

# **KGM – Be Wiser Learner Driver**

**Policy Document**



## **IMPORTANT NOTE**

**This policy only provides cover for you whilst you are learning to drive. Once you have passed your driving test, all cover stops and the policy must be cancelled. Further information can be found on the following page and later in this document.**

## **Your Policy Documents**

You must read this document in conjunction with your policy Schedule and Certificate of Insurance. If any information contained in these documents is incorrect, please contact your Broker immediately. You must also notify your Broker of any other alterations required to your policy as soon as possible.

### **IMPORTANT**

You must report all claims whether or not it is your fault and whether you intend to make a claim or not. You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

### **Reporting Fraudulent claims**

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**. You can also report insurance fraud online at [www.insurancefraudbureau.org/report](http://www.insurancefraudbureau.org/report)



## **IMPORTANT INFORMATION REGARDING YOUR LEARNER DRIVER POLICY**

### **THIS INFORMATION MUST BE READ CAREFULLY**

- **This policy only provides cover for you whilst you are receiving driving tuition.**
- **If you pass your Driving Test before the expiry date of this policy, all policy cover stops from the point you pass your test (cover does not apply for you to even to drive home or to any other location once you have passed your test).**
- **You must notify your Broker immediately when you pass your driving test for cancellation.**
- **If you fail to notify your Broker once you have passed your Driving Test, you are liable to be prosecuted for driving without insurance if you continue to drive without replacement insurance cover in force as this policy will not be valid.**
- **If you are not the registered owner and keeper of the insured vehicle, the owner and keeper must have their own valid insurance policy in force throughout the duration of this insurance, as this policy will not cover them.**

Details of cancelling your policy can be found later in this policy wording.

If you have any queries regarding your policy please contact your Broker.

## **Introduction**

This is your Learner Driver policy document. This policy, schedule and any endorsements applying to your policy make up your insurance documents. You should keep these documents in a safe place.

The policy is designed to provide cover only for you whilst learning to drive in a car which is owned by you, a friend or a member of your family. If you do not own the car you are learning to drive in, the owner and keeper must insure the car separately throughout the duration of this insurance as this policy will not cover them.

This policy document and schedule describe the legal contract between you and us and it is important that you read them carefully to ensure they meet your needs.

## Contract of Insurance

Thank you for choosing to insure with KGM Motor. This document together with your policy schedule and Certificate of Insurance is a legally binding contract of insurance between you and us and does not provide anyone else with rights to enforce any part of this contract.

We have agreed to insure you subject to the terms, conditions and exclusions contained within this document and in any schedule of endorsements attached for the period for which you have paid the premium. This insurance applies within the territorial limits unless we specify otherwise.

This contract is subject to English law unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.

This document has been issued by KGM Motor under the authority granted by the Underwriting Byelaw (No. 2 of 2003).



**Neil Manvell – Motor Underwriter**

## Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. It tells you about the registers and databases that we and others have in place that help to detect and prevent fraudulent applications and claims and must be shown to any party related to this insurance. In accepting this insurance it will be understood that you have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

We will process your details in accordance with the Data Protection Act and/or other applicable legislation in force.

You are entitled to receive a copy of the information we hold about you. If you require a copy of your data or have any questions, please contact:

The Compliance Officer  
KGM Underwriting Services Limited  
2nd Floor, St James House  
27-43 Eastern Road  
Romford, Essex  
RM1 3NH

E-mail: [dpo@kgmus.co.uk](mailto:dpo@kgmus.co.uk)

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Tel: 0303 123 1113 or 01625 54 57 45

E-mail: [mail@ico.gsi.gov.uk](mailto:mail@ico.gsi.gov.uk)























































