

Motor Insurance

Insurance Product Information Document (IPID)

Company: Somerset Bridge Insurance Services Limited

Product: Short Term Comprehensive Private Car Cover

Insurers: Alwyn Insurance Company Limited (Reg. No. 10621) and Watford Insurance Company Europe Limited (Reg. No. 112869) are licensed and based in Gibraltar and are regulated by the Gibraltar Financial Services Commission.

Please review your Statement of Insurance which confirms the responses you gave to questions asked when taking out cover. Complete information about your insurance cover is shown on your Certificate of Motor Insurance and Motor Insurance Schedule. The Policy Wording gives all terms and conditions.

What is this type of insurance?

This insurance policy provides comprehensive cover against accidental damage, damage caused by fire, theft and attempted theft. This policy satisfies the requirements of the Road Traffic Act.



What is insured?

When the car insured under this motor insurance policy is involved in an accident or incident of fire or theft we will provide the following cover:

Cover for your car

- ✓ Loss or damage to your car
- ✓ 5-year guarantee on vehicle repairs
- ✓ Cover whilst your car is being repaired or serviced

Cover for you

- ✓ NHS Emergency medical treatment
- ✓ Medical expenses
- ✓ Personal accident cover
- ✓ Minimum Cover whilst abroad

Cover to other people

- ✓ Property damage and injury to other people arising from an accident
- ✓ Property damage and injury to other people arising from an accident when your car is used in any country which is a member of the European Union



What is not insured?

- ✗ The first part of any claim that you have agreed to pay (the Excess).
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ No cover is in place to release your impounded car from a government or public authority.
- ✗ Loss or damage to your car which happened outside the cover period shown on your Certificate of Motor Insurance.
- ✗ Loss or damage to your car or accessories when your car is left unattended and is not closed and locked.
- ✗ Loss or theft of keys, remote keys or similar devices.
- ✗ No cover is in place for driving any other car other than the one this policy covers, which is shown on your Certificate.
- ✗ Any loss, damage or injury caused by a person who is not named as a driver on the Certificate.
- ✗ Any loss, damage or injury caused by a person who does not hold a valid driving licence or has been disqualified from driving.
- ✗ Any loss, damage or injury caused by a person who is driving whilst under the influence of drink or drugs.
- ✗ Any loss, damage or injury caused by a person who is convicted of causing injury or death by dangerous driving.
- ✗ Loss or damage to your car through deception by someone who claims to be a buyer, agent or service provider.
- ✗ Loss or damage to your car if it is fitted with any security devices, equipment, alarms, immobilisers or tracking devices and they are not on or not in use when the vehicle is left unattended.
- ✗ Loss of or damage to accessories and spare parts by theft if your car is not stolen at the same time.
- ✗ Deliberate use of the car to cause damage to other vehicles or property, or injury.
- ✗ Any loss, damage or injury caused if your car is being used for something that is not allowed. This will be clearly shown on your Certificate of Motor Insurance under Exclusions.
- ✗ Courtesy cars.
- ✗ Fraudulent or exaggerated claims.
- ✗ Loss or theft of keys.
- ✗ Loss of use of your car (including the cost of hiring another vehicle).
- ✗ Any storage charges unless you tell us about them and we agree in writing to pay for them.



Are there any restrictions on cover?

- ! If your car causes damage to property during an accident, we will provide cover up to £20,000,000 for the property, and up to £5,000,000 for legal costs and expenses.
- ! Repairs by a non-approved repairer will have an additional excess of £200.
- ! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities
- ! We will only provide cover for legal fees and expenses if you have asked us to and we have agreed to in writing.
- ! Medical expenses are limited to £100 per insured person.



Where am I covered?

- ✓ Your policy applies in the United Kingdom (England, Scotland, Wales and Northern Ireland) and the Isle of Man.
- ✓ You are also given the minimum cover needed to use your car within the European Union (EU), European Economic Area (EEA) and Green Card Free Circulation Area (GCFCA).
- ✓ Cover outside the Territorial Limits only applies for the purpose of Social, Domestic and Pleasure.



What are my obligations?

- You must make sure that you have paid for your insurance policy.
- You must take care of your car, making sure that it is kept in a safe and roadworthy condition.
- You must let your Broker know if there are any changes to your personal details or changes to your car.
- You must tell us about any accident or incident involving your car within 24 hours, even if you don't want to make a claim.
- You must answer all questions honestly, accurately, and to the best of your knowledge when; taking out cover; or when telling us about an accident; letting us know about changes; or any other reason that would require contact.



When and how do I pay?

You must pay for your insurance cover when you take out the policy, even if the policy is not due to start immediately. Payment can be made in full by debit or credit card.



When does the cover start and end?

You are covered for the period of insurance that is shown on your current Motor Insurance Schedule and Certificate of Motor Insurance.



How do I cancel the contract?

If you wish to cancel your policy, you must contact your Broker via email, telephone, or in writing. There will be no refund of premium.