

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.

Product: Private Car - All Sections Excess

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.

IMPORTANT: It is extremely important that you understand that a **£3000** excess must be paid towards every claim that is made under this policy (except for Glass claims). This excess is detailed in your schedule and you must read and 'Your Excess Explained', 'Guide to Policy Cover' and 'General Conditions 2. Your Excess' in your policy wording.



What is Insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ Damage to third party vehicles or property up to £20,000,000
- ✓ Damage or loss to your vehicle caused by:
 - accident
 - fire
 - theft or attempted theft
 - vandalism or malicious damage
- ✓ Replace locks up to £400 if keys are stolen
- ✓ Repair or replace broken glass
- ✓ Permanently fitted audio & communications equipment up to £500
- ✓ Personal accident up to £2500 per person for you, your spouse or civil partner.
- ✓ Medical expenses up to £150 per injured person
- ✓ Replacement motor vehicle of the same make, model and specification if your vehicle is less than 12 months old, has done less than 10,000 miles and the repair cost is more than 60% of its list price. This is subject to availability and you, your spouse or civil partner must be its first owner and registered keeper.
- ✓ Courtesy car when your vehicle is being repaired by our Approved Repairer. This is subject to availability.



What is Not Insured?

- ✗ Driving without a valid driving licence
- ✗ Driving outside the limitations of a driving licence
- ✗ Driving under the influence of drink or drugs
- ✗ Loss or damage if your keys or any device used to start your vehicle have been left in your vehicle or left unattended.
- ✗ Driven by a person not named on the policy. If that person driving is reported to the police for taking a vehicle without your permission this exclusion does not apply
- ✗ Using the vehicle for a purpose not allowed by the policy.
- ✗ Loss or damage due to incorrect fuel being used
- ✗ Vehicle driven on the road or other public place if SORN registered
- ✗ Vehicles without a MOT if one is required
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ A deliberate or reckless act with the intention of causing damage or injury, or fear of damage or injury to property of other people.
- ✗ Using the vehicle for criminal purposes
- ✗ Cyber: interference, malfunction or failure of your vehicles electronics, computer or artificial intelligence systems due to an act of cybercrime or a similar act.
- ✗ Over the air updates: if the update is not approved by the vehicle manufacturer, or not installed when recommended by the vehicle manufacturer.



Are there any restrictions on cover?

- ! A policy excess will apply (see your policy schedule). This excess must be paid if a claim is made under the Third Party, or Fire and Theft sections of your policy.
- ! Glass cover limited to £75 if you do not use our approved repairer.
- ! If you do not use our Approved Repairer your excess will increase by £250.
- ! Providing 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, treated as void (as if it never existed) or your claim not being paid.



Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ You are covered for the minimum compulsory insurance required by law in:
European Union countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
And Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Montenegro, Norway, Serbia and Switzerland.
- ✓ You have Comprehensive cover for a maximum of 60 days same cover if you travel to:
European Union countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
And Andorra, Gibraltar, Iceland, Liechtenstein, Norway and Switzerland.



What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- To tell us when any of your details changes, including motoring offences (convictions and fixed penalty notices), criminal convictions, changes of address, vehicle, vehicle modifications, drivers, use, annual anticipated mileage, occupation, type of licence held.
- You must report any incident to us straight away.
- You must report any Theft, attempted Theft or malicious damage to the Police.



When and how do I pay?

To the Insurance 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 your Insurance Intermediary by telling that you want to cancel and that the policy has ceased to have effect from the time and date you require.