Private Motor Insurance

Insurance Product Information Document

BrokerDirect Plc
A better way to insure

Company: Broker Direct Plc Product: BD CarCare

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on www.fca.org.uk.

This is an Insurance Product Information Document and does not contain the full terms of the policy which can be found in the full policy documentation.

What is this type of Insurance?
This is a Comprehensive Private Motor Car Insurance policy.

What is Insured?

- ✓ Loss. Theft or damage to your vehicle (Section 1) up to Market Value of your vehicle.
- ✓ Glass in your windscreen and windows.
- ✓ Audio Equipment in your car up to £500.
- ✓ Replacement Locks for your car up to £1,500.
- ✓ Child seat cover up to £300.
- ✓ Personal belongings in your car up to £100.
- ✓ Courtesy car during repair.
- ✓ Personal Accident cover – for the policyholder and spouse up to £5,000
- ✓ Misfuelling.
- ✓ New Car Replacement.
- ✓ Overnight accommodation following a claim.
- ✓ Travel Expenses following a claim.
- ✓ Loss. Theft or damage to your vehicle (Section 2) up to Market Value of your vehicle.
- ✓ Medical expenses up to £500 if you or your passengers are injured as a direct result of an accident involving your vehicle, we will pay up to £500 for medical expenses in connection with such injury in respect of each person injured.
- ✓ Unlimited cover for you legal liability for Death and Bodily Injury.
- ✓ Damage to Third Party property up to £20,000,000.
- ✓ Emergency Medical Treatment.
- ✓ European Cover (Foreign Use).
- ✓ 24 hour emergency helpline following an accident.
- ✓ Vehicle Recovery if after an incident which is covered under this policy we will pay reasonable cost of protecting your vehicle and removing to the nearest Authorised Repairer.
- ✓ Car sharing for non profit or the business of carrying passengers.
- ✓ Servicing and parking cover provided whilst your vehicle is in the custody or control of a member of the motor trade, hotel, restaurant or car park or similar establishment for parking purposes only.
- ✓ Protected no claim bonus (optional) – 1 claim in 1 year or 2 claims in 3 years. Please ask your broker for further details and the cost of cover.
- ✓ Driving other cars benefit.
- ✓ Uninsured Driver Promise.
- ✓ Vandalism promise.

What is not Insured?

- × Fire/explosion damage to private garage whilst car is within.
- × Temporary hire car if vehicle is stolen and unrecovered.
- × Legal advice helpline.
- × Breakdown Assistance away from home.
- × Breakdown Assistance at home.
- × Nationwide vehicle recovery after breakdown.
- × European Breakdown Assistance.
- × Suspension of cover.
- × Pre Existing Damage.
- × Money and Goods (including credit cards, cash, stamps, documents, tools or equipment carried in connection with any trade or business.
- × Loss of or damage to the vehicle where possession is obtained by fraud, trick or false pretences.
- × Any excess shown in your Endorsements and/or Schedule.
- × Losses or damage arising from the use of keys which had been left in or on the vehicle

We will not pay for any claims arising from the following:

- × War, invasion, terrorism or civil war, except as necessary to meet the requirements of the Road Traffic Acts.
- × Riot or civil commotion outside Great Britain.
- × Pressure waves caused by aircraft travelling at the speed of sound, or faster.
- × Ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment.
- × A contract that says you are liable for something which you would not otherwise have been liable for.
- × Pollution or contamination unless it is directly caused by a sudden identifiable, unintended and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.
- × Earthquake.
- × Any loss, damage or liability incurred while your vehicle is being used in any of the following ways:
    - In a race, formally or informally against another motorist
    - On a motor racing track
    - On a de-restricted toll road including on the Nürburgring
    - At an off road event and/or green laning
    - On an airfield
- × Decisions made by a court outside the territorial limits unless we have agreed cover there
- × Loss of use or other indirect loss such as travel costs or loss of earnings
- × Use in or on restricted areas of airports, airfields or military bases.
- × Any injury, legal liability, loss or destruction of or damage to any property or any associated loss or expense that arises directly or indirectly as a result of:
    - grinding, cutting, welding or soldering operations and/or
    - use of blow lamps or torches on or in your car.

Are there any restrictions on cover?

! For claims under Section 1 and/or 2 of your policy, if your car is repairable as a result of damage sustained that is covered by this policy and the repairer chosen by you is not one of our Authorised Repairers, then an additional excess will apply. This excess will apply in addition to any other excesses and is indicated on your policy endorsements.

! Extension of your policy cover for European Cover (Foreign Use) is limited to a maximum of 45 days and your main permanent home is in the UK.

! Courtesy car is only available during repair to your vehicle following an insured accident, when using an Approved Repairer.

! The audio equipment limit specified is only for non manufacturer equipment that is permanently installed.

! We will at our option make a payment of cash or repair or reinstate or replace parts, following loss of a damage to the vehicle.

! If a tracking device is required (indicated by policy endorsement), or, you declare that your vehicle is fitted with an approved tracking/satellite device, we will not supply cover under section 2 of your policy in respect of Theft or Attempted Theft unless a copy of the installation certificate is sent to us on submission of a claim, the device was activated at the time of the loss, all subscriptions are paid and up to date, and, the tracking/satellite device is notified within four hours of the discovery of the loss.

Where am I covered?

✓ British Isles and any member country of the European Union, Iceland, Norway, Switzerland and Serbia (please refer to your policy documentation for any restrictions and exclusions that apply)

What are my obligations?

- You must provide honest, accurate and complete information to us or your insurance broker as required.
- You must tell us immediately about any changes such as, but not limited to, change of drivers, change of vehicle or modifications to the vehicle, criminal or motoring convictions, change of occupation or where the vehicle will be kept. If you have given us inaccurate information this can affect your policy in one or more of the following ways (please refer to the General Terms and Conditions in your Policy Booklet for full details):
  - We can charge you the appropriate additional premium;
  - If a claim has been intimated, we may adopt a proportional approach to settle the claim;
  - Void the policy back to it's inception as if it never existed and repay the premiums paid and seek to recover from you any money paid towards any claims received including costs or expenses we have incurred;
  - If we would have applied different terms to your policy, we can treat your policy as if those different terms apply.
- You must advise of any incident which may result in a claim as soon as possible by contacting our Claimline and send us immediately any writ, summons, letter or communication which you receive in connection with any incident.
- You must not admit to, negotiate on, promise to pay or refuse any claim unless you have written permission from us.
- Your vehicle must be kept in a roadworthy and good condition.
- You must pay your premium.
- Pay any excess applicable as per your Policy Schedule and Endorsements
- If your car is a convertible, any property must be locked in a boot or glove compartment.
- Any person driving the vehicle must have your permission to do so and have the appropriate Insurance cover and relevant driving licence in place to do so.
- You must ensure that the vehicle is locked when it is unattended by you or any drivers permitted to drive the vehicle.
- You must fulfil your obligations and comply with all terms and conditions, as far as possible; otherwise we may not be able to deal with your claim.

When and How do I pay?

- You pay your broker, this may be a one off payment or your broker may be able to arrange credit facilities if required.

When does the cover start and end?

- Your policy covers you for 12 months from the date you request your policy to be started. This date will be shown within your Policy Schedule.

How do I cancel the contract?

Cancellation Rights (cooling off period): If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please contact your insurance broker using the details provided on the covering letter within 14 days of receiving the policy documentation (or for renewals, within 14 days or your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £35 (plus insurance premium tax). The balance of the premium will be returned to you, but there will be no refund where you are cancelling the policy following a claim in the period of insurance.

Cancelling your Policy after 14 days: You may be entitled to a refund of premium providing no claim has been made during the current period of insurance. This will be calculated on a proportionate basis and include a deduction of £35 to cover administrative costs of processing the insurance. These charges will be subject to Insurance Premium Tax where applicable.

In any of the above cancellation circumstances, you may also be charged a fee by your insurance broker for the cancellation of your insurance.

Insurer: Accredited Insurance (Europe) Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business. Administered by: Broker Direct Plc is registered in England. No. 2958427. Registered Office: Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's reference number is 307607. Registrations recorded on www.fca.org.uk.

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Customer Information

Company: Broker Direct Plc

Product: BD CarCare

Making a Claim

In the Event of a claim please contact:
Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.
Claims Telephone number: 01204 600 315.

Complaints Process

Complaints Process: At Broker Direct Plc we are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to your policy or claim, please contact your insurance broker who should be able to assist. If your insurance broker cannot resolve the complaint please contact Broker Direct on 01204 600200 or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

If Broker Direct is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)
Email: enquiries@financial-ombudsman.org.uk
Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Financial Services Compensation Scheme: Accredited Insurance (Europe) Limited and Broker Direct Plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.