

# Motor Insurance

## Insurance Product Information Document

**Company: Mulsanne Insurance Company Limited**

Authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020.

**Product: Short Term Private Car and Short Term Learner Driver (Go Shorty)**

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. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of Insurance

This Comprehensive motor insurance policy provides short term cover against loss or damage to your vehicle and for injury or damage caused by your vehicle.



#### What is Insured?

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £2,000,000.
- ✓ Damage or loss to your vehicle caused by:
  - accident
  - fire
  - theft or attempted theft
  - vandalism or malicious damage
- ✓ Permanently fitted audio & communications equipment up to £500.
- ✓ Personal belongings up to £100.
- ✓ Replacement motor vehicle of the same make, model and specification if your vehicle is less than 12 months old, has done less than 10,000 miles and the repair cost is more than 60% of its list price. This is subject to availability and you, your spouse or civil partner must be its first owner and registered keeper.



#### What is Not Insured?

- ✗ Driving without a valid driving licence.
- ✗ Driving outside the limitations of a driving licence.
- ✗ Driving under the influence of drink or drugs.
- ✗ Loss or damage if your keys or any device used to start your vehicle have been left in your vehicle or left unattended.
- ✗ Driven by a person not named on the policy. If that person driving is reported to the police for taking a vehicle without your permission this exclusion does not apply.
- ✗ Using the vehicle for a purpose not allowed by the policy.
- ✗ Loss or damage due to incorrect fuel being used.
- ✗ Vehicles driven on the road or other public place if SORN registered
- ✗ Vehicles without a MOT if one is required.
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ A deliberate or reckless act with the intention of causing damage or injury, or fear of damage or injury to property of other people.
- ✗ Using the vehicle for criminal purposes.
- ✗ Cyber: interference, malfunction or failure of your vehicles electronics, computer or artificial intelligence systems due to an act of cybercrime or a similar act.
- ✗ Over the air updates: if the update is not approved by the vehicle manufacturer, or not installed when recommended by the vehicle manufacturer.

#### Short Term Learner Driver policy only

- ✗ If you hold a Provisional Driving Licence you must be supervised by a person aged 25 or over who holds a valid Full United Kingdom or European Union driving licence for at least 5 years.



#### Are there any restrictions on cover?

- ! A policy excess will apply (see your policy schedule)
- ! If you do not use our Approved Repairer your excess will increase by £250.
- ! Providing false, misleading or fraudulent information or documents at any stage of your policy or when making a claim may result in your policy being cancelled, treated as void (as if it never existed) or your claim not being paid.

#### Short Term policy only

- ! The maximum payment under this policy for any loss of or damage to your vehicle is £60,000.

#### Short Term Learner Driver policy only

- ! The maximum payment under this policy for any loss of or damage to your vehicle is £30,000.
- ! After you have passed your practical driving test you must email your insurance intermediary to cancel your policy. You are then allowed to drive your vehicle for up to two hours so long as:
  - this is before the expiry time and date of your policy, and
  - you are accompanied by a driver aged 25 or over with a Full UK or EU driving licence for 5 years.



### Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ You are covered for the minimum compulsory insurance required by law in:  
European Union countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.  
And Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Montenegro, Norway, Serbia and Switzerland.



### What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- You must report any incident to us immediately.
- You must report any Theft, attempted Theft or malicious damage to the Police.



### When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.



### When does the cover start and end?

This cover lasts for the dates of cover which are specified on your policy schedule and Certificate of Motor Insurance.

#### Short Term Learner Driver policy only

As this policy is not intended to provide cover once you have passed your practical driving test, your cover may end prior to the dates specified on your policy schedule and Certificate of Motor Insurance once you make your insurance intermediary aware.



### How do I cancel the contract?

Contact your Insurance Intermediary by email and tell them that you want to cancel and that the policy has ceased to have effect from the time and date you require. No refund of premium is available if you cancel this policy.

#### Short Term Learner Driver policy only

You must contact your insurance intermediary to cancel your policy once you have passed your practical driving test.