Motor Insurance

Insurance Product Information Document

Company: Mulsanne Insurance Company Limited

Authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020, Incorporation number 101673.
Registered office: 5/5 Crutchetts Ramp, Gibraltar, GX11 1AA.

Product: boom Private Car Motor Insurance

This document is a summary of the main coverages and exclusions of your policy. Full information is detailed in your policy wording and schedule.

What is this type of Insurance

This motor insurance policy provides the compulsory cover required to use your vehicle on the public highway. It also offers packages, which depending on the level of cover you have selected, will provide increased protection, subject to any conditions or exclusions.

What is Insured?

Your schedule will tell you the level of cover and package you have chosen.

boom Essentials – Comprehensive

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £20,000,000.
- ✓ Damage to your vehicle caused by accident, vandalism, fire, theft or attempted theft.
- ✓ Personal accident for £2,500 per person, up to £5,000 for you and your spouse or civil partner.

boom, boom Plus, boom Premium – Comprehensive

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £20,000,000.
- ✓ Damage to your vehicle caused by accident, vandalism, fire, theft or attempted theft.
- ✓ Personal accident for £2,500 per person, up to £5,000 for you and your spouse or civil partner.
- ✓ Audio and communication equipment.
- ✓ Satellite navigation equipment up to £1,000.
- ✓ Repair or replace broken glass or windscreen.
- ✓ Personal Belongings up to £200.
- ✓ Medical Expenses up to £150 per injured person.
- ✓ Hotel Expenses up to £200.
- ✓ Vandalism Promise.
- ✓ Uninsured Driver Promise.
- ✓ Courtesy car (subject to availablity) during repairs.

boom, boom Plus – Third Party Fire and Theft

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £20,000,000.
- ✓ Damage to your vehicle caused by fire, theft or attempted theft.
- ✓ Audio and communication equipment..
- ✓ Satellite navigation equipment up to £1,000.

boom, boom Plus – Third Party Only

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £20,000,000.

Optional Extras

- Enhanced Courtesy Car. May be available to add to your policy. You would be provided with a vehicle from a car hire company:
  - for up to 28 days when your vehicle is being repaired after being damaged in an accident that is your fault or after a fire or theft.
  - for up to 14 days if your vehicle is a total loss or stolen and not recovered.
  - or pay you £30 per day up to a maximum of £450 if one could not be provided for any reason.
- Protected No Claims Bonus may be available to add to your policy.

What is Not Insured?

- ✗ Driving without a valid licence.
- ✗ Driving under the influence of drink or drugs.
- ✗ Drivers who are not named on the policy
- ✗ Loss or damage if your vehicle has been left with any device used to start it or left unattended with the engine running.
- ✗ Any loss due to racing, rallying or driving on a motor sport circuit.
- ✗ Driving any vehicle not covered by this policy.
- ✗ Using the vehicle for a purpose not allowed by this policy, including for hire and reward or as a taxi, or in connection with the Motor Trade.
- ✗ Loss or damage due to incorrect fuel being used.
- ✗ Vehicles driven if SORN registered.
- ✗ Vehicles without a MOT if one is required.
- ✗ Deliberate or reckless acts with the intention of causing damage or injury, or fear of damage or injury to other people or property.
- ✗ Any loss due to your vehicles 'Over the Air' updates not being installed when advised by the manufacturer or installing one not approved by the vehicle manufacturer.
- ✗ Any loss due to a failure of your vehicles electronics or computer systems due to an act of cybercrime or a similar malicious act.
- ✗ If your vehicle is impounded at the start of this policy.

Are there any restrictions on cover?

- ! Providing false or fraudulent information at any stage of your policy or when making a claim may result in your policy being cancelled or treated as void (which means it never existed).
- ! Policy excesses apply (the amount is shown in your policy schedule).
- ! If you have Glass cover and do not use the Approved Repairer, your insurer will pay no more than £75.
- ! Your excess will be increased by £350 if you do not use the approved repairer.
- ! Courtesy car (if you are entitled to one and it is available) will be a small hatchback.
- ! **Optional Extra**: Enhanced Courtesy Car.
  - The vehicle provided will not be the same make, model of specification as your own vehicle.
  - It will be of a standard type of vehicle, which means it will have 4 passenger doors, be petrol or diesel with manual or automatic transmission, can accommodate 5 people in total, have air conditioning and a car stereo system. The hire company has various makes and models of vehicles of this type and be of a similar size to a Vauxhall Insignia or Ford Kuga.
  - A maximum of 2 claims can be made every period of insurance.
  - You are responsible for any fuel costs,fines, or any other charges resulting from your use of the vehicle.
  - Is not available: if your keys are stolen, OR, if you do not use the approved repairer, OR if you intend to take or use the vehicle outside of the United Kingdom.
  - You are subject to the car hire company's terms and conditions and need to provide them with identifation and driving licence details before you will be given the vehicle.

Where am I covered?

- ✓ You are covered in the United Kingdom.
- ✓ You are covered fro the minimum compulsory insurance in:

  The European Union: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

  and

  Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland.

boom, boom Plus, boom Premium

- ✓ The same cover you have selected applies for 90 days only in the following countries:

  The European Union: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

  and

  Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, and Switzerland.

What are my obligations?

- Any information you provide must be honest, accurate and complete.If any information changes you must tell us straight away.
- You must report any incident to us straight away.
- Take reasonable steps to protect your vehicle and contents, and keep it in a roadworthy condition.
- You must report any Theft, attempted Theft or malicious damage or vandalism to the Police.

When and how do I pay?

Either

- annually where you pay in full at the start of your policy by debit or credit card, or
- by instalments once you have set up a direct debit with our finance provider.

When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule.

How do I cancel the contract?

Contact us at support@boom.co.uk.

You need to confirm the date and time you want your policy to end.