

Prestige Motor Insurance

Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Non-Standard Commercial Motor Insurance

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland. No. NI031853. The policy is arranged and administered on behalf of the Insurer shown on the policy schedule.

This document provides a summary of cover, restrictions and exclusions and is not personalised to your individual needs. For complete pre-contractual and contractual information you should refer to your policy documentation, which includes the policy wording, statement of fact and schedule.

What is this type of insurance?

This is a motor insurance policy which provides the cover you need to drive your vehicle on roads and in public places. The policy will cover you against third party claims for injury or damage that arise from the use of your vehicle.



What is insured?

- ✓ Liability to others for death or bodily injury.
- ✓ Liability to others for damage to property.
- ✓ Damage to your vehicle by accident, vandalism or malicious damage.
- ✓ Damage to your vehicle by fire.
- ✓ Damage to your vehicle by theft or attempted theft.
- ✓ Replacement or repair of the glass in your vehicle.
- ✓ Courtesy vehicle while yours is being repaired by our approved repairer (subject to availability). If your vehicle cannot be repaired or has been stolen a courtesy vehicle will be provided for up to 14 days.



What is not insured?

Below is only a summary of what is not covered.

- ✗ Loss of or damage to your vehicle by theft or attempted theft if your vehicle has been left unlocked, and/or the key/ignition device is left in, on or attached to the vehicle.
- ✗ Loss or damage caused deliberately by you or anyone driving with your permission.
- ✗ Wear and tear including to tyres and brakes.
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns.
- ✗ Loss or damage caused by deception or fraud
- ✗ Loss or damage to any trailer or caravan.
- ✗ Damage to your vehicle caused by the incorrect type of fuel being used.
- ✗ You won't be covered if the driver of your vehicle is over the legal limit for alcohol or drugs
- ✗ You won't be covered if the driver of your vehicle isn't named on the policy.
- ✗ You won't be covered if the driver of your vehicle doesn't hold a valid licence or is not complying with the conditions of their licence
- ✗ You won't be covered if your vehicle is used for any purpose not permitted by your Certificate of Motor Insurance



Are there any restrictions on cover?

- ! You must pay the first part of a claim, known as an excess. We have compulsory and voluntary excesses, all of which are shown on your schedule.
- ! If your vehicle needs to be repaired following an insured incident, a courtesy vehicle will only be provided if you use one of our approved repairers.
- ! For loss or damage claims the most we'll pay is the market value of your vehicle at the time.
- ! If we've provided cover subject to the vehicle being fitted with a tracking device or alarm/immobiliser, loss or damage to your vehicle caused by theft or attempted theft will be excluded if the device is not operative, or if any subscription to the device operator has not been maintained.
- ! You are only covered to drive the vehicle shown on your Certificate of Motor Insurance, there is no cover to drive any other vehicle.



Where am I covered?

- ✓ The UK, the Channel Islands and the Isle of Man.
- ✓ In addition, we will also provide the minimum cover necessary to comply with the laws relating to compulsory motor insurance while travelling in any country which is a member of the EU or countries which meet EU Directives on motor insurance.



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge.
- ✓ To maintain your vehicle in a roadworthy condition and protect it from damage or loss.
- ✓ To notify us as soon as possible of any change to the information you have previously provided.
- ✓ To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim or your vehicle is stolen
- ✓ To keep your vehicle software up to date and to not change the software against the manufacturer's recommendations.
- ✓ To ensure your vehicle has a valid test certificate if one is required by law.
- ✓ To co-operate fully during the handling of a claim and provide all the information we need.



When and how do I pay?

Payment is to be made prior to cover commencing. Please speak to your insurance broker or agent about the payment options available to you.



When does the cover start and end?

The start and end dates are stated on your policy schedule. The policy is for a period of 12 months.



How do I cancel the contract?

You may cancel this policy within 14 days of receipt of your policy documents or the start date of the period of insurance, whichever is the later (the cooling off period). If cover has not commenced a full refund will be given. If cover has commenced, we will refund the premium paid for the period of unused cover.

There will be no refund of premium in the event you have made or are in the process of making a claim in the current period of insurance.

We reserve the right to apply a cancellation fee of £50 (plus Insurance Premium Tax) to your policy.

Cancelling your insurance policy means your vehicle may be left uninsured if you have not made alternative insurance arrangements.

To cancel your policy, you must contact your broker or agent.