

Private Car Insurance Insurance Product Information Document

Company: Premier Underwriting Limited

Product: Private Car Insurance Policy – Comprehensive Cover

Premier Underwriting Limited registered office: 37 Commercial Road, Poole, Dorset BH14 0HU. Registered in: England No. 3760475, authorised and regulated by the Financial Conduct Authority.

This Insurance Product Information Document provides a summary of the main coverage and exclusions of your motor insurance policy. This is standard information about this product which has not been personalised to your individual details or demands and needs. Complete contractual information on the product is provided in your motor policy documentation which consists of your proposal form or statement of fact, schedule, certificate, policy booklet and additional product information.

What is this type of insurance?

This is a Private Car Insurance Policy which provides Comprehensive cover. This means that the policy provides cover for loss of or damage to the insured vehicle caused by fire, theft, accidents or malicious acts. Cover is also provided for injury to other people, or damage to the property of other people for which you are legally liable.



What is insured?

Cover for your vehicle

- ✓ Loss of or damage to the insured vehicle
- ✓ Broken glass in the windscreen or windows of the insured vehicle
- ✓ Entertainment and communication equipment that is permanently fitted to the insured vehicle
- ✓ Personal property that is in or on the insured vehicle
- ✓ Replacement of vehicle locks following theft of the keys or key fob of the insured vehicle

Cover for you or your passengers

- ✓ Medical expenses for you or your passengers if injured as a direct result of an accident involving the insured vehicle

Cover for you, your spouse or civil partner

- ✓ Personal accident benefit for injury sustained as a direct result of an accident involving the insured vehicle, or while getting into, travelling in, or getting out of any private car

Your legal liability to other people

- ✓ Death of or bodily injury to any other person which has been caused by the insured vehicle and that you are legally responsible for
- ✓ Damage to the property of any other person which has been caused by the insured vehicle and that you are legally responsible for



What is not insured?

- ✗ Driving other vehicles. This policy does not cover you to drive any vehicle other than the insured vehicle
- ✗ Your excess, which is the amount you will have to pay in respect of each claim. Full details of excesses can be found in your policy schedule
- ✗ Loss of use of the insured vehicle
- ✗ Depreciation in value of the insured vehicle, wear and tear, mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit due to drink or drugs
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit for any reason
- ✗ Personal property that is money, telephones, goods or tools

Loss of or damage to the insured vehicle:

- ✗ Caused directly or indirectly through theft by deception, or arising from theft when the vehicle is left unattended with the ignition keys left in or on it
- ✗ Caused intentionally by you or any person with your permission or encouragement
- ✗ If at the time of the incident, it was under the custody or control of anyone with your permission who is not insured to drive under the policy
- ✗ Following the unauthorised taking away of the vehicle by a family member
- ✗ Arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- ✗ Caused by malicious damage, theft or attempted theft, unless this has been reported to the police and a crime reference number obtained
- ✗ While it is being used or driven in a way we do not cover. Full exclusions are described in your policy booklet



Are there any restrictions on cover?

- ! For claims for loss of or damage to the insured vehicle, we will not pay more than the market value of the vehicle at the time of the incident
- ! For glass and windscreen damage, cover is limited to £175 unless repair or replacement is carried out by our approved repairer
- ! Cover is limited to £250 for entertainment and communication equipment
- ! Cover is limited to £100 for personal property
- ! Cover is limited to £500 for theft of keys
- ! Cover is limited to £100 per injured person for medical expenses
- ! Personal accident benefit cover is limited to £2000 per person following any one accident
- ! We will not pay more than £20 million (including legal costs) in respect of any claim or series of claims for loss of or damage to the property of any other person and any other indirect loss arising out of damage to property for which you are legally liable



Where am I covered?

- ✓ Your cover is effective in the United Kingdom (England, Scotland, Wales and Northern Ireland) the Isle of Man and the Channel Islands
- ✓ We will extend your cover to apply to any country which is a member of the European Union and any other country which agrees to follow European Union Directives on motor insurance and is approved by the Commission of the European Union. Cover is extended for a maximum period of 90 days in any one period of insurance



What are my obligations?

- You must ensure all questions asked in the preparation of your quotation and contract have been answered honestly and to the best of your knowledge
- If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, you must notify us as soon as possible. You must let us know about any changes in respect of your details, the details of any person insured to drive under this policy, or in respect of the insured vehicle
- All accidents and claims must be reported to us within 24 hours, whether you want to make a claim or not, and whether your fault or not
- If any accident, injury, loss or damage occurs you must not admit fault, negotiate, refuse or promise to make any claim payment without our written agreement
- You must allow us to negotiate, defend or settle any claims on your behalf. You must co-operate with us and provide all reasonable assistance we may need



When and how do I pay?

You can pay for your premium annually by credit or debit card, or you can pay by Direct Debit in monthly instalments



When does the cover start and end?

Cover lasts for one year. The effective date and date of expiry of cover are specified on your certificate of insurance



How do I cancel the contract?

You can cancel your contract of insurance by notifying your insurance advisor



Additional Product Information

Please note that this additional product information does not describe the full terms and conditions of your policy with Premier Underwriting Limited. Please take time to read the insurance policy booklet and the Insurance Product Information Document to make sure you understand the cover your policy provides. You may also ask your insurance advisor for further details.

Please take care to ensure all questions asked in the preparation of your quotation and contract have been answered honestly, fully and to the best of your knowledge. Incorrect information could affect the price of your policy, result in your policy being cancelled, result in your policy being declared void, or lead to a claim being rejected or not fully paid.

During the preparation of your quotation and contract you will have answered questions about the insured vehicle and how that vehicle is to be used. Please ensure that you have given full and honest answers to these questions, including (but not limited to) questions about modifications to your vehicle (where it has been altered from the manufacturer's specification).

If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, please notify your insurance advisor as soon as possible. You must let them know about any changes which have occurred since you first provided your details. If you do not tell your insurance advisor about relevant changes, your policy may not be valid or may not cover you fully.

INSURANCE COMPANY

Premier Underwriting Limited for and on behalf of Premier Insurance Company Limited.

Premier Underwriting Limited is registered in England and Wales (Reg. No. 3760475) and its registered address is located at 37 Commercial Road, Poole, Dorset BH14 0HU.

TYPE OF INSURANCE

Private Car

SIGNIFICANT FEATURES AND BENEFITS:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Courtesy Car	May be available if you make a claim for damage to your Vehicle. Note a courtesy Vehicle is not guaranteed. Ask your insurance advisor for full details.	No cover is provided.	No cover is provided.
Windscreen Replacement – subject to excess shown on the certificate and/or schedule.	Yes – subject to an excess of £80, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Windscreen Repair – subject to excess shown on the certificate and/or schedule.	Yes – subject to an excess of £10, but cover may be limited if an approved repairer is not used. Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Replacement Car	Included – refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Personal Accident Benefits	Cover is provided to insured and spouse/civil partner (as defined in the Civil Partnership Act 2004) if aged under 70 at the time of the claim for death, loss of sight/limb(s). Refer to Section 1 of the policy.	No cover is provided.	No cover is provided.
Emergency Treatment Fees	Included – refer to Section 4 of the policy.	Included – refer to Section 4 of the policy.	Included – refer to Section 4 of the policy.
Foreign Use – the policy cover is extended to include foreign use in certain countries up to 90 days – refer to the "Driving Abroad" section of the policy booklet.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.	Yes – for Social Domestic and Pleasure purposes. Cover may be increased to include business use at an additional premium.

SIGNIFICANT/UNUSUAL EXCLUSIONS AND LIMITATIONS:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Excesses	A standard £100 Accidental Damage, Malicious Damage, Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	A standard £100 Fire and Theft excess applies in addition to any risk specific excesses. Refer to your insurance advisor for details of any risk specific excesses.	No excesses apply.
Entertainment and Communication Equipment – NOT permanently fitted to your Vehicle.	No cover is provided.	No cover is provided.	No cover is provided.
Fuel – kept in your vehicle or private garage.	No cover is provided.	No cover is provided.	No cover is provided.

	Comprehensive	Third Party Fire & Theft	Third Party Only
Keys left in or on your vehicle – Damage to or loss of your vehicle or its accessories through theft when your vehicle is left unattended.	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 1 of the policy.	No cover is provided unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to section 2 of the policy.	No cover is provided.
Driving an unsafe, damaged or unroadworthy vehicle or one with no valid MOT	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.	No cover is provided. Refer to General Exclusion 1 of the policy.
Towing – damage to or loss of any trailer/vehicle being towed.	No cover is provided.	No cover is provided.	No cover is provided.
Drink and Drugs – any accident, injury, loss, damage or liability.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.	No cover is provided if an accident happens whilst you or any person named as a driver under this motor policy is found to be over the legal limit for alcohol, is driving whilst unfit through drink or drugs, whether prescribed or otherwise, or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason. Refer to General Exclusion 9 of the policy.

ALL POLICIES

FRAUD PREVENTION – CUSTOMER VERIFICATION AND VALIDATION

During the preparation of your quotation and contract you provided details about you, other people named as drivers under the policy, the insured vehicle and how that vehicle is to be used.

To prevent or detect fraud we will check the details you have provided with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases, the Electoral Roll and the Register of Judgments, Orders and Fines. To validate your (and any persons named on the policy) driving history we may also check the available databases to confirm your licence status, entitlement and restriction information and endorsement/conviction data as well as any No Claims Discount you are claiming.

If there is a discrepancy between the information held on the databases and the information that has been provided to us during the application process, we will contact you to ask for documents to help us validate the correct details. There may be a simple explanation for the discrepancy, however we must query inconsistencies to ensure the data we hold is accurate. We may cancel your insurance policy if we believe fraudulent details have been provided so it is important that you respond to our requests in the timescales we give you.

For further details of how we may use your data and to view our full privacy policy please visit www.premierunderwriting.com/privacy-policy.

CANCELLATION

We hope you are happy with the cover this policy provides. However, you may cancel the policy within 14 days after it has been taken out or (if later) within 14 days of your receipt of the policy documents without giving any reason. If that happens, we will refund your premium after first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

The policy may also be cancelled:

- by you at any point by contacting your insurance advisor – full details of any charges can be found under the General Conditions contained in the policy.
- by us at any time by giving you 7 days notice of cancellation – full details may be found under the General Conditions contained in the policy.

You are reminded that it is an offence to keep a vehicle without insurance unless it is formally declared to the Driver and Vehicle Licensing Agency (DVLA) as being off the road via a Statutory Off Road Notification (SORN).

CLAIMS CONTACT DETAILS

CLAIMS TELEPHONE NUMBERS	CLAIMS ADDRESS
You should report immediately any accident or loss under the policy to: If cover is comprehensive: Freephone 0800 096 9629 If cover is non-comprehensive: Freephone 0800 096 9629 For all windscreen/window claims: Call 0345 075 1966. Calls to this number cost no more than your standard local or national landline rate.	Premier Claims Service PO Box 119 Cheltenham GL51 4YD

COMPLAINTS PROCESS

Premier Underwriting Limited is committed to providing you with a high-quality service and pay claims fairly and promptly under the terms of this motor insurance policy. If you have an enquiry or complaint regarding your insurance, please write to The Managing Director of Premier Underwriting Limited at:
Premier Underwriting Limited, Ocean 80, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.

Complaints that we or Premier Insurance Company Limited cannot resolve may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME ("FSCS")

If Premier Insurance Company Limited is unable to meet its liabilities under the policy, you may be entitled to compensation from the FSCS. You can get more information about compensation scheme arrangements from the FSCS.