

Motor Insurance

Insurance Product Information Document



Company: West Bay Insurance Plc

West Bay Insurance Plc. Authorised Insurers, registered in Gibraltar (Reg. No. 84085).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MKSTELCOMP09/21]

What is this type of insurance?

MKS Telematics - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



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
- ✓ Loss or damage caused accidentally, or as a result of malicious damage, fire and theft up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you or your partner (see Document of Insurance for definition) for death, loss of limb(s)/eye(s) up to the sum of £5,000
- ✓ Medical expenses. Up to £200 per person
- ✓ Personal belongings. Up to £200
- ✓ Courtesy car for duration of repairs authorised by us and completed by an approved repairer
- ✓ In-car entertainment & navigation equipment – unlimited cover if fitted as standard or up to £500 if not fitted as standard
- ✓ Foreign use. For up to 30 days in total in any period of insurance
- ✓ Replacement locks up to a value of £500 if your car key or the card entry system for the insured vehicle are lost or stolen
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount.
- ✓ Vandalism promise. If you make a claim caused as a result of vandalism, you will not lose your No Claim Discount.
- ✓ Emergency transport & accommodation. If you are not able to drive as a result of an incident covered under section A or B we will assist in getting you and your passengers to a safe location. We will also pay you up to £100 per person in respect of alternative transport to reach your destination or emergency overnight accommodation.
- ✓ Child car seat cover. If you have a child car seat fitted to the vehicle that is involved in a covered loss, we will cover the cost of replacing the seat even if there is no damage to it.



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule or in the Document of Insurance and can be advised to you by your insurance intermediary
- ✗ If your vehicle is damaged while a young or inexperienced person is driving, or is in charge of the vehicle, you will have to pay the excess as shown in the Document of Insurance
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Damage caused by frost unless you took precautions to protect the insured vehicle
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.
- ✗ Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! Section C 'Driving other cars', may be excluded from this policy. If included, it will show on your certificate of motor insurance and gives third party only cover (which means that if the car is damaged or stolen we will not pay the cost to repair or replace it). This section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition therefore please check your policy documents thoroughly and refer to your insurance intermediary if you are unsure as to whether this cover applies as you run the risk of driving the car with no insurance cover.
- ! Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! The telematics device fitted to your vehicle will monitor the number of miles driven. You may be required to pay extra premium to top up your miles if you are likely to exceed the mileage you declared when taking out your insurance. Should you exceed the agreed mileage and continue driving without topping up your mileage, then your policy may be cancelled.
- ! The telematics device fitted to your vehicle will monitor how, where, and when you drive. Should you drive at excessive speed for the road or in a dangerous manner then your insurance may be cancelled.
- ! Your telematics insurance is charged according to the miles you drive. If you cancel your policy and the declared miles are exhausted, then there will be no return premium. The premium charged will be calculated based on the time you have been on cover or mileage driven whichever is greater.
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



Where am I covered?

You are covered to drive in:

- ✓ UK
 - ✓ Any member country of the European Union for up to 30 days in total in any period of insurance
 - ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 30 days in total in any period of insurance
- You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

- Your telematics insurance is charged according to the miles you drive. If you cancel your policy and the declared miles are exhausted, then there will be no return premium. The premium charged will be based on time you have been on cover or mileage whichever is greater. Your insurance intermediary may also make an administration charge.