

Comprehensive telematics car insurance

Insurance Product Information Document



Company: A-Plan Holdings
Product: Comprehensive car insurance

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This document provides a summary of the key information about your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

What is this type of insurance?

This is an annual telematics car insurance policy which covers your liability for personal injury or damage to property of a third party in the event of an incident. This comprehensive policy also covers damage to your car and possessions. A telematics box must be fitted to your car within 10 days of the policy starting.



What is insured?

- ✓ **Loss of or damage to your car** up to its market value at the time of the incident. This includes any spare parts or accessories in or on your car, or in your private garage
 - ✓ **Windscreen cover** - breakage of glass in the windscreen or windows of your car and any scratching of its bodywork caused by this breakage
 - ✓ **Courtesy car** is included as standard if your car is undrivable following an accident but can be economically repaired
 - ✓ **Replacement car** - we will replace your car after an incident if the cost of repairs is more than 50% of the value of the car, as long as:
 - the car is less than 12 months old and the mileage is under 15,000 miles, and;
 - you are the first and only registered keeper.
 - ✓ **Audio and navigation equipment** which is permanently fitted to your vehicle
 - ✓ **Personal belongings** are covered for loss or damage whilst they are in the car, up to £400
 - ✓ **Your legal liability to other people** - covers you, your passengers and any named drivers for amounts you are legally liable to pay following an incident involving your car;
 - for an unlimited amount for injury caused to other people
 - up to £20 million for loss and damage to property
 - up to £5 million for legal costs and expenses per incident
 - ✓ **Personal accident benefit** £5,000 for you and your husband, wife or civil partner for death, loss of limb or sight following a motor car accident
 - ✓ **Medical expenses** for you and your passengers, up to £200 for each injured person, in the event of an accident involving your car
 - ✓ **Hotel expenses and onward travel** - up to £60 per person (up to a maximum of £300) for one night's accommodation and travel expenses to your planned destination after an incident which immobilises your car
 - ✓ **Replacement locks and keys** - if the keys, lock transmitter or entry card for your car are stolen we will pay up to £750 to replace them and any locks that can be opened by the missing item. We will pay up to £300 for the same purpose if the keys, lock transmitter or entry card are lost.
- Optional cover:**
- **Protected no claim discount** if you are eligible for cover, you can protect your no claims discount against up to two claims in five years.



What is not insured?

- ✗ Wear and tear, depreciation or costs for maintenance
- ✗ Mechanical, electrical, electronic or computer faults
- ✗ Breakdown or misfuelling
- ✗ Use of your car for any purpose other than what is stated on your policy documents
- ✗ Deliberate damage by anyone insured on your policy
- ✗ Use of your car by anyone who's not insured on the policy
- ✗ Any claim if the person driving is above the legal limit for drugs or alcohol at the time of the incident, or they refuse to supply a sample for testing
- ✗ Any claim if the person driving was using a mobile phone at the time of the incident
- ✗ Any use of your car if it has not been kept in good working order or does not have a valid MOT certificate (where required)
- ✗ If your car is left unlocked, left with keys/key fob in or on your car, left with engine running or left with window or roof open we will not pay any claim
- ✗ The first amount of each claim (the excess) which is shown in the policy schedule



Are there any restrictions on cover?

- ! Windscreen cover does not include roof panels, winding mechanisms, lights or reflectors (even if they're made of glass)
- ! Cover for audio and navigation equipment is limited to £150 if it is not original equipment fitted by the manufacturer
- ! Driving abroad cover will be reduced to the legal minimum within the European Union if your trip lasts longer than 90 days
- ! Driving abroad cover will not apply in any country which does not follow European Union directives on motor insurance
- ! Personal accident benefit will not be paid in respect of anyone who is not complying with the law regarding seatbelts at the time of the accident
- ! Replacement lock and key cover won't apply if the keys are in or on the car at the time of the loss, or if they're taken by a member of your immediate family or someone who lives with you



Where am I covered?

- ✓ In the United Kingdom, Isle of Man and the Channel Islands
- ✓ Full policy cover applies for up to 90 days in countries which are members of the European Union and also those which have agreed to follow the European Union directives on motor insurance
- ✓ This policy gives the minimum cover legally required in countries which are members of the European Union and also those which have agreed to follow the European Union directives on motor insurance



What are my obligations?

- To ensure the telematics black box is fitted to your car within 10 days of the policy start date
- To provide us with complete and accurate answers to questions we ask when you take out, make changes to or renew your policy
- To make sure that your cover meets your requirements
- To inform us as soon as reasonably possible if any of the details you have given us change
- To pay any fees, charges and premiums which become due
- To maintain the insured property in a good state of repair and take reasonable steps to prevent losses or damage
- To inform us as soon as reasonably possible of any incident that may result in a claim



When and how do I pay?

You can pay for your insurance in full using a debit or credit card at the start of your policy;
OR

By monthly direct debit. You will be required to pay a deposit using a debit or credit card at the start of your policy and can then split the remaining cost over monthly direct debit payments* with a premium finance loan provided by Premium Credit Limited. Please note that credit is subject to status.

*deposit payment by debit or credit card followed by 11 direct debit payments for a new business policy. 12 monthly direct debits for a renewal.



When does the cover start and end?

Your insurance cover will start on the date that we have agreed with you (as shown in your policy documentation) and lasts for 12 months. We will send you a notification when your policy is approaching renewal.



How do I cancel the contract?

You can cancel your policy by contacting us on 0333 234 1713 during our office opening hours or alternatively email us on service@endsleigh-loop.co.uk.

If you cancel within the 14 day cooling off period a charge will be made based on the number of days you have had cover.

If you cancel more than 14 days after purchasing your policy a charge will be made based on the number of days you have had cover. We will also charge a cancellation fee as stated in your policy documents.

If you have made a claim on the policy there will be no refund.