

# Motor Insurance

## Insurance Product Information Document

Company: Accelerant Insurance UK Limited

Product: Courier

This is a summary of the insurance contract and it does not contain the full terms and conditions. Complete pre-contractual information is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

### What is this type of insurance?

Courier motor insurance for UK residents. The policy covers different benefits, depending on the cover you choose.



#### What is insured?

##### Third Party Only

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £20,000,000
- ✓ Any person driving your vehicle with your permission, but only if the certificate names that person and allows that person to drive
- ✓ The fees of solicitors we appoint to represent anyone who is covered under this policy at a coroner's inquest or fatal accident inquiry, or to defend any proceedings in a court of summary jurisdiction
- ✓ The fees for legal representatives we ask to defend anyone we insure under this section when proceedings are taken for manslaughter, dangerous driving or careless driving when under the influence of drink or drugs causing death where there is a reasonable expectation of success.
- ✓ Emergency medical treatment charges as required under the Road Traffic Acts
- ✓ Compulsory minimum motor insurance legal liability cover for foreign use of the insured vehicle in the European Union and any country that has satisfied the requirements of the Article 7 (2) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (No 72/166/CEE)

##### Third Party, Fire & Theft - all of the above, plus:

- ✓ Loss or damage to the insured vehicle as a result of theft, attempted theft, fire, lightning, or explosion

##### Comprehensive - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused accidentally or as a result of malicious damage or vandalism, up to the market value at the time of the accident or the declared value whichever is lower.
- ✓ Windscreen cover for repairs or replacement of a broken glass windscreen or other windows (excluding sunroofs). We will cover up to the amount stated in the Schedule, if repaired or replaced by our approved repairer, or up to £50, after deduction of the excess, if an alternative repairer is used.
- ✓ Replacement locks covered up to £400

##### Goods In Transit

- ✓ Please refer to the policy schedule for the level of cover



#### What is not insured?

- ✗ If the insured vehicle is being used for a purpose other than that shown in the description of use in the certificate
- ✗ If the insured vehicle is driven by someone who does not have a valid driving licence, is breaking the conditions of their driving licence or is not specifically named on the certificate as being entitled to drive the vehicle
- ✗ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or unattended, or are left in or on the unattended vehicle
- ✗ Deliberate loss or damage caused by anyone insured under this policy
- ✗ Any liability, loss, damage, cost or expense while any vehicle is being used on any part of an airport
- ✗ Loss or damage caused by wear and tear, rust, corrosion or loss of value
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Any part of a repair or replacement which improves your vehicle beyond its condition before the loss or damage took place
- ✗ Loss or damage caused by any mechanical, electrical, computer failure or breakdown or breakage
- ✗ Loss or damage resulting from incorrectly maintaining or fuelling your vehicle or from the use of substandard fuel, lubricant or parts
- ✗ Loss or damage arising from or in consequence of water freezing in the cooling circulation system of your vehicle
- ✗ The additional cost of modifications other than those supplied and fitted by the manufacturer or their approved garage at the time of original registration
- ✗ Any costs due to loss or damage to keys (or keyless entry system)
- ✗ The cost of any alternative transport
- ✗ The cost of a replacement or courtesy vehicle unless supplied by our approved repairer
- ✗ Loss of value following repair
- ✗ Loss or vehicle damage if you are under influence of drink/or drugs at the time of an accident.
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ Vehicle driven if SORN registered
- ✗ Vehicles without a MOT if one is required

**N.B. Please refer to the Policy Booklet for full terms and conditions**



#### Are there any restrictions on cover?

- ! The excess which is not covered by insurance
- ! We will not pay more than the lesser of the market value of the vehicle at the time of the loss and the amount your vehicle is insured for less any excesses
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy (apart from the minimum cover required by law)
- ! 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)

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### Where am I covered?

- ✓ Countries within the United Kingdom (UK), and if Comprehensive cover, up to 60 days policy cover in the European Union (EU), Andorra, Iceland, Norway, Serbia and Switzerland. After 60 days or if cover is Third Party Only or Third, Party Fire and Theft, the policy cover is restricted to the minimum cover required by law in the European Union (EU), Andorra, Iceland, Norway, Serbia & Switzerland



### What are my obligations?

- The premium must be paid for the current period of insurance
- You and anyone claiming under this insurance have met all the conditions contained in the Policy Booklet, the Policy Schedule, Certificate of Motor Insurance and any Endorsements applied to the insurance
- The information you provided or which was provided on your behalf and which is displayed on your Statement of Fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage
- You must tell us of any changes to the information you provided at the time you asked us to insure you, via your insurance intermediary
- You, or anyone acting on your behalf must not commit a fraudulent act, submit a false document or make an exaggerated statement when applying for cover, renewing or amending the policy or making a claim
- The insured vehicle must be kept in a roadworthy condition and there must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law
- You must also ensure that the insured vehicle complies with any local authority inspection and licencing requirements including the display of up to date vehicle plates
- In the event of an accident or incident, you must telephone the 24 hour claimline immediately or as soon as practicable but in any event within 48 hours. If you delay reporting a claim to us an additional excess for late reporting of the claim will be applied
- Do not attempt to drive the insured vehicle if it is in a damaged condition
- Any indication of a claim against you must be notified to us as soon as possible
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police and obtain a crime report number
- If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement
- It is your legal obligation to ensure that your vehicle appears on the Motor Insurance Database (MID); you can do this by checking [www.askMID.com](http://www.askMID.com). If you have insured your vehicle(s) with us and it does not appear on the MID, then you should contact your insurance intermediary



### When and how do I pay?

You will pay your insurance intermediary, for the full premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you.



### When does the cover start and end?

Cover starts from and ends on the dates stated on the Policy Schedule and Certificate of Motor Insurance, or ends sooner if the policy is cancelled.



### 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.

Providing your policy is over 3 months in duration and there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will charge a cancellation fee and refund a proportionate part of the premium on a pro-rata basis from the date of receipt of your instruction, or a later date if requested.

If the duration of your policy is 3 months or less, no refund will be due upon cancellation by you.