Car insurance

Insurance product information document

Company: Policy Expert

Product: Policy Expert Car Insurance policy

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 for this product. Full information is provided in the policy documentation.

What is this type of insurance?

All motorists are required, by law, to insure their cars in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select.

What is insured?

Your car:

- ✔ The car shown on your schedule and the car's accessories (electric car charging cables) 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 the policyholder or any person named on the certificate of motor insurance to drive or use your car in any EU country and those countries following EU directives on motor insurance.
- ✔ If your windscreen or window glass is broken, we will repair or replace it or if it is uneconomical to do either, we will pay up to the market value of the car.
- ✔ Child seat cover. We will pay up to £100 for a replacement, 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. Specific benefits are detailed in the policy.
- ✔ Medical expenses. If you (or anyone in your car) are injured in an accident involving your car, we will pay for emergency medical expenses up to £250 per person.
- ✔ Personal belongings. We will cover personal belongings up to £200 which are in your car and are lost or damaged as a result of an accident, fire or theft.
- ✔ 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:

- ✔ Damage to other people's property (up to £20 million), and compensation for other people's death or injury (unlimited), if you are at fault.

Other cars:

- ✔ 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 being driven by somebody not permitted to drive (or not having a correct or valid driving licence).
- ✘ Any incident as a result of war or terrorism, except where cover must be provided under Road Traffic Acts.
- ✘ 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 claim as a result of pollution, ionising radiation or radioactive contamination.
- ✘ Any claim while your car has more passengers than is safe or is recommended by the manufacturer.
- ✘ Towing a trailer that is unsafe or has an unsecure load.
- ✘ Damage or loss whilst the driver was unfit due to alcohol or drugs.

Are there any restrictions on cover?

- ! Cover for driving other cars is restricted to the UK and is only available if shown on the certificate of motor insurance. Cover will not include loss or damage to the car itself.
- ! If you fit new accessories (such as stereos and sat navs) in your car which are not on your manufacturer's list, you are only covered for the cost of replacing the manufacturer fitted equipment.
- ! Your policy excess as shown on your schedule.
- ! Claims may be reduced or rejected if we find the information you gave us was incorrect or incomplete.

Where am I covered?

- ✔ Great Britain and Northern Ireland.
- ✔ When 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, provided 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, the registered keeper, main driver, or want to add an additional driver, the way in which you use your car changes (for example, for business), you change occupation or address, or make any change which improves the cars' value, appearance, performance or handling.
- Premiums must be paid on time.
- You must maintain your car in an efficient and roadworthy condition, have a valid MOT if one is needed by law and make sure all tyres are kept within the legal requirements at all times.
- You must keep your car 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 or any insured driver must take reasonable steps to protect your car from loss or damage.
- Do 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.

Further details and our fees can be found in our terms and conditions, which you can find on our website.