

Motor Insurance

Insurance Product Information Document

Company: West Bay Insurance Plc Product: Private Car Insurance

West Bay Insurance Plc. Authorised Insurers, registered in Gibraltar (Reg. No. 84085).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).



This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MISLSPCCOMP09/22]

What is this type of insurance?

MISL Short Period Cover - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers.
- ✓ Legal liability for damage to other people's property up to £20,000,000.
- ✓ Loss or damage to the vehicle caused accidentally or as a result of malicious damage or vandalism up to the market value.
- ✓ Loss or damage to the vehicle caused by fire, theft or attempted theft.
- ✓ In-car entertainment & navigation equipment up to £250.



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by your insurance intermediary.
- ✗ Any Excess payable will be increased by a further £500 if; the claim results from the insured vehicle being in a collision with another vehicle and we are unable to trace the responsible third party, or the claim results from the insured vehicle being in a collision but no other vehicle is involved, or the claim results from damage to the insured vehicle when parked and unattended and does not involve a vehicle collision and there is no known responsible party from whom we can seek a recovery.
- ✗ Damage to or loss of your vehicle and/or in-car entertainment and navigation equipment when your vehicle is left unattended arising from theft or attempted theft unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured.
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used.
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission.
- ✗ Loss of or damage caused by the unauthorised, and/or malicious access to computer or electronic components and systems in any way connected to the insured vehicle, resulting in any reprogramming of software, introduction of malware, codes or viruses with the intention or effect to cause such systems to fail, stop or function otherwise than is intended by the Vehicle Manufacturer.
- ✗ Loss or damage caused by your or the vehicle owners failure to maintain the insured vehicle or failure to follow manufacturer's instructions. This includes incorrectly adding to the insured vehicle additives such as AdBlue or an inappropriate type or grade of oil or brake fluid.
- ✗ Loss or damage caused by 'over the air' (OTA) updates that are not authorised by the insured vehicle's manufacturer.
- ✗ Loss or damage caused by the failure to install OTA updates recommended by the insured vehicle's manufacturer.
- ✗ Loss or damage caused by the failure to update or recalibrate advanced driver assistance systems installed on the insured vehicle as recommended by the vehicle's manufacturer.
- ✗ Loss or damage caused by the use of a remote parking function or the like unless it is authorised by the insured vehicle's manufacturer and only then when the function is being used by you or a named driver who has a clear view of the insured vehicle when operating the parking function.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ Damage to the windscreen, vehicle glass or panoramic roof caused accidentally or as a result of malicious damage or vandalism where this is the only damage to the insured vehicle.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise.



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! 'Driving other cars cover', is excluded from this policy.
- ! A courtesy car will not be provided in the event of a claim.
- ! If any covered driver is a provisional licence holder then that driver must be accompanied at all times by a full licence holder who is aged between 25 and 72 years of age and has held a valid Full UK driving licence for a minimum of 3 years.
- ! This policy does not cover any liability, loss or damage where the insured vehicle is owned by, operated by, supplied by, hired or rented from any Claims Hire, Credit Hire or Accident Management company.
- ! If you are a provisional licence holder you need to be aware that once you pass your practical driving test all cover under this policy will cease, other than for a period of three hours to allow you to return home and make alternative arrangements to insure the vehicle, during this period you must be accompanied as if you still held your provisional driving licence.



Where am I covered?

You are covered to drive in:

- ✓ The UK, where full cover applies
- ✓ The policy also provides the legal minimum level of cover to drive in all EU countries. This legal minimum cover does not include the cost of repairs to the insured vehicle. There is no other cover available for the insured vehicle outside of the UK.

Provisional licence holders are not permitted to drive abroad and therefore if you are the holder of a provisional driving licence then cover will never be effective under this section of your policy.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused
- If you are a provisional licence holder then you must notify your insurance intermediary immediately you pass your practical driving test.



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

- Cover lasts for the period as specified in your Policy Schedule; or
 - if you are a provisional licence holder cover ceases as soon as you pass your practical driving test.
- Whichever occurs soonest.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary. We recommend that you read the policy booklet prior to commencing cover.