Private Car Insurance

Insurance Product Information Document

Company: KGM

Product: Private Car

KGM is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680, with its Registered office at: One Creechurch Place, London, EC3A 5AF.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance

What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Transport from the scene of an accident or emergency accommodation cover (see our Policy Document for further details)
- ✓ Windscreen/Glass – unlimited cover provided our approved glass supplier is used and is subject to a standard compulsory windscreen excess
- ✓ Personal belongings cover and Child Seat cover
- ✓ Replacement keys and locks cover
- ✓ Medical Expenses cover
- ✓ Personal Accident
- ✓ Foreign Use

What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss of or damage to your vehicle caused (directly or indirectly) by deception
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ Loss or damage to your vehicle caused by filling its fuel tank with the incorrect fuel or any other substance such as AdBlue
- ✗ Windscreen cover excludes repair or replacement of the sunroof and or glass roof panels of your vehicle
- ✗ Damage to the tyres caused by breaking punctures, cuts and bursts unless as a direct result of an accident covered by this policy
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Personal belongings, we will not cover loss or damage to money, bank card, jewellery, stamps, tickets, documents, and securities

Are there any restrictions on cover?

- Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- If you choose not to use our approved vehicle repairer an additional £250 excess applies
- For Windscreens if you do not use our approved supplier, the maximum amount we will pay is £100 after we have deducted your excess. Please refer to your schedule which will show the windscreen excess
- Foreign use is limited to minimum cover which is required by law Any country which is a member of the European Union; and other country which the Commission of the European Union approves as meeting the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.
- Third Party Property Damage claims limit - £20,000,000
- Audio Cover limit – 10% of market value up a maximum limit of £500
- Satellite Navigation Equipment limit - £500
- Personal belongings cover limit £300
- Personal Accident – limited to £2000 in any one period of insurance
- Child seat cover limit - £100
- Replacement keys and locks limit - £750
- Medical Expenses cover limit - £200 per person

Where am I covered?

✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. f you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid

When and How do I pay?

Terms and conditions of payment are agreed with your insurance broker

When does the cover start and end?

From the start date you select for 12 months

How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance broker.
Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under ‘General Conditions’.
Where a claim has occurred, no refund of premium will be allowed.