

# Car Insurance



## Insurance Product Information Document

Company: Highway Insurance Company Limited.

Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972.

Product: Short Term Insurance Policy

This document provides a summary of the key information relating to this car insurance policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS). **What is this type of insurance?**

All motorists are required, by law, to insure their vehicles 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.



### What is insured?

#### Comprehensive:

- ✓ Accidental damage cover for the vehicle in addition to third party fire and theft cover.
- ✓ Unlimited cover for loss/damage to factory fitted in-car entertainment equipment.
- ✓ We'll give you and your spouse/partner, £5,000 of Personal Accident cover.
- ✓ We'll give you £250 of Personal Belongings cover
- ✓ If the windscreen or window glass is damaged, we'll repair or replace it.
- ✓ We'll give you £1,000 of Replacement Lock cover if your vehicle keys are lost or stolen.



### What is not insured?

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a related claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Death or injury due to suicide, attempted suicide, drugs or alcohol or failure to wear a seat belt as required by law.
- ✗ General wear and tear including to tyres, brakes etc.
- ✗ Intentional damage by the policy owner or named drivers.
- ✗ Theft if you leave the car unlocked, with a window or sun roof open, with vehicle keys or ignition device in, on or in the immediate proximity of the vehicle.



### Are there any restrictions on cover?

- ! In-car equipment cover is limited to £500 where not installed as part of the cars original build.
- ! Personal Accident cover applies to incidents occurring whilst travelling in or getting into or out of your vehicle.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.



### 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.
- Premiums must be paid on time.
- You should ensure that the car is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If the car is fitted with an alarm, immobiliser or tracker these must always be on and working when the car is left unattended. Keys or ignition devices must also be removed, windows and sunroofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Document of Insurance for the claims contact number.



### 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.

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