

## Insurance Product Information Document:

## Product: Commercial Vehicle

### Company:

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### Insurers:

Accredited Insurance Europe Limited - UK Branch (AIEL) is authorised and regulated by the Malta Financial Services Authority. AIEL is authorised by the Prudential Regulation Authority and with deemed variation of permission. AIEL is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation 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. AIEL is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. AIEL has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.

### What is this type of insurance?

This is a motor insurance policy providing compulsory cover for third party liability. It also provides additional benefits as set out below, depending on the cover you have chosen.

This document provides only a summary of the key information relating to this motor insurance policy and should be read in conjunction with your policy wording, schedule, endorsements, motor certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply.



### What is insured?

#### Third Party Only

- ✓ Your legal liability for death of or bodily injury to any person and damage to third party property. In respect of damage to property, the most we will pay is £5,000,000 regards claimants' costs for any one incident.
- ✓ Foreign use up to 30 days in total in any period of insurance.

#### Third Party Fire & Theft

All of the above, plus:

- ✓ Damage to or loss of your vehicle as a result of a fire or theft.

#### Comprehensive

All of the above, plus:

- ✓ Damage to or loss of your vehicle as a result of accidental damage, malicious damage, flood, vandalism.
- ✓ Stolen keys up to the value of £200.
- ✓ Personal accident cover of £5,000 for the death and/or loss of sight or limb if you have an accident involving your car.
- ✓ Emergency accommodation up to the value of £200.
- ✓ In vehicle entertainment, telephone, and satellite navigation equipment up to the value of £500.
- ✓ Personal effects up to the value of £250.
- ✓ Windscreen &/or windows, repair, or replacement subject to applicable limits and excess.
- ✓ Free standard courtesy vehicle whilst your vehicle is being repaired following an accident with our approved repairer, subject to availability.



### What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss of or damage to any trailer, caravan, or vehicle (and their contents) whilst being towed by or attached to your vehicle which is covered.
- ✗ Death or injury caused by suicide or self-injury.
- ✗ Any loss, damage, death or injury arising out of a deliberate act caused by you or any other named driver insured to drive your vehicle.
- ✗ Damage which is caused while driving without a licence or outside of the terms of the licence.
- ✗ Use for hiring of the vehicle, the carriage of passengers or goods for payment, or hire and reward but not limited to taxiing and chauffeuring whether licensed or unlicensed, or the carriage of goods or property which does not belong to you, use as a courier, or merchandise delivery or peer to peer hire schemes, or for takeaway food or fast-food delivery.



### Are there any restrictions on cover?

- ! Loss of or damage to your vehicle if you or any named driver have not taken all reasonable precautions to protect and take care of your vehicle.
- ! Any loss, damage or liability occurring while your vehicle is being used on a Motor racing track or circuit, airfield, airside, test venue, derestricted road, Nurburgring Nordschleife, gumball, supercar runs or at an off-road event, or for racing, pace-making, competitions, rallies, track days, trials or tests speed trials or speed tests, whether on a road, track or at an off-road event.
- ! We will not provide any indemnity for any loss, damage, injury or any other liability if an accident occurs involving your vehicle and the driver of your vehicle; is found to be over the prescribed limit for alcohol; is driving whilst unfit through drink or drugs, whether prescribed or otherwise fails to provide a sample of breath, blood or urine when required to do so, without a lawful reason.
- ! Endorsements may apply to your policy and will be shown on your schedule if applicable.
- ! This policy does not provide driving other vehicle cover. Please ensure you take out alternative insurance if you are using any other vehicle not covered under your policy.



### Where am I covered?

- ✓ You are covered for use of your vehicle within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands).
- ✓ As well as the minimum cover required by law, you can also use your car abroad up to 30 days within the European Union or countries that have satisfied the EC Directive 2009/103/EC, providing you let us know 14 days before you travel.
- ✓ European Union, Andorra, Iceland, Norway, Serbia and Switzerland



### What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- Your premium is based upon the information that you have given to us. If any of this information is incorrect or inaccurate, you must tell us immediately or this could lead to your claim being denied or your insurance invalid
- Check your certificate and schedule are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured.
- Provide a copy of your driving licence and your licence summary check code and any other documents requested to validate your policy within the required time as agreed with your broker.
- Let us know if you make any changes that may affect the policy, this may include your vehicle insured, your address or occupation, or the class of use you require the car/vehicle for.
- Take reasonable steps to protect your vehicle and ensure it is kept in a roadworthy condition with an up-to-date MOT and valid car tax.
- You must report to us details of any event which might result in a claim under this policy and all subsequent developments as soon as possible



### When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker or intermediary. They will be able to advise you on the acceptable payment methods.



### When does the cover start and end?

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



### How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance broker.

#### Cancellation within the 14 days cooling off period

If you cancel your policy within the 14 days cooling off period of the start date, you will be charged a £25 cancellation fee (subject to insurance premium tax (IPT) where applicable). As well as a proportional (pro-rata) deduction for the time you have been covered. Subject to no claims being made.

The 14-day cooling off period applies to new policies and the renewal of existing policies.

#### Cancellation Outside of the 14 days cooling off period

If no claims have been made during the current period of insurance, we will refund the proportional (pro-rata) amount of the premium which applies to the remaining period of insurance, less an administration charge of up to £50 (subject to insurance premium tax (IPT) where applicable).

Any refunds will be returned to your broker. If any claim has been made in the current period of insurance, you must pay the full annual premium and you will not be entitled to any refund.

Please also note that your broker may apply an administration fee against any refund due, therefore please refer to your broker for advice. If any claims have been made in the current period of insurance, then we will retain the full annual premium charged.