

esure Flex Comprehensive Motor Insurance

Insurance Product Information Document

Company: esure Insurance Limited **Product:** Motor Policy

esure Insurance Limited is registered in England and Wales no. 3885534 at The Observatory, Reigate, Surrey, RH2 0SG, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 203350.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy booklet.

What is this type of insurance? This 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 they 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'll 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's 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
- ✓ Unlimited windscreen repair or replacement where you use our approved repairer, or up to £100 where you use a non-approved repairer
- ✓ Child car seats up to a maximum of £100 per seat
- ✓ If you are involved in an accident that isn't your fault and the other driver isn't insured, the excess won't apply as long as you can provide the other driver's name, address and vehicle registration number

Other cars

- ✓ We'll provide and cover a courtesy car (usually a group A) in the event of a claim while your car is being repaired by one of our recommended repairers

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
- ✓ Medical expenses up to the limit on your schedule

Third parties including passengers and named drivers

- ✓ If you are involved in an accident and cause any injuries or death to others, 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 may also offer cover for the following. If chosen this will be shown on your schedule:

No claims discount protection

- ✓ If purchased, this protects your no claims discount regardless of the number of claims you make

Driving other cars extension

- ✓ Cover for the policyholder to drive other cars on a third party only basis is available on some policies. If you have this cover it'll be shown on your schedule and certificate



What is not insured?

- ✗ 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.
- ✗ Damage or loss due to wear and tear
- ✗ Your policy excesses as shown in your schedule including the £200 excess applied if you do not use our recommended repairer
- ✗ The cost of draining fuel from your car in the event of misfuelling
- ✗ 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 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
- ✗ Loss or damage to personal belongings or audio equipment that isn't permanently fitted to your car



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 or the policy may be voided from the start date (treated as if it never existed) if it's found the information on the schedule is not accurate or complete
- ! We have full discretion regarding any claim made and may take over, defend or settle the claim as we deem appropriate



Where am I covered?

- ✓ Comprehensive cover: In the UK, the Isle of Man and the Channel Islands, and travelling 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 is part of the Green Card Free Circulation Area. A full list is provided in your policy booklet



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, complete and not misleading and to tell us straight away if anything needs changing or is inaccurate
- 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 and to get the name, address, phone number and registration number of any third party involved in the accident
- 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 claims 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 can pay for your insurance in one lump sum with a debit or credit card when you take out your policy. If offered, you can make an initial payment by card and then pay the balance plus interest by monthly instalments.



When does the cover start and end?

Your chosen start date: 24/08/2024

Your policy end date: 23/08/2025



How do I cancel the contract?

You can cancel at any time by contacting us via live chat. Get in touch by logging into your Account and clicking 'Need help?'.

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

- Before the start date of your policy you'll receive a full refund and no fee will be charged
- Within 14 days of receiving your welcome pack/renewal documents we'll refund you in full
- After 14 days we'll charge you for the days we have provided cover

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