

Private Car Insurance

Insurance Product Information Document

Company: Pukka Services

Product: Private Car Telematics Motor Insurance



This policy is underwritten by Mulsanne Insurance Company Limited, licenced by the Gibraltar Financial Services Commission incorporation number 101673. Pukka Services are the administrators of this policy, for and on behalf of Mulsanne Insurance Company Limited. Pukka Services is a trading name of Action 365 Ltd, a private limited company incorporated in the United Kingdom (Company Number: 03839322). Registered Address: Eden Point, Three Acres Lane, Cheadle Hulme, Cheshire, SK8 6RL. We are authorised and regulated by the Financial Conduct Authority under Firm Reference Number: 306011.

Please note that complete pre-contractual and contractual information on the product is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Wording.

What is this type of insurance?

Private Car Motor Insurance for residents of the United Kingdom



What is insured?

Loss of or damage to your car including:

- ✓ Loss of or damage to the insured vehicle caused accidentally or by malicious damage or vandalism, up to the market value at the time of the incident
- ✓ Loss of or damage to the insured vehicle caused by fire or theft, up to the market value at the time of the incident
- ✓ Damage to Glass and/or Windscreen. Unlimited cover if our approved repairer is used, or up to £250 per claim if an alternative repairer is used

Your liability:

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £20,000,000
- ✓ Legal defence costs for solicitors fees and reasonable cost of legal services arising from an accident
- ✓ Emergency medical treatment charges as required by the Road Traffic Act

Other covers:

- ✓ Loss or damage to personal effects up to £200
- ✓ Loss or damage to child seats up to £250
- ✓ Provision of a courtesy car
- ✓ Compulsory motor insurance legal liability cover for foreign use of the insured vehicle
- ✓ Loss or damage to audio equipment is repaired or replaced if part of the original vehicle specification and fitted by vehicle manufacturer or authorised dealer, or up to £250 if the equipment was not part of the insured vehicle or has been subsequently fitted
- ✓ Replacement Locks up to £300
- ✓ Vehicle sharing is allowed for social, domestic, pleasure and commuting purposes

Optional Covers:

- ✓ Full policy cover as stated on your policy schedule can be extended for foreign use for up to 30 days in any one trip or 60 days in total in any one period of insurance; to any member country of the EU, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland



What is not insured? (Key exclusions only)

- ✗ If the insured vehicle is used for a purpose which is not permitted or is excluded by the certificate of motor insurance – for full terms and conditions, please refer to General Exception 1 of the policy wording
- ✗ If the insured vehicle is driven by or in the charge of anyone who does not comply with the terms and conditions of the policy
- ✗ Any liability, loss or damage caused deliberately by you or by any person who is covered by the policy
- ✗ If you, the insured driver, or any other person are either driving with an alcohol level in excess of the legal limit, driving whilst unfit through drinks and drugs; whether prescribed or otherwise or failing to provide a blood, urine or breath specimen where required to do so, without lawful reason
- ✗ Any loss, damage or liability that is directly or indirectly caused by the carriage of hazardous goods
- ✗ Theft of the insured vehicle if you have left it unlocked or left it unattended with the keys in it, on it or unsecured



Are there any restrictions on cover?

- ! The amount of any excess shown on the schedule or in the policy wording or both
- ! If you choose to use a non-approved repairer an additional £200 excess is applicable
- ! Provision of a courtesy car can only be provided subject to availability by our approved repairer and for United Kingdom use only
- ! Foreign use is covered up to 30 days per trip and 60 days in any one period of insurance and for the countries listed
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy unless extended under the terms of Section 7 Foreign Use of the insured vehicle (apart from the minimum cover required by law)
- ! Any loss, damage or liability if your permanent place of residence is not within the United Kingdom

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Where am I covered?

Within countries in the United Kingdom, the Isle of Man, the Channel Islands and the European Union (EU), Andorra, Iceland, Norway and Switzerland for compulsory motor insurance legal liability. Please also see Section 7 – Foreign Use of the insured vehicle in the policy wording for further details on use of the insured vehicle outside of the geographical limits



What are my obligations?

- The premium must be paid for the current period of insurance
- If required, a telematics device must be fitted as per the conditions of your insurance policy
- You or anyone claiming under this insurance must have met all the conditions contained in the policy wording, the policy schedule, certificate of motor insurance and any endorsements applied to the insurance
- The information you provided, or which was provided on your behalf and which is displayed on your statement of fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage
- You are required to update us with any changes to the information you provided at the time you asked us to insure you
- There must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law
- Any indication of a claim against you must be notified to us in writing as soon as possible
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately
- Do not attempt to drive the insured vehicle if it is in a damaged condition
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number
- If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you and anyone else driving the insured vehicle at the time of the accident must supply this documentation before we can proceed with the settlement
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf
- You must tell your insurance intermediary about any other insurance or maintenance contracts you have in place that provides similar insurance cover as this policy
- If you fail to tell us or you delay telling us about an accident or incident that may lead to a claim and this increases our claim costs, you will become liable to pay the additional costs. It may also invalidate your right to claim



When and how do I pay?

You will be required to pay your insurance intermediary, or enter a finance agreement with your insurance intermediary, for the full annual premium. Your insurance intermediary will explain the payment options available to you



When does the cover start and end?

Cover starts from the _____ and ends on _____ or if the policy is cancelled



How do I cancel the contract?

Cancellation by you during the “Cooling Off Period”

Provided no non-recoverable claim has been made or is likely to be made, if you cancel your policy within 14 days of policy inception, you will be charged for the period you have been on cover. Your insurance intermediary may charge for their administration costs. If a claim that is non-recoverable has, or is likely, to be made, there will be no refund of premium.

Cancellation by you after the “Cooling Off Period”

Should you cancel outside the 14 days, provided no non-recoverable claim has been made or likely to be made, you will be charged on a daily pro rata basis for the time you have had on cover, plus a charge of £50 excluding IPT. Your insurance intermediary may charge for their administration costs. If a claim that is non-recoverable has, or is likely, to be made, there will be no refund of premium.

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Notice to Policyholders

The following notice applies to: **Private Car Renewal Customers**

This section details the main changes to the updated policy wording for renewing customers. It does not contain a record of every amendment. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine full cover, terms, conditions, limitations and exclusions.

Key changes to policy wording:

- Additional excess of £200 where you choose to use a non-approved repairer
- Cover for Replacement Locks if keys are lost, if only claiming under this benefit there will be no excess applicable
- Replacement Locks cover reduced to maximum benefit of £300
- Cover now provided for repair or replacement of sunroof under Glass & Windscreen section