

Private Car Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Short Period



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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Replacement keys and locks cover
- ✓ Medical Expenses cover
- ✓ Foreign Travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided for the duration of the policy for EU countries subject to certain terms and conditions and payment of an additional premium



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Driving other vehicles – We do not provide cover under this insurance
- ✗ Windscreen/Glass repair or replacement
- ✗ Audio and Satellite Navigation equipment cover
- ✗ Personal Accident cover



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! Third Party Property Damage claims limit - £20,000,000
- ! Replacement keys and locks limit - £300
- ! Medical Expenses cover limit - £200 per person



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive



When and How do I pay?

Terms and conditions of payment are agreed with your insurance intermediary



When does the cover start and end?

As this is a short-period policy, the start and end dates are agreed with your insurance intermediary



How do I cancel the contract?

You may cancel this policy at any time by contacting your insurance intermediary but due to the short period nature of this policy there will be no refund of premium

There is no 'cooling-off' period for short-period policies.

For full details of the cancellation process, please refer to the General Conditions section of your policy booklet.