

# Comprehensive Motor Insurance

## Insurance Product Information Document

Company: Markerstudy Insurance Services Limited



Product: Private Car

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This document gives you a summary of the main details of your motor insurance policy. This should be read together with your Policy Wording, Policy Schedule, Certificate of Motor Insurance and Statement of fact. This will help you to understand the cover given by the policy. Section title and page numbers are given for you to find the full information within your policy wording.

### What is this type of insurance?

**MISL Private Car** - This insurance policy gives you the level of cover you must have, by law, to drive your vehicle on the road. This Comprehensive policy also provides cover if your vehicle is stolen or for damage following an accident, flood, fire or attempted theft.



### What is Covered?

- ✓ Replacement or repair costs if your vehicle is damaged accidentally or by vandals. See Section A page 37.
- ✓ Replacement or repair costs if your vehicle is damaged by fire, attempted theft or is stolen. See Section B page 38.
- ✓ Supply of a courtesy car if your vehicle is repaired by one of our approved repairers under Section A or B of this policy. Supply of a courtesy vehicle cannot be guaranteed however we will pay up to £200 towards alternative travel costs if we are unable to do so See Section D page 47.
- ✓ The cost to repair or replace your vehicle glass. Excesses may apply, see your policy schedule for details. See Section H page 53.
- ✓ If you, your partner, or a named driver dies or permanently loses sight or use of a limb because of an accident in your vehicle, and the loss happens within 12 months of the incident, we'll pay £5,000 to them or their estate. See Section E page 49.
- ✓ Up to £250 for personal belongings damaged or stolen from your vehicle. See Section F page 51.
- ✓ Up to £250 for medical treatment for each person injured in an accident while in your vehicle. See Section G page 52.
- ✓ Replacement child seats fitted in your vehicle if you make a valid claim under Section A or B of this policy. See Section P page 65.
- ✓ Replacement lock and key costs if your vehicle keys are stolen or lost. £100 excess will apply. See Section I page 55.
- ✓ We'll refund the cost of your excess and restore your No Claim Discount if damage to your vehicle is caused by the driver of an uninsured vehicle. See Section M page 62
- ✓ If your vehicle is damaged by vandals, we'll restore your No Claim Discount. See Section N page 63.
- ✓ If your vehicle is unsafe to drive due to damage covered under Sections A or B we'll take you and your passengers to your home or planned place of travel. Alternatively, we'll supply a hire car for a 24-hour period, or we'll pay for one night's accommodation up to £80 for each passenger to a total of £500. See Section O page 64.
- ✓ Cover for death or injury to others if you were to blame. We'll also cover the cost of damage to other people's property up to £20 million. All legal costs agreed by us are covered up to £5 million. See Section C page 43.
- ✓ Cover when driving your vehicle within the EU and certain other countries. See Section J page 56.



### What is Not Covered?

- ✗ **Criminal Act:** We won't pay for any loss or damage if your vehicle when being driven with your permission is used for any criminal purpose. See 'What we won't pay for' page 67.
- ✗ **Deliberate damage:** We won't pay for any incident if it is caused by the deliberate actions of a driver named on the policy. See 'What we won't pay for' page 40.
- ✗ **Driving Licence:** We won't pay for any incident that happens if the driver of your vehicle doesn't hold a valid driving licence or they're breaking the conditions of their driving licence. See 'What we won't pay for' page 66.
- ✗ **Incorrect vehicle use:** We won't pay for any incident that happens if you use your vehicle for anything not covered by your Certificate of Motor Insurance. See 'What we won't pay for' page 66.
- ✗ **Mechanical or electrical breakdown:** We won't pay for any loss or damage caused by any mechanical, or electrical breakdown, including breakdown of any computer system operated by your vehicle. See 'What we won't pay for' page 39.
- ✗ **Mis-fuelling:** We won't pay for any damage to your vehicle caused by the wrong type or grade of fuel being used. See 'What we won't pay for' page 39.
- ✗ **Modifications:** We won't pay for any incident caused by modifications made to your vehicle or to repair or replace any modifications made to your vehicle unless we have agreed to cover them. See 'Giving us the facts about you and your vehicle' page 27.
- ✗ **Tyres:** We won't pay for damaged tyres due to cuts, punctures, braking or bursts. See 'What we won't pay for' page 40.
- ✗ **Automated vehicle:** We won't pay for any incident or damage caused when you or a driver named on the policy is driving an automated vehicle under this policy. See 'What we won't pay for' pages 40 & 46.
- ✗ **Uninsured Driver:** We won't pay for any incident that happens if the driver of your vehicle when driving with your permission is not named on the policy. See 'What we won't pay for' page 66.
- ✗ **Vehicle security:** We won't pay for any incident that happens if you leave your vehicle unlocked or unsecured. See 'What we expect of you' page 70.
- ✗ **War or terrorism:** We won't pay for any incident that happens because of war or terrorism. See 'What we won't pay for' pages 67 & 68.
- ✗ **Cyber-attack:** We won't pay for any loss or damage due to a widespread cyber-attack. See 'What we won't pay for' page 40.
- ✗ **EV & Hybrid vehicle:** We won't pay for any loss or damage caused by the misuse of the car battery or to repair or replace a non-functional battery. See 'What we won't pay for' page 40.



## Are there any restrictions on cover?

- ! Excesses apply to certain sections of the policy. You are responsible for paying the excess in the event of you making a claim regardless of blame. Full details can be found in your policy wording or policy schedule.
- ! Driving other cars cover only applies if noted on your certificate of motor insurance. This covers the policyholder only and when driving within the UK. Cover is limited to third party claims only. See 'Can I drive other cars?' page 44.
- ! In-vehicle entertainment, communication and navigation equipment cover is limited to £500 where it was not installed as part of the vehicle manufacturers original specification. See 'How we deal with your claim' page 35.
- ! For loss or damage claims the most we will pay is your vehicle's market value less any excess due unless your claim is dealt with under the 'New vehicle replacement' section of your policy. See 'How we deal with your claim' page 33.
- ! Your vehicle must be locked and secured when unattended with keys or locking devices removed. If we've told you that you must have a working alarm system or tracking device fitted, this must always be active when your vehicle is unattended. See 'What we expect of you' page 70.
- ! We may at our option use parts that have not been supplied by the vehicle manufacturer to repair your vehicle including recycled parts. Please see our Guidance notes – Recycled parts – on page 36 for a full explanation.
- ! We'll not provide any cover under this insurance (other than as required by the Road Traffic Acts), if an insured driver is shown that: they were over the legal limit for alcohol or drugs or they were unfit to drive due to; • a medical condition notifiable to DVLA. • alcohol consumption. • the taking of drugs, whether prescribed or not. • the use of any type of inhalant. A coroner's report or conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be acceptable proof. 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. See 'What we won't pay for' page 66.



## Where am I covered?

Your policy covers you to drive in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (including the Republic of Ireland if you live in Northern Ireland).

You're also covered when driving in EU countries and those following EU Directives for damage to someone else's property or death or injury to a third party. For up to 30 days in total during the period of insurance, you'll have the same level of cover as you have when driving in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. See 'If you want to use your vehicle abroad' page 56.



## What are my obligations?

You're required to keep to the conditions shown in the policy documents some examples of these are:

- At all times you must give complete and truthful answers to any questions we may ask you. See 'Introduction to your policy' pages 7 & 8.
- You must not act in a fraudulent manner either when taking out this policy or when making a claim. See 'What we expect of you' page 72.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance e.g. if you modify your vehicle, change your job or address. See 'Giving us the facts about you and your vehicle' page 27.
- Your vehicle must be locked and secured when unattended with keys or locking devices removed. If we've told you that you must have a working alarm system or tracking device fitted, this must always be active when your vehicle is unattended. See 'What we expect of you' page 70.
- Premium payments must be paid when due. See 'What we expect of you' page 70.
- You should make sure that your vehicle is in a roadworthy condition and has a valid MOT if one is needed by law. Your vehicle should be serviced in line with manufacturer recommendations with any safety critical manufacturer updates installed. See 'What we expect of you' pages 70 & 71.
- If your vehicle is involved in an incident tell us as soon as you can, preferably within an hour of finding out. See 'How to make a claim' page 4.



## 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 one year and the dates of cover are specified in your Policy Schedule.



## How do I cancel the contract?

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

Full cancellation details are noted within the policy wording on page 24, a copy of which is available from your insurance intermediary.