

Motor Insurance

Insurance Product Information Document



Company: Stella Services

Product: Telematics Vehicle

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 a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover, and the terms and conditions.

What is this type of insurance?

This Telematics product meets the demands and needs of those who wish to ensure that any damage to their vehicle 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. This product will use data from the Telematics device installed in your vehicle to review your driving behaviour.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers.
- ✓ Legal liability for damage to other people's property up to £20,000,000.
- ✓ Cover up to the market value of your vehicle if it is stolen or damaged.
- ✓ Cover for windscreen repair and replacements.
- ✓ Personal Belongings up to £500.
- ✓ Personal Accident cover up to £10,000 in total per period of insurance for you and your partner.
- ✓ Hotel expenses up to £300 in total for all people in your vehicle.
- ✓ Medical expenses up to £400 per person.
- ✓ Onward travel up to £300 in total for all people in your vehicle, by taxi or other means of public transport of your choice in the UK.
- ✓ Replacement child car seats.
- ✓ New Vehicle Replacement if your vehicle is less than 12 months old and written off or stolen and not recovered (subject to availability).
- ✓ Unlimited cover for in-vehicle electronic equipment permanently fitted when the vehicle was made that is stolen or damaged. (£1,000 if permanently fitted after the vehicle was made).
- ✓ Removable in-vehicle electronic equipment that is stolen or damaged up to £1,000.
- ✓ Theft of vehicle keys up to £1,000.
- ✓ Lost vehicle keys up to £1,000.
- ✓ Misfuelling up to market value.
- ✓ Vandalism Promise – if you make a claim for damage to your vehicle 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 vehicle is hit by an uninsured driver, we'll cover your excess and the No Claim Discount won't be affected.
- ✓ 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.



What is not insured?

- ✗ Loss or damage caused by general wear and tear or depreciation.
- ✗ Theft or attempted theft if your vehicle is left unlocked, left with keys unattended, left with engine running or left with the window, roof panels or hoods open or unlocked.
- ✗ Use of your vehicle with your permission by someone who's not insured on your policy, by someone who's disqualified from driving or a purpose that's not allowed as per your certificate(s) of motor insurance.
- ✗ Loss or damage caused by frost or freezing, or damage due to ingress of water where you have driven through water that was avoidable.
- ✗ Loss or damage caused by a pet whilst in the insured vehicle.



Are there any restrictions on cover?

- ! We will not pay a claim if your vehicle 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.
- ! If you choose a non-approved repairer an additional £200 accidental damage excess is applicable.
- ! We will not pay a claim if you do not comply with our Telematics Supplementary terms and conditions as per Section 7 of the policy booklet.
- ! Your premium may be adjusted, or a policy cancelled, based on actual vehicle usage and location data.
- ! Repairs carried out at an approved repairer are guaranteed for 5 years unless you sell your vehicle.
- ! This policy only covers the vehicle shown on your policy schedule and certificate of motor insurance, or any courtesy vehicle provided to you by our approved repairer in the event of a claim.

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What is insured?

Optional Cover (available at an additional cost)

- Protected No Claim Discount – Subject to eligibility criteria. The No Claim Discount will not be affected provided you make no more than one claim in the same year of insurance.



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 vehicle excess.
- ! Uninsured Driver Promise – You need to provide the registration number and the make and model of the vehicle that hit your vehicle.
- ! New Vehicle Replacement – you must be the first and only registered keeper of your vehicle.
- ! To access Domestic Violence protection you must;
 - report the incident to the police and
 - provide a crime reference number.

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. Please note: your “Liability for automated vehicles in Great Britain” cover only applies in England, Scotland & Wales.
- ✓ You are covered in any member country of the European Union (EU) and also Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway, Switzerland, Bosnia & Herzegovina, Montenegro and Serbia and for full cover for a maximum of 60 days per policy year or 30 days in any one trip. Full details can be found in the ‘Where you can drive’ section of your vehicle insurance policy booklet.



What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge.
- A telematics device must be fitted as per the terms and conditions in your policy booklet under section 7.
- 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?

From the time stated on your schedule cover starts from the _____ and ends on the _____ or if the policy is cancelled.



How do I cancel the contract?

If you want to cancel the policy please contact your insurance intermediary.

- Full cancellation details are contained within your policy.
- If you cancel your policy you'll be entitled to a refund of any premium paid, less a charge for the number of days we've provided cover subject to no claim having been made during the period of insurance.