of our garages. We can't ensure it will be adapted for special needs or disabilities. A courtesy car is not provided if yours is stolen or is a total loss. A courtesy car will not be provided if your vehicle is a campervan or imported.
- ! **Audio, visual or electronic equipment:** If it is not permanently fitted by the manufacturer this cover is limited to £1250 or 15% of the value of the car, whichever is lower.



Where am I covered?

- ✓ You're covered when driving your car in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ In addition to the minimum cover you need to legally drive in EU countries we will provide the same level of cover for your car as described in your Certificate of Motor Insurance for 90 days when travelling in any country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein.



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us without delay if any information on your Motor Proposal Confirmation or Policy Schedule is incorrect or changes or if you are planning on taking your car abroad for more than 90 days.
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise.
- If there is any incident or accident involving your car, you must notify us as soon as possible and within 48 hours. You must not admit that the accident is your fault or attempt to negotiate a settlement without speaking to us first. Unless it is in the interest of safety, you should not drive your car after an accident.
- You must report thefts, arson or malicious damage to the police and give us the crime reference number within 24 hours.
- If your car is involved in any type of claim you must tell us immediately if you're charged with a motoring offence or receive any notice of a motoring prosecution, inquest or fatal enquiry. You should also inform us about any court documentation you receive and send us any summons or bill within 48 hours.
- You must protect your car from loss or damage and ensure it is kept in a roadworthy condition.
- You need to let us know if you plan to leave the country for more than 30 days and are not taking your car.
- This policy is governed by English Law; unless we have agreed otherwise with you all communication will be in English.



When and how do I pay?

You can pay for your insurance with one lump sum with a debit/credit card. If eligible, you can pay in monthly instalments by Direct Debit. Monthly instalments will apply for the duration of the policy.



When does the cover start and end?

Your cover will start at 00:00 on the 30/04/2018 and end at 00:01 on the 30/04/2019. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel at any time by calling us on **0333 220 2006** or by writing to us at **Ty Admiral, David Street, Cardiff, CF10 2AA**. Your cancellation will be subject to the relevant cancellation fee.