

Motor Insurance



Insurance Product Information Document

Company: INSHUR UK Ltd

Product: Courier Motor Policy

This policy is sold and administered by INSHUR UK Limited. INSHUR UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 916800 to carry on insurance distribution activities. INSHUR UK Ltd is registered in England and Wales company number 10830222. Registered office at 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE. This policy is underwritten by Wakam UK Limited which is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565. More details on Wakam can be found on the Financial Services Register (register.fca.org.uk).

This document provides a summary of the key information relating to this motor insurance policy only, intended to quickly give You an understanding of the product. It does not contain all of the details of the cover. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Capitalised terms in bold below are defined in the policy.

What is this type of insurance?

Commercial motor vehicle policy for courier, grocery or food delivery use including the carriage of goods for hire and reward. Your **Schedule** will show the cover You have.



What is insured?

o Included in Third Party Only cover

Your liability to others, arising out of an accident involving the **Insured Vehicle** while being used for permitted purposes, for:

- ✓ Death of or bodily injury to a third party (unlimited)
- ✓ Damage to other people's property up to £20,000,000
- ✓ Costs and expenses (including legal) up to £5,000,000 in connection with a claim or claims arising from any one incident made against You, if incurred with **Our** prior consent.

o Included in Third Party, Fire and Theft cover

Includes the above under Third Party Only Cover and in addition to this also includes:

Loss or damage to Your Vehicle;

- ✓ Damage to **Your Vehicle** because of a fire, theft, attempted theft, lightning or explosion.

- ✓ If **Your Vehicle** is stolen or written off, we will pay the:

- **Market Value**; or
- the estimated value that you last gave to **Us** (within the

Statement of Fact; or

- the sum paid within **Your** latest purchase receipt whichever is the lesser amount.

- ✓ Guarantee on repair work when you use one of **Our Approved Repairers**.

o Included in Comprehensive cover

Includes the above under Third Party, Fire and Theft cover and in addition to this also includes:

Loss or damage to Your Vehicle;

- ✓ Damage to **Your Vehicle** because of an accident, flood or malicious damage

Coverages included for cars & vans only:

- ✓ **Courtesy Car** – we'll provide a small car for the duration of repairs for social use only if You have an accident and use one of **Our Approved Repairers**, subject to availability. **Courtesy Cars** are not available for motorcycles and mopeds.

- ✓ Windscreen cover for replacing/repairing the glass with no reduction in no claims discount (up to 3 windscreen claims in the **Period of Insurance**). Windscreen cover not included for motorcycles and mopeds.



What is not insured?

o Exclusions applying to all cover levels

- ✗ Death or bodily injury to any insured person driving or with custody or control of the **Insured Vehicle**.
- ✗ Damage to goods carried and personal belongings.
- ✗ Any accident, injury, loss or damage whilst the **Insured Vehicle** is being used for purposes not described on **Your Certificate of Motor Insurance**, or while being driven by somebody not permitted to drive (or not having a correct and valid CBT in place and/or full driving licence).
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Any legal liability, loss or damage covered by another insurance policy.
- ✗ Any legal liability, loss or damage caused by the tipping operation of **Your Vehicle**.
- ✗ Any legal liability, loss or damage whilst **Your Vehicle** is being used as a tool of trade.

o Exclusions applying to Third Party Only cover

- ✗ Damage to **Your Vehicle**.
- ✗ Repair or replacement of windscreen.

o Exclusions applying to Third Party Fire and Theft cover – all the above plus;

- ✗ You will be responsible for the first part of any claim – This is known as the 'excess'. The Excess(es) will be shown on your policy schedule.
- ✗ Damage to **Your Vehicle** because of an accident, flood or malicious damage.
- ✗ Repair or replacement of windscreen.
- ✗ Any **Accessories** not permanently attached to **Your Vehicle**.
- ✗ Loss of or damage to **Your Vehicle** or its contents by theft/attempted theft or an unauthorised person taking and driving it if:
 - it has been left unlocked.
 - it has been left with the keys (or any form of keyless entry/ignition control device), in it or on it;
 - it has been left with the windows, roof panel or the roof of a convertible vehicle open; or
 - You have not taken reasonable precautions to protect it.
- ✗ Loss or damage to Your Vehicle as a result of deception.

o Exclusions applying to Comprehensive cover – all the above plus;

- ✗ Compensation for not being able to use **Your Vehicle**.
- ✗ Repair or replacement of windscreen for motorcycles & mopeds.
- ✗ **Courtesy Cars** are not available for motorcycles & mopeds.
- ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Damage to **Your** tyres unless caused by an accident to **Your Vehicle**.
- ✗ Any **Accessories** not permanently attached to **Your Vehicle**.
- ✗ Loss of or damage to **Your Vehicle** or its contents by theft or attempted theft or an unauthorised person taking and driving it if:

for cars & vans:

- it has been left unlocked.
- it has been left with the keys (or any form of keyless entry/ignition control device), in it or on it;
- it has been left with the windows, roof panel or the roof of a convertible vehicle open; or
- You have not taken reasonable precautions to protect it.

for motorcycles & mopeds:

- it was left unlocked, without the steering lock activated; or
 - it was left with the keys (or any form of keyless/ignition control device) in or on it; or
 - it was unattended for more than 30 minutes and/or not secured by a manufacturer recommended chain and padlock; or
 - **You** have not taken reasonable precautions to protect it.
- X** Loss or damage to **Your Vehicle** as a result of deception.

**Are there any restrictions on cover?**

- ! **Your Vehicle** can only be used for the purposes shown on **Your Certificate of Motor Insurance**.
- ! Special terms may apply to **Your** policy, these will be shown in **Your** policy documents.
- ! If a claim is made which **You** or anyone acting on **Your** behalf knows is false, fraudulent, exaggerated or provides false or stolen documents to support a claim **We** will not pay the claim, may cancel or void the policy and cover under this insurance will end.

**Where am I covered?**

- ✓ The **United Kingdom**.
- ✓ **We** will provide the minimum cover required when **You** visit any country which is a member of the European Union, Andorra, Bosnia and Herzegovina, Iceland, Norway, Serbia, Switzerland or Liechtenstein. There is no limit on the number of trips **You** can make in any **Period of Insurance** but each trip must be for no more than 30 days.
- ✓ Note that the minimum cover levels differ from country to country. This Policy may therefore provide **You** with less cover than you have in the **United Kingdom** and cover whilst abroad is for third party liability only up to the minimum legal requirement for that country. There is no cover for any loss or damage to **Your Vehicle**.

**What are my obligations?****Obligations applying to all cover levels:**

- **Your** premium is based on the information in the **Statement of Fact** which **You** (or **Your** broker) gave at the start of the insurance and when it is renewed. If **You** have failed to give **Us** complete and accurate information, this could lead to **Us** changing the terms of **Your** policy, refusing **Your** claim or the insurance not being valid.
- **You** must tell **Us** (or **Your** broker) immediately about any changes to the information **You** have already provided. Please contact **Us** (or **Your** broker) if **You** are not sure if information is relevant. If **You** don't tell **Us** about relevant changes, **Your** insurance may not cover **You** fully, or at all.

In the event of a claim or possible claim call 0808 164 6545:

- **You** must not admit to, negotiate on or refuse any claim unless you have **Our** permission.
- **You** must provide any help required to process and/or investigate any claim, including sending all correspondence relating to the incident.
- **You** must take all steps to prevent any loss, damage or injury.

Obligations applying to Third Party, Fire and Theft cover and Comprehensive cover:

- **You** will need to pay the agreed **Excess(es)** as shown in **Your Schedule**
- **You** will need to pay the agreed windscreen **Excess** as shown in policy documentation (applies to Comprehensive cover only)

**When and how do I pay?**

- If **You** have purchased a policy with **Us** directly, **You** must either pay for **Your** policy in full prior to the cover start date or by instalments through a payment plan agreed with **Our** premium finance providers.
- If **You** have purchased a policy with **Us** via a broker, **You** must contact them for full details on when and how to pay.

**When does the cover start and end?**

- The cover starts on the date that **We** have agreed with **You** and lasts until the date as agreed by **You** and noted in **Your Schedule**. **We** will send **You** (or **Your** broker) notice when **Your** policy is approaching renewal.

**How do I cancel the contract?**

- To cancel **Your** policy please call **INSHUR** on 0808 169 9165 or if **Your** policy has been purchased via a broker **You** should contact **Your** broker to discuss cancellation.

If You have a 30 day policy the following terms apply:

- **You** may cancel the insurance at any time by contacting **Us**, however, given the short-term nature of this policy no premium refund will be provided.

If You have an annual policy, the following terms apply:

- If **You** cancel this policy within first 14 days of cover or receiving the policy documents we will refund **Your** policy premium less a proportionate deduction for the time you have had cover, subject to a minimum amount of £25 (plus insurance premium tax where applicable), except where a claim has been made during the **Policy Period** in which case the full policy premium will be payable and no refund will be paid.
- If **You** want to cancel your policy after the 14 day period above **We** will refund your policy premium less a proportionate deduction for the time you have had cover and a £25 (plus insurance premium tax where applicable) fee, except where a claim has been made during the policy period in which case the full policy premium will be payable and no refund will be paid.
- Administration charges where applicable, are payable to **INSHUR** for the cost of arranging and handling **Your** policy.