

# Pram & Pushchair Insurance

## Insurance Product Information Document

Company: Lexelle Limited

Product: Pram & Pushchair

This insurance is provided by Lexelle Limited which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This Pram and Pushchair insurance policy provides cover for the policyholder named on the policy schedule together with any person named as an additional driver under the motor insurance policy who is responsible for the child seat, pram or pushchair insured by this policy.



#### What is insured?

You are covered for the following: -

- ✓ Loss of or damage to any pram or pushchair owned by you or which is in your vehicle caused by accident, fire, theft or attempted theft within the territorial limits.
- ✓ The limit of liability under this policy is £1,000.



#### What is not insured?

##### Main Exclusions only

- ✗ Any pram or pushchair which is in or on any motor vehicle not covered under the policyholder's motor insurance policy at the time of loss.
- ✗ Claims over £1,000.00
- ✗ Damage caused by any accidental means other than by a road traffic accident;
- ✗ Loss of or damage to child equipment caused by theft or attempted theft or fire if your vehicle has been left unlocked and unattended or the keys have been left in or on the vehicle



#### Are there any restrictions on cover?

- ! If you have any other insurance which provides cover for damaged prams or pushchairs this policy will only pay a proportionate share of any claim.
- ! Any claim caused by criminal action must be reported to the police and a crime reference obtained.
- ! We may request proof of purchase or receipts in order to deal with a claim under this policy.



#### Where am I covered?

- ✓ You are covered in respect of loss of or damage to prams and pushchairs occurring in the United Kingdom, Channel Islands and the Isle of Man.

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### What are my obligations?

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

#### Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity)

Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

- a) Disclose all material facts which you know or ought to know (A “material fact” is information that would influence our decision as to whether to insure you and, if so, on what terms)
- b) Make the disclosure in a reasonably clear and accessible way and;
- c) Ensure that every material representation of fact is substantially correct and made in good faith

Full details of what constitutes “fair presentation” and the consequences of breaching this duty are given in the Policy Document



### When and how do I pay?

You pay for this insurance as a one-off payment by credit or debit card at the beginning of each annual period of cover.



### When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period 12 months and shown on your Policy Schedule.



### How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

Thereafter you may cancel the insurance cover at any time by informing the selling broker however no refund of premium will be payable