

Motor Insurance

Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Prestige Non Standard Motor



Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland. Reg No: NI31853. Policy is arranged & administered on behalf of The Insurer named on the policy schedule.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Private Car insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



What is insured?

- ✓ If your Vehicle is damaged by accident, vandalism, or malicious damage.
- ✓ If your Vehicle is damaged by Fire, lightning, explosion, theft or attempted theft.
- ✓ Windscreen Cover including windows and glass sunroofs up to £250.
- ✓ Personal Belongings up to £100 if lost or damaged due to accident, fire, theft or attempted theft.
- ✓ Liability to others for death, bodily injury and damage to property.
- ✓ New car replacement in first year of vehicle being registered (repair cost over 60% must be first owner & registered keeper)
- ✓ Courtesy car subject to availability if approved repairer used.
- ✓ Personal Accident benefits.
- ✓ Medical expenses up to £500.
- ✓ In-car entertainment, telephone and satellite navigation equipment up to £500.
- ✓ Replacement of locks and keys up to £500.



What is not insured? (Key exclusions only)

- ✗ Loss of or damage to your vehicle by theft or attempted theft if your vehicle has been left unlocked, and/or the ignition key or other ignition key is left in, on or attached to the vehicle.
- ✗ Loss or damage caused deliberately by you or anyone driving your vehicle with your permission
- ✗ Loss of or damage to your vehicle as result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- ✗ Loss of your vehicle being taken and returned to its rightful owner.
- ✗ Wear and tear
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns
- ✗ Damage to tyres
- ✗ Damage caused directly by pressure waves
- ✗ Loss of use of your vehicle or any other indirect loss
- ✗ Loss of or damage caused by deception, fraud or trickery
- ✗ Loss of or damage to any trailer or caravan



Are there any restrictions on cover?

- ! Your vehicle must have a current and valid test certificate if one is required by law.
- ! We will not make any payment for any death, injury, loss or damage caused directly or indirectly as a result of any deliberate acts by you or any person driving your vehicle.



Where am I covered?

The UK, Channel Islands, Isle of Man and Republic of Ireland.

In addition, we will also provide up to 90 days cover in any one annual insurance period whilst travelling in any of the countries listed below -

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)



What are my obligations?

- To ensure that all information provided by you is accurate and complete to the best of your knowledge
- To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss
- To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim or your vehicle is stolen
- To ensure all drivers have a valid driving licence and keep to the conditions of the licence



When and how do I pay?

Payment options should be discussed with your insurance adviser.



When does the cover start and end?

The period of insurance is stated on your policy schedule. From the start date you select, for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) - we'll refund any money paid, providing the covers not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover - we'll also charge a fee of 1/12th of the current annualised premium (plus Insurance Premium Tax)

To cancel, contact your insurance adviser.