POLICYNEST

Car Insurance – Insurance Product Information Document

Insurance Product Information Document

Private Car Insurance – PolicyNest

CLAIMS HOTLINE: 0333 302803 (24 hours)

> **This document provides a summary of the key features of this insurance product.** It is not personalised and does not contain the full terms and conditions, which are set out in the Policy Booklet and Policy Schedule. You should read all documents carefully before purchasing.

What is this type of insurance?

This is private car insurance, which provides cover for your vehicle and your legal liability to third parties for injury and property damage arising from the use of your vehicle. The product is available at three levels of cover: **Comprehensive**, **Third Party, Fire and Theft**, and **Third Party Only**. The level of cover you have chosen is shown on your Policy Schedule.

What is insured?

Cover	Summary
Third party liability (all levels)	Legal liability for death or bodily injury to third parties, and damage to third party property (up to the limit shown in your Policy Schedule).
Fire and theft (Comprehensive and TPFT)	Loss or damage to your vehicle caused by fire, lightning, explosion, theft or attempted theft.
Accidental damage (Comprehensive only)	Accidental damage to your vehicle, including vandalism, storm or flood damage.
Windscreen and windows	Repair or replacement of broken or damaged glass, subject to the glass excess.
Personal accident	Benefit for death or permanent total disablement following an accident in the vehicle.
Medical expenses	Reimbursement of medical expenses following an accident, up to the limit shown.
Breakdown assistance (optional)	Roadside assistance, recovery and home start, where selected.
Courtesy car (optional)	Replacement vehicle while your vehicle is being repaired, where selected.

What is not insured?

- Use of the vehicle for hire or reward, racing, pacemaking, speed testing, or on a track or circuit;
- Loss or damage caused deliberately by you or by a person driving with your permission;
- Loss or damage while the vehicle is driven by a person not permitted under the Certificate of Motor Insurance, or by a person without a valid licence or who is disqualified;
- Wear and tear, mechanical, electrical or electronic breakdown, failure or breakage;
- Damage to tyres caused by braking, punctures, cuts or bursts;
- Loss of use, loss of earnings, depreciation or consequential loss;
- Confiscation or requisition of the vehicle by any government or authority;
- Any loss or damage occurring outside the territorial limits shown in the Policy Booklet.

Are there any restrictions on cover?

- Cover is subject to the **excess** shown in your Policy Schedule, which you must pay towards each claim.
- Cover is limited to the **territorial limits** and any **period of foreign use** shown in your Policy Schedule.
- Cover applies only to the **vehicle, drivers and use** shown in your Policy Schedule and Certificate of Motor Insurance.
- You must take reasonable care to protect the vehicle and keep it roadworthy.
- Certain optional covers (e.g. breakdown assistance, courtesy car) apply only where selected and shown on your Policy Schedule.

Where am I covered?

Cover applies within the United Kingdom, the Isle of Man, the Channel Islands and the Republic of Ireland. Cover also applies within the European Union and other countries listed on your Policy Schedule for up to the period shown, provided the vehicle is normally kept in the UK. Extensions of cover abroad must be requested in advance.

What are my obligations?

- Provide accurate and complete information when applying for and renewing your policy, and tell us about any changes;
- Pay your premium when due;
- Take reasonable care to protect the vehicle and keep it in a roadworthy condition;
- Notify us as soon as reasonably possible of any incident that may give rise to a claim, and within 48 hours for theft or vandalism;
- Report all thefts and accidents causing injury to the police;
- Cooperate fully with us and provide all information, documents and evidence reasonably required;
- Do not admit liability or offer to settle any claim without our written consent.

When and how do I pay?

Premium is payable at inception and on each renewal date, either annually in advance or by the instalment plan shown in your Policy Schedule. Payment may be made by debit or credit card, direct debit or bank transfer. If you fail to pay, we may cancel the policy and cover may cease.

When does the cover start and end?

Cover starts on the effective date shown in your Policy Schedule and Certificate of Motor Insurance, provided the premium has been paid. Cover ends on the expiry date shown, or earlier if the policy is cancelled, or if you fail to pay the premium when due.

How do I cancel the contract?

You may cancel within 14 days of receiving your documents (the cooling-off period) and receive a full refund of premium, provided no claim has been made. After the cooling-off period, you may cancel at any time by contacting us; a pro-rata refund may be available subject to our cancellation terms and any administration fee shown in your Policy Schedule. We may cancel the policy by giving you 7 days' written notice where there is a valid reason, including non-

payment of premium or suspected fraud.

Who is the insurer?

This product is arranged and administered by **Insurance 4u Services Limited**, trading as **PolicyNest** (firm reference number 830723), authorised and regulated by the Financial Conduct Authority, and underwritten by **esure Insurance Limited** (FCA firm reference number 203350, company number 03885534, registered office: The Observatory, Reigate, Surrey, RH2 0SG), authorised and regulated by the Financial Conduct Authority.

How do I make a claim?

CLAIMS HOTLINE: 0333 302803 (24 hours)

This is the only claims contact number for your policy. You can also email admin@policynest.co.uk or write to PolicyNest Claims, Insurance 4u Services Limited, 92 Cannock Road, Wednesfield, Wolverhampton, West Midlands, WV10 8PW.

> **Complaints:** If you are unhappy with our service, please contact our Complaints Team at Insurance 4u Services Limited (trading as PolicyNest), Complaints Department, 92 Cannock Road, Wednesfield, Wolverhampton, West Midlands, WV10 8PW, or by email at admin@policynest.co.uk. If you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service at www.financial-ombudsman.org.uk.
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> **Compensation:** Insurance 4u Services Limited and esure Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If either firm is unable to meet its obligations, you may be entitled to compensation. Further information is available at www.fscs.org.uk.