Car Insurance

Insurance Product Information Document

Company: Highway Insurance Company Limited.

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Product: Broker Highway Bespoke Car Insurance

This document provides a summary of the key information relating to this car insurance policy. It should be read together with the Policy Document, Policy Schedule and Certificate of Insurance. Please refer to the Policy Document 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). You can get this document from us in braille, large print or in audio format by contacting us or your broker.

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. The level of protection provided will depend on the cover you select, a summary of which is provided below.

What is insured?

Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million).
- ✓ You'll be covered for driving other cars if displayed on your certificate of insurance.
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen.
- ✓ Cover up to £150 for in-car entertainment equipment .

Comprehensive:

- ✓ Accidental damage cover for your 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 your 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.

Optional Covers:

The following covers are optional. Please check your insurance schedule to see which covers you have selected.

- **Guaranteed Hire Car** A Group A vehicle (small hatchback up to 1000cc) for up to 14 days if yours is being repaired after an accident, is a total loss or is stolen.
  Protected No Claim Discount (NCD) Your no claims discount protection will be removed at the next renewal date if you make 2 or more claims in a 5-year consecutive period (excluding windscreen claims). Your discount is protected but your premium could still rise following an accident or claim.

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 your vehicle unlocked or with a window or sunroof open.
- ✗ Theft if you leave the engine running or with the keys or ignition device left in, on or attached to or left in the immediate proximity of your vehicle.

Optional cover:

- **Protected No Claim Discount**. Protected No Claim Discount doesn't guarantee that your premium won't increase.
- **Guaranteed Hire Car.** Any provision of a hire car where the insured vehicle is being repaired by a non approved repairer.

Are there any restrictions on cover?

- ! Driving other cars is restricted to the policyholder only and for third party cover only, there is no cover for damage to the vehicle you are driving.
- ! 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, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

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 your car is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your car is fitted with an alarm, immobiliser or tracker these must always be on and working when your 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 Policy Document for the claims contact number.

When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Your broker may also be able to offer a monthly instalment plan.

When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Certificate of Insurance. The policy is renewable each year.

How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy. If you wish to cancel this policy, please contact your broker.

Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund part of your premium after a deduction for the days you have been covered subject to a minimum cancellation charge of £25 plus Insurance Premium Tax, unless we have made a total loss payment under the policy when no refund will be given.

- After 14 days we will refund part of your premium after a deduction for the days you have been covered and a cancellation charge of £25 plus Insurance Premium Tax, unless you or someone else has made a claim when no refund will be given.