

# Private Car Insurance

## Insurance Product Information Document



Company: XS Direct Insurance Brokers Limited      Product: Car Insurance Policy

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your 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?

#### Loss of or damage to your car including:

- ✓ Accidental Damage
- ✓ Malicious Damage
- ✓ Fire
- ✓ Theft
- ✓ Third Party Property Damage
- ✓ Third Party Bodily Injury

#### Optional covers:

- ✓ Breakage of Glass Cover
- ✓ Comprehensive EU cover



### What is not insured? (Key exclusions only)

- ✗ You must pay the first part of each and every claim made under the policy (the excess amount) as stated on your policy schedule
- ✗ You must repay any costs or fees which we may incur as a result of investigating an incident or alleged incident or defending any action against you up to the value of the excess
- ✗ Driving other Cars
- ✗ Personal Accident
- ✗ Personal belongings or any detachable mobile phone or satellite navigation equipment or any nonstandard equipment in your car
- ✗ The Excess amount as set out in the Schedule
- ✗ Loss or damage to your car below the excess amount
- ✗ Any mechanical, electrical or electronic breakdown, failure or malfunction, wear, tear or depreciation
- ✗ Loss or damage to your car while it is being used by any person not described on your Certificate of Insurance
- ✗ Any damage to the your car arising from an accident in respect of which the insured driver is convicted of an offence involving drink, drugs or illegal substances
- ✗ Loss or damage to your car unless you do all you can to protect your car and keep it in a roadworthy condition
- ✗ Loss or Damage arising from your car being filled with the wrong fuel
- ✗ Any car hire or alternative vehicles costs incurred
- ✗ Storage charges incurred
- ✗ Loss or damage to your car if it being used or driven outside the limitations of use as stated on your Certificate of Insurance



### Are there any restrictions on cover?

- ! £20,000,000 for damage to anyone else's property
- ! For loss or damage claims we will not pay more than the market value of your car at the time of the loss, less the excess applicable
- ! £100 for towing as a result of an accident
- ! £250 for sign writing, advertisements, logos or specialised artwork
- ! £300 (net of £50 excess) for accidental damage to your windscreen or windows in any one Period of Insurance if the windscreen or window is replaced or repaired by Our Approved Windscreen Supplier
- ! £100 (net of £50 excess) for accidental damage to your windscreen or windows in any one Period of Insurance if the windscreen or window is replaced or repaired by any other supplier



## Where am I covered?

- ✓ UK (including Northern Ireland, the Channel Islands and the Isle of Man) and Republic of Ireland
- ✓ Minimum cover (as required by the laws of the country applicable) will apply to allow the use of Your Car in any country which is a member of the EU, plus Andorra, Croatia, Faroe Islands, Gibraltar, Monaco, Norway, Iceland, Liechtenstein, San Marino and Switzerland



## What are my obligations?

- You have a duty to disclose any material fact which may affect your policy
- You must answer all questions accurately and honestly that have been asked of you
- You must keep your policy up to date and tell your broker about any changes in circumstances relating to you or any permitted driver that differ from the information given previously
- You must report accidents, claims and civil or criminal proceedings to us immediately and in any event within 48 hours
- You must inform the Police as soon as possible if your car is stolen
- You give us all the information and assistance we need during the claims process
- You must comply with your policy terms and conditions



## When and how do I pay?

- You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, direct debit or debit/credit card



## When does the cover start and end?

- Your cover will take effect on the start date stated in your policy documents and is for a period of 12 months



## How do I cancel the contract?

- You may cancel your policy by providing verbal or written instruction to the broker from which the policy was purchased
- If you cancel within 14 days of receiving your documents we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £50. If you cancel before your policy starts, no charges will be made
- If you cancel after 14 days we will refund a percentage of your premium as set out in the policy documents