

Motor Insurance Cover

Insurance Product Information Document

Company: U K Insurance Limited | Product: Comprehensive Car Insurance

Registered Insurance Undertaking in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This policy is underwritten by U K Insurance Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. Stella services are the administrators of this policy, for and on behalf of U K Insurance Limited.

Stella services is a trading name of Action 365 Ltd, a private limited company incorporated in the United Kingdom (Company Number: 03839322). Registered Address: BizSpace Cheadle, Cheadle Place, Stockport Rd, Cheadle, SK8 2JX. We are authorised and regulated by the Financial Conduct Authority under Firm Reference Number: 306011.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that any damage to their car is covered in the event of an accident, fire or theft. You're also covered for claims made against you by other people for injury or damage to their property.

Any repairs for damage covered by this policy that are carried out by an approved repairer will be guaranteed for 5 years.

If your car is written off due to an accident, vandalism, fire or flood, you'll get a choice between a replacement car like yours, a cash settlement or you can pay the difference for an upgrade. A minimum car purchase price of £3,500 applies. An exact match may not be possible and is subject to availability. Excludes theft claims.



What is insured?

- ✓ Cover for claims from other people for injury, or damage to their vehicle or property
- ✓ Cover up to the market value of your car if it is stolen or damaged
- ✓ Cover for windscreen repair and replacements
- ✓ Personal Belongings up to £500
- ✓ Personal Accident cover up to £10,000
- ✓ Hotel expenses up to £300 in total for all people in your car
- ✓ Medical expenses up to £400 per person
- ✓ Replacement child car seats
- ✓ New Car Replacement if your car is less than 12 months old and written off or stolen and not recovered
- ✓ Unlimited cover for permanently fitted in-car audio that is stolen or damaged (£1,000 if not permanently fitted)
- ✓ Fair Claim Commitment – if you make a claim for damage to your car that is caused by potholes, fire, flood, storm, attempted theft, or if your car is hit by or hits an animal or debris, or your car is stolen, the No Claim Discount won't be affected
- ✓ Vandalism Promise – if you make a claim for damage to your car which is caused by a malicious and deliberate act not by another vehicle, the No Claim Discount won't be affected
- ✓ Uninsured Driver Promise – if your car is hit by an uninsured driver, we'll cover your excess and the No Claim Discount won't be affected
- ✓ Domestic Violence protection



What is not insured?

- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Theft or attempted theft 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
- ✗ Use of your car with your permission by someone who's not insured on your policy, or by someone who's disqualified from driving
- ✗ Use of your car for any other purpose than what is stated on your policy documents
- ✗ Deliberate damage to your car caused by anyone insured on your policy. This does not apply where Domestic Violence Protection would apply.



Are there any restrictions on cover?

- ! We will not pay a claim if your car is stolen and any tracking device, which we insist is fitted, has not been set or is not in full working order
- ! An excess may be payable and amounts can differ by claim type. The excess payable could include a voluntary excess you chose
- ! Repairs carried out at an approved repairer are guaranteed for 5 years unless you sell your car
- ! Driving Other Cars – if permitted (see your certificate of insurance), the Main Driver can drive with the owner's permission on a third party liability cover only basis, another car that is not: owned or leased by them; hired to them under a hire-purchase or leasing agreement; or a hire, rental or courtesy car, unless we have provided or arranged it

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What is insured?

Optional Covers (available at an additional cost)

- Protected No Claim Discount – Subject to eligibility criteria, the No Claim Discount will not be affected by two claims arising in the three preceding years of insurance
- Foreign Use – upgrade the cover you have whilst driving abroad. See 'Where am I covered?' below for further details



Are there any restrictions on cover?

- ! If you do not use our approved windscreen supplier, we will not cover any amount greater than £125 for a windscreen replacement, or any amount greater than £40 for a windscreen repair
- ! Vandalism promise – You need to report the incident to the police, provide the crime reference number and pay the unattended car excess
- ! Uninsured Driver Promise – You need to provide the registration number and the make and model of the vehicle that hit your car
- ! New Car Replacement – you must be the first and only registered keeper of your car
- ! Domestic Violence protection means that we will not apply an excess to a claim under this policy if the claim is for damage arising from a deliberate act by a current or former spouse or partner of yours or a named driver on this policy and;
 - the incident has been reported to the police; and
 - a crime reference number can be provided.
 If the person who caused the damage is a named driver on this policy then we reserve the right to remove them from the cover.



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ You also have the minimum cover you need by law to use your car in some other countries. These countries are listed in the 'Where you can drive' section of your car insurance policy booklet
- Foreign Use – you can upgrade the level of cover for your car in some other countries for a maximum of 90 days per policy year. These countries are listed in the 'Where you can drive' section of your car insurance policy booklet. Please call us before you travel – we'll let you know the additional cost when you call



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, credit or debit card, or by monthly instalments on a date selected by you.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time we will reassess your policy and this may result in the premium going up or down.



How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.