

# Car Insurance



## Insurance Product Information Document

Company: Kitsune Associates Limited

Product: Kitsune Private Car

Kitsune Associates Limited incorporated and registered in England and Wales with Company number 10561229, registered office Gateway House, Tollgate, Chandlers Ford, Hampshire SO53 3TG.

Kitsune Associates Limited is registered as an Appointed Representative of XS Direct Insurance Brokers Ltd FRN 494217, who are deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This document provides a summary of the key information relating to this car insurance policy. It should be read together with the Policy wording, Policy Schedule and Certificate of Insurance. Please refer to the Policy Wording for details on how to claim, how to make a complaint and details of the Financial Services Compensation Scheme (FSCS). Details of any fees and charges that may be applied are shown in the Policy Wording.

## What is this type of insurance?

All motorists are required, by law, to insure their vehicles in order to drive them on roads and in public places. Our car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection will depend on the cover level you select, a summary of which is provided below.



### What is insured?

#### Third Party Fire and Theft:

- ✓ Following an accident we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million) and for costs and expenses incurred up to £5,000,000.
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what was lost or stolen.
- ✓ Unlimited Cover for manufacturer fitted Audio or similar equipment.

#### Optional Extras:

Please check your Policy schedule to see which covers you have selected.

#### Protected No Claim Discount (NCD)

Your No Claim Discount won't be reduced if you do not make more than 2 claims during 3 consecutive years. Your discount is protected but your premium could still rise following an accident or claim. Cover isn't available if you don't have 4 or more years NCD.



### What is not insured?

- ✗ Excesses are shown in your quotation or policy schedule and they will need to be paid in the event of a related claim.
- ✗ Driving any motor vehicle not owned or registered by or hired to the Policyholder.
- ✗ General wear and tear or depreciation.
- ✗ Intentional damage by the policy owner or named drivers.
- ✗ Theft if you leave your vehicle unlocked, with window or roof open, left with keys or other ignition device in or on your vehicle.
- ✗ Cover if your vehicle is being used for any other purpose than what is stated on your policy documents.



### Are there any restrictions on cover?

- ! Cover for Audio or similar equipment only applies where it is permanently fitted to your vehicle.
- ! Any tracking device, which we insist is fitted, must be set and in full working order at all times.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance adviser immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible



## When and how do I pay?

The premium for this annual policy must be paid to your insurance agent at the start of the policy.



## When does the cover start and end?

The policy is for a period of one year starting from \_\_\_\_\_ and ending \_\_\_\_\_. The policy is renewable each year.



## How do I cancel the contract?

To cancel your policy, contact your insurance adviser.

When you receive your policy you have 14 days to consider whether it is right for you. If it does not meet your needs you have the right to cancel in this cooling off period, unless Kitsune Associates Limited is required to make a payment under the Policy, under which circumstances you must pay the full annual premium and you will not be entitled to any refund. For cancellations within the cooling off period you will be charged for the time on cover and a £20 cancellation charge. Cancellations after the 14 day cooling off period will incur a cancellation charge of £50 as well as a charge for the time on cover. Full details of the fees and charges that apply at the policy outset, for changes made during the policy and at cancellation are contained in the Policy Wording.