

# Car insurance

## Insurance product information document

**Policy  
Expert**

**Company: Policy Expert**

**Product: Gold Car Insurance**

Policy Expert, a trading name of QMetric Group Limited, has arranged this insurance with: **Accredited Insurance (Europe) Limited - UK Branch** (FRN 608422) which is the UK branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (FRN 9010 Malta) and is authorised and regulated by the Malta Financial Services Authority. Also subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority; **Bridgehaven Specialty UK Limited**, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 978895). Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this car insurance policy. It does not form part of the contract between us. Please see your policy documents for full information about the product.

### What is this type of insurance?

By law, all motorists must insure their cars in order to drive them on roads and in public places. This car insurance meets this requirement and will provide financial protection if you are involved in an incident which causes damage or injury. The level of protection provided will depend on the cover you buy.



### What is insured?

#### Your car:

- ✓ The car shown on your schedule and the car's accessories are insured for accidental damage, fire, theft or attempted theft.
- ✓ We will repair the damage or replace what is lost or stolen, or we will pay you a cash amount equal to the cost of the loss or damage. There is unlimited cover for accessories that are fitted by your car's manufacturer or an approved dealer.
- ✓ We will cover you (the policyholder) or any person named on the certificate of motor insurance to drive or use your car in any EU country and any country that follows EU directives on motor insurance.
- ✓ If your windscreen or window glass is broken, we will repair or replace it or, if that would not be cost-effective, we will pay up to the market value of the car.
- ✓ If there is a child's car seat in the car, we will pay for a replacement car seat following an accident even if there is no obvious damage to the car seat.

#### You:

- ✓ Personal accident cover. If you (or your partner) are accidentally killed or injured while getting into, travelling in or getting out of your car (or any other car you do not own), we will pay up to £10,000 for any one accident. Please see your policy documents for full details.
- ✓ Medical expenses. If you (or anyone in your car) are injured in an accident involving your car, we will pay for emergency medical expenses of up to £250 per person.
- ✓ Personal belongings. We will cover personal belongings which are in your car and are lost or damaged as a result of an accident, fire or theft. The most we will pay for personal belongings is £300.
- ✓ Uninsured driver promise. If you are involved in an accident and the driver of the vehicle that hits you is not insured, you will not lose your no-claims discount or have to pay any excess.
- ✓ Overnight accommodation and onwards transport. If you are unable to continue your journey following an accident, we will pay for you and all of your passengers to get home or to your destination safely.

#### Third parties:

- ✓ We will cover damage to other people's property (up to £20 million), and compensation for other people's death or injury (unlimited cover), if you are at fault.

#### Other cars:

- ✓ You (the policyholder) may have third party only (liability) cover for driving other cars. Check your certificate of motor insurance to see if this is the case.



### What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance, or while it is being driven by somebody who is not allowed to drive (or does not have a correct or valid driving licence).
- ✗ Any incident which happens as a result of war or terrorism, unless we must provide cover under the Road Traffic Act.
- ✗ Any non-standard parts (modifications) or manufacturer's optional extras, unless you have told us about these and we have agreed to cover them.
- ✗ Loss or damage if the keys are left in or on your car, or while your car is unlocked and unattended.
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Your car losing market value after it has been repaired.
- ✗ Any incident which happens while any of your car's safety features are disabled or turned off.
- ✗ Any loss or damage to your car as a result of using the wrong type of fuel.
- ✗ Any incident which happens while your car has more passengers than is safe or is recommended by the manufacturer.
- ✗ Any incident which happens while your car is towing a trailer that is unsafe or has an unsecure load.
- ✗ Damage or loss that happens while the driver is unfit to drive due to alcohol or drugs.
- ✗ Damage that is caused by the deliberate actions of a driver insured by this policy.



### Are there any restrictions on cover?

- ! Cover for driving other cars is restricted to the UK and is only available if it is shown on the certificate of motor insurance.
- ! Cover for driving other cars will not include loss or damage to the car itself.
- ! If you fit new accessories (such as stereos and satnavs) in your car which are not on your manufacturer's list of approved accessories, you are only covered for the cost of replacing the equipment fitted by the manufacturer.
- ! Your policy excess as shown on your schedule.
- ! If we find that you gave us incorrect or incomplete information, we may reject your claim or reduce the amount we will pay.



## Where am I covered?

- ✓ Great Britain and Northern Ireland.
- ✓ When you are driving in the Channel Islands, the Isle of Man, Iceland, Norway, Switzerland, Liechtenstein, Andorra, Monaco, San Marino, Gibraltar or Serbia and any country that is a member of the European Union, you'll have the same level of cover as you have in the UK, for up to 90 days per trip. We will only provide this cover if your permanent home is in the UK and your visit abroad is temporary.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change, either before your policy starts or during the period of insurance. This includes if you change your car or if the registered keeper or main driver changes, you want to add another driver, the way in which you use your car changes (for example, for business), you change occupation or address, or you make any change which improves the car's value, appearance, performance or the way it handles.
- You must pay your premiums on time.
- You must maintain your car in an efficient and roadworthy condition, have a valid MOT if you need to have one by law, and make sure all tyres are kept within the legal requirements at all times.
- You must keep your car's safety features turned on at all times.
- If you need to make a claim you must provide us with full details as soon as possible.
- You and any insured drivers must take reasonable steps to protect your car from loss or damage.
- You must not mislead us or the insurer in any way and do not act in a fraudulent way.



## When and how do I pay?

You can pay the premium for this annual policy in one single amount or by monthly instalments (if we offer you this payment method). If you pay monthly, we will add a credit charge.



## When does the cover start and end?

The policy is for a period of one year and can be renewed each year after that. Your policy start and end dates are shown in your policy documents.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it at any time by letting us know. Call our customer service team on 0330 0600 602.

- If you or we cancel this policy you will have to pay an administration fee. The fee will depend on whether you cancel before or after the 14-day cooling-off period that applies from the purchase of this policy.
- As long as you have not made a claim, we will refund any premium you have paid for the cover you have not used.
- If you have made a claim, we will not refund any premium and if you pay in instalments you must pay any outstanding balance in full.

For more details and our fees, please see our terms and conditions, which you can find on our website.