

Smart Driver Insurance Limited



Insurance Product Information Document

Company: Smart Driver Insurance Limited

Product: Comprehensive Car Insurance Policy

Product manufacturer and distributor: Smart Driver Insurance Limited is registered in Gibraltar (Company No:113530) and is authorised and regulated by the Gibraltar Financial Services Commission (Licence No: FSC1282B). Smart Driver Insurance Limited is also authorised and subject to limited regulation by the Financial Conduct Authority (Ref: 747916).

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This policy provides cover against damage to your car or damage caused by your car, as summarised below. You may also include optional policy upgrades, such as Breakdown Cover.



Your vehicle will be insured up to its market value at the time of any incident.

What is insured?

- ✓ **Your car:** We'll repair your car if it's damaged due to an accident/fire, stolen or if it is damaged maliciously. Our repairers will collect it and return it to you. Repairs are guaranteed for 5 years. If it is not economical to repair your car or if it is stolen and not recovered, we'll pay out a sum not exceeding the market value.
- ✓ **New Car Replacement:** If your car is less than 12 months old and you have owned your car from the date of first registration, we will replace your car with a new one of the same make, model and specification if available in territorial limits if your car:
 - has been stolen and not recovered; or
 - has been damaged and the cost of repairing your car is more than 55% of the list price including taxes.
- ✓ **Your injuries:** We'll pay £5,000 for death or certain serious injuries to you or your spouse, as a result of a road traffic accident in your car. We'll also pay medical expenses up to £100 for any person injured in your car.
- ✓ **Personal belongings:** If your personal belongings are damaged or stolen and aren't excluded under the "What is not insured?" section, we'll pay you up to £250.
- ✓ **Child equipment:** We'll pay to replace damaged or stolen child's car seats or pushchairs. We'll also pay up to £50 for loss or damage to other children's accessories.
- ✓ **Courtesy car:** Subject to restrictions, you'll get a Group A car (e.g. 1.0 litre) while we are repairing yours following an accident.
- ✓ **Locks:** If you lose your car keys or if they're stolen from somewhere other than your car, we'll pay you up to £1000 to replace the locks.
- ✓ **Windscreens and glass:** We'll repair or replace your windscreen and/or glass windows if they break, subject to an excess.
- ✓ **Third party injury:** We'll pay any costs you're legally responsible for as a result of an accident in your car that injures or kills another person (including passengers).
- ✓ **Third party property damage:** If an accident involving your vehicle causes damage to another person's property we'll pay up to £20,000,000.

Optional Cover

Protected no claims bonus: Your no claims bonus will only be reduced if you make more than 2 separate claims.



What is not insured?

- ✗ **Driving other cars:** This policy does not provide cover for you or any driver named on this policy when driving other cars under any circumstances. Your cover is for yourself and any named drivers to drive your car covered by us.
- ✗ **Modifications:** We don't cover non-standard parts unless they are manufacturers' optional extras or disability adaptations and you have declared them.
- ✗ **Licence:** You won't be covered if anyone named on your Certificate of Motor Insurance is driving without a licence or not in accordance with their licence.
- ✗ **Driving under the influence:** You won't be covered if the driver is found to be unfit or over the legal limit due to drink or drugs or fails to provide a specimen without lawful reason.
- ✗ **Poor security:** We won't provide cover if you leave your car unlocked or unsecured or where keys or other opening device have been left in the car.
- ✗ **Mis-fuelling:** We won't replace any parts that are damaged due to putting the wrong fuel in your car.
- ✗ **Incorrect use:** You won't be covered if the car is used for a purpose not shown in the permitted use section of the Certificate of Motor Insurance.
- ✗ **Personal belongings:** This policy doesn't cover money, debit/credit cards, tickets, vouchers, documents or any goods or samples carried in relation to business. Property taken from an open or unlocked convertible car will also not be covered, unless the property was locked in the boot or glove compartment.
- ✗ **Intentional or reckless damage:** You won't be covered for damage or injuries caused intentionally or through reckless actions.
- ✗ **Unauthorised use:** We won't pay out if your car is taken without your consent by someone who normally lives with you as part of your household or who is your partner.
- ✗ **Merchandise delivery:** This policy does not provide cover for any driver to carry out the delivery of goods.
- ✗ **Hire and reward:** You won't be covered if your car is rented out or used for payment (e.g. deliveries, taxiing).
- ✗ **Racing:** You won't be covered if your car is damaged as a result of formal or informal racing.



Are there any restrictions on cover?

- ! **Excesses:** We won't cover the first portion of any claim (the excess). The total amount of the excess will be confirmed on your Policy Schedule.
- ! **Total loss:** If your vehicle cannot be repaired we'll pay a cash sum to replace the car.
- ! **Market value:** The cost of replacing your car, with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. The amount paid out for your car shall not exceed its market value at the time of the incident.
- ! **Reduced settlements:** We may reduce payouts for items that were already worn or damaged.
- ! **Courtesy car:** A courtesy car is only provided if yours is repaired by one of our garages. We can't ensure it will be adapted for special needs or disabilities. A courtesy car is not provided if yours is stolen and is not recovered or is a total loss. A courtesy car won't be provided if your vehicle is a campervan or imported.
- ! **Audio, visual or electronic equipment:** If it is not permanently fitted by the manufacturer this cover is limited to £750 or 15% of the value of the car, whichever is lower.



Where am I covered?

- ✓ You're covered when driving your car in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ In addition to the minimum cover you need to legally drive in EU countries we'll provide the same level of cover for your car as described in your Certificate of Motor Insurance for 30 days when travelling in any country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra, Gibraltar, Monaco, San Marino and Liechtenstein.



What are my obligations?

- A SmartPlug must be installed in your car within seven days of the policy purchase date and within seven days of any subsequent change of vehicle under the policy. If a SmartPlug is not fitted during this period we may cancel the policy. See 'Smartdriverclub Policy Booklet' General Conditions of Your Cover.
- It is a condition of this policy that you have a fully operational Smartplug (Telematics unit) installed in your car and it is your responsibility to ensure that any party who has an interest in the ownership of your vehicle (such as your partner or a hire purchase company) has agreed that a Smartplug can be installed or enabled. See 'Smartdriverclub Insurance Policy Booklet'.
- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us without delay if any information on your Motor Proposal Confirmation or Policy Schedule is incorrect or changes or if you are planning on taking your car abroad for more than 30 days.
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise.
- If there is any incident or accident involving your car, you must notify us as soon as possible and within 48 hours. You must not admit that the accident is your fault or attempt to negotiate a settlement without speaking to us first. Unless it is in the interest of safety, you should not drive your car after an accident.
- You must report thefts, arson or malicious damage to the police and give us the crime reference number within 24 hours.
- If your car is involved in any type of claim you must tell us immediately if you're charged with a motoring offence or receive any notice of a motoring prosecution, inquest or fatal enquiry. You should also inform us about any court documentation you receive and send us any summons or bill within 48 hours.
- You must protect your car from loss or damage and ensure it is kept in a roadworthy condition.
- You need to let us know if you plan to leave the country for more than 30 days and are not taking your car.
- This policy is governed by English Law; unless we have agreed otherwise with you all communication will be in English.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card. If eligible, you can pay in monthly instalments by Direct Debit. Monthly instalments will apply for the duration of the policy.



When does the cover start and end?

Your policy will start at the date and time selected when you purchase your policy and will end one year from this date unless it is cancelled at an earlier date.

Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel at any time by calling us on **0330 058 6000** or writing to us at **Smartdriverclub Insurance, 25 Barnes Wallis Road, Segensworth East, Southampton, PO15 5TT**. Your cancellation will be subject to the relevant cancellation fee.