

Private Car Insurance

Insurance Product Information Document

Company: KGM Motor

Product: **Be Wiser Learner Driver**



KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643.

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This policy summary does not form part of the Policy Document

What is this type of insurance?

Third Party Fire & Theft Motor Insurance



What is insured?

- ✓ Fire or Theft damage to your vehicle
- ✓ Third Party damage or bodily injury
- ✓ Audio Equipment (Annual Policies Only)
- ✓ Permanently fitted Sat Nav Equipment
- ✓ Legal Defence Costs



What is not insured?

- ✗ Any compulsory or voluntary excess on your policy
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism



Are there any restrictions on cover?

- ! Full terms and conditions can be found in our Policy Document which is available from your insurance advisor



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the Islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must notify your Broker immediately when you pass your driving test for cancellation of cover as this policy will no longer be valid
- Protect your vehicle from loss or damage
- Ensure your vehicle has a valid MOT test certificate if required to do so by law
- Keep your vehicle in a safe and roadworthy condition



When and how do I pay?

Terms and conditions of payment are agreed with your Insurance Broker



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You may cancel this policy at any time by contacting your Insurance Broker