

# CAR INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Aioi Nissay Dowa Insurance UK Limited

Product: Kwik Fit Motor Insurance

Aioi Nissay Dowa Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and registered in the United Kingdom. Financial Services Register number: 816870.

This document provides a summary of the key information relating to this motor insurance policy. Complete pre-contractual and contractual information on the product is provided in your Private Car Policy Document. This should be read in conjunction with your Policy Schedule and Statement of Fact.

### WHAT IS THIS TYPE OF INSURANCE?

This product is a car insurance policy with comprehensive cover which will cover your car against accidental damage, loss or damage caused by fire or theft and also cover you against third party claims for personal injury or property damage that arise from the use of your vehicle. You can also access a free 24/7 personal legal and tax advice helpline and a free 24/7 counselling helpline.



### WHAT IS INSURED?

#### Cover for your car / accessories, and your personal belongings:

- ✓ Up to the car's market value - if your car is:
  - damaged (by accident, fire, theft, or attempted theft); or
  - stolen
- ✓ Up to the market value of any in-car entertainment, phone and/or satellite navigation equipment - if permanently fitted by the manufacturer as standard
- ✓ Up to the repair/replacement cost of any windscreen or windows - if our approved repairer is used
- ✓ Up to £250 for personal belongings in your car
- ✓ Up to £300 per covered accident for child car seats
- ✓ Up to £250 to clean the fuel system and other associated parts of your car if you fill your car with an inappropriate grade or type of fuel
- ✓ A temporary replacement car where repairs after an accident are carried out by a Kwik Fit Motor Insurance approved repairer (temporary replacement cars are subject to availability, and will usually be a small hatchback with a manual gearbox)
- ✓ New car replacement – for cars under 12 months old which have been stolen and unrecovered, or substantially damaged in a covered event.

#### Liability to other people:

- ✓ Unlimited cover for death of, or injury to, other people as a result of any accident involving your car
- ✓ Up to £15 million of cover for damage to property belonging to other people (and a further £5 million to deal with the legal costs arising from such claims).

#### Cover for you/your passengers for death/certain injuries:

- ✓ Up to £2,500 per person for death or accidental injury (to you, your husband, wife, common law partner, or civil partner) whilst travelling in, or getting into or out of any vehicle.
- ✓ Up to £250 per person for medical expenses resulting from an accident whilst travelling in your car.

#### Cover for driving other cars:

- ✓ Your policy may allow you to drive other cars that don't belong to you. This only covers liability to other people. Check your Policy Schedule and Certificate of Motor Insurance to see if this cover is included.



### WHAT IS NOT INSURED?

- ✗ Loss or damage resulting from:
  - a deliberate act by you or any other driver (including, but not limited to, driving or attempting to drive or being in charge of a motor vehicle while over the legal limit for alcohol or under the influence of drugs, whether prescribed or otherwise); or
  - any authority legally removing or destroying your car
- ✗ Loss or damage by theft or attempted theft, if your car is left unlocked and unattended, or the keys have been left in or on your car or with a window or roof open
- ✗ General wear and tear including tyres, brakes etc
- ✗ Loss of or damage to your car where your car is driven or used without your permission by a member of your family or household or someone in a close personal relationship with you or a member of your household
- ✗ Optional trailer cover excludes caravan, trailer tent, livestock trailer, vehicle transporter, trailer with plant attached and any trailer used for commercial purposes.



### ARE THERE ANY RESTRICTIONS ON COVER?

#### Restrictions which apply to the whole of your policy:

- ! Most claims will be subject to an excess, which is the amount you have to pay towards any claim. See your Schedule for all excesses
- ! Unpaid premiums may be deducted from any claims settlement made to you.

#### Restrictions to items under the 'What is Insured?' heading

- ! For in-car entertainment, phone and/or satellite navigation equipment not permanently fitted by the manufacturer as standard, cover is restricted to £375
- ! Temporary replacement cars aren't available if your car has been stolen and not recovered; or if your car isn't repairable. They aren't covered outside the UK
- ! For glass claims through your own repairer, cover is limited to £200 for replacement, and £50 for repair, less any excess.

#### Restrictions to cover for driving other cars

- ! If your policy allows you to drive other cars that don't belong to you (check your Policy Schedule and Certificate of Motor Insurance) there is no cover for damage to the car you are driving. The car must be registered in the UK and insured elsewhere. This cover does not apply if you are already insured under another policy to drive the other car. This cover does not apply abroad. This cover is only for you and not any named drivers. You must still have the insured car and it must not have been damaged beyond economical repair nor been stolen and not recovered.



## WHERE AM I COVERED?

- ✓ The cover provided in this insurance policy applies within the United Kingdom and in all EU countries as well as certain other countries listed in the Private Car Policy Document. However, full policy cover when driving outside of the UK is limited to 3 days in an annual period of policy cover. After this 3 day period, loss or damage to your car will be excluded. Cover when driving outside of the UK may be extended up to a maximum of 90 days, but this is at an additional cost. Please contact us for details. The maximum number of days you are covered to drive outside the UK are shown in your Schedule.



## WHAT ARE MY OBLIGATIONS?

- It's your responsibility to ensure that all the information that's been given by you, or that's been given on your behalf, is true and complete. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided or cancelled. Please contact Kwik Fit Motor Insurance if you're in any doubt that your policy details are correct.
- If you choose to pay for your policy by monthly instalments, you must pay your premiums on time.
- You must tell us as soon as is practically possible of any changes to the information you've provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- If you wish to drive abroad, you must ensure that you have any documentation required to evidence insurance. If you travel to any of the countries listed in your Private Car Policy Document, you may need a Green Card in addition to your Certificate of Motor Insurance to evidence you hold the minimum compulsory insurance
- If you want to make a claim, you must call us as soon as possible after the incident occurs and no later than 24 hours after discovery of the incident occurring.
- You must maintain your car in an efficient and roadworthy condition, and protect your car from damage or loss.
- If you've opted in to automatically renew your policy, it will be renewed using the payment details you've previously provided. We'll only automatically renew your policy after issuing you with a renewal notice. If you don't want us to renew your policy, you can opt out in Your Portal up to 30 days before your policy ends. You can also opt out by contacting us on Live Chat or on 0333 103 9882, but you must do this more than 3 days before your policy ends, or your policy will be automatically renewed.



## WHEN AND HOW DO I PAY?

You can pay your premium in full by credit or debit card, or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay monthly, you'll need to be at least 18 years of age. If you're a new customer, you'll need to pay any deposit we ask you to pay upfront, and the rest of your payments will be spread across the next 10 months. At renewal, payments will be spread across 11 instalments. A transaction fee will apply in both circumstances.



## WHEN DOES THE COVER START AND END?

The contract is for the duration of one year. Start and end dates are shown in your Schedule.



## HOW DO I CANCEL THE CONTRACT?

You can cancel your policy at any time by contacting us on 0333 103 9882, using Live Chat or by emailing us at [service@insurance-kwik-fit.com](mailto:service@insurance-kwik-fit.com). Cancellation can take effect immediately or from a later date. Cancellation cannot be backdated to an earlier date.

Provided you haven't made a claim, or one has been made against you, you'll be entitled to receive a refund of premium less:

- a charge on a proportionate basis for the period of policy cover that you've already received
- an administration fee which is charged at cancellation as shown in the policy documentation and online.