

# Motor Insurance

## Insurance Product Information Document

**Company: Mulsanne Insurance Company Limited**

Licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act) 1987.

**Product: Mulsanne Commercial Vehicle**

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of Insurance

This Comprehensive motor insurance policy provides cover against loss or damage to your vehicle and for injury or damage caused by your vehicle.



#### What is Insured?

##### Cover for your vehicle

- ✓ Accident, theft, attempted theft or fire
- ✓ Replace locks if keys are stolen
- ✓ Repair or replace broken glass
- ✓ Permanently fitted audio & communications equipment

##### Cover to other people

- ✓ Your legal liability to other people arising from an accident



#### What is Not Insured?

- ✗ Theft if keys left in the vehicle
- ✗ Your vehicle damage if you are under influence of drink or drugs at the time of an accident.
- ✗ Loss or damage due to incorrect fuel being used
- ✗ Vehicle driven if SORN registered
- ✗ Vehicles without a MOT if one is required
- ✗ Where racing, rallying or driving on a motor sport circuit
- ✗ Damage or loss if caused deliberately by you



#### Are there any restrictions on cover?

- ! Third Party Property damage covered up to £2,000,000
- ! A policy excess will apply
- ! Windscreen cover limited to £200 or if the Windscreen Helpline is not used then limited to £75.
- ! Replacement locks covered up to £200
- ! Audio / Communications equipment up to £200
- ! To provide false, misleading or fraudulent information or documents at any stage of your policy or when making a claim may result in your policy being cancelled or treated as void (as if it never existed)



#### Where am I covered?

- ✓ Countries within the United Kingdom (UK), and for the minimum cover required by law to use your vehicle in the European Union (EU), Andorra, Iceland, Norway and Switzerland.



#### What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- You must report any incident to us immediately.
- You must report any Theft, attempted Theft or malicious damage to the Police.



#### When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.



#### When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule and Certificate of Motor Insurance.



#### How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us. You must confirm the date and time you wish to cancel and acknowledge that the Certificate of Motor Insurance is no longer in effect from the date and time requested.