

Comprehensive Motor Insurance

Insurance Product Information Document

Company: Gefion Insurance A/S Product: Commercial Vehicle Motor

Please note this Insurance Product Information Document is a summary of what is and isn't covered by this Policy. Full details of the terms and conditions are in the policy booklet and the schedule will show the information given to us by you, on which your quotation is based.



What is insured?

Loss of or damage to your car including:

- ✓ Vehicle registration number shown on your Schedule for accidental damage, fire and theft.
- ✓ We will cover the cost to repair or replace damaged parts, or will choose to pay you the appropriate amount to settle the claim
- ✓ If your vehicle is under one year old, and you are the first and only owner we will replace it with a new one of the same make and model if it is stolen and not recovered or has repair costs over 50% of the current UK Manufacture list price

Your liability:

- ✓ Third party liability cover for injury or damage you may cause to others or their property.

Other covers:

- ✓ Vehicle audio, navigation and entertainment equipment up to £500
- ✓ Your windscreen for replacement or repair
- ✓ Lost or stolen car keys up to £500
- ✓ Signage cover up to £500
- ✓ Tools cover up to £300
- ✓ A courtesy vehicle is not guaranteed but if available we will provide one in the event of a claim while your car is being repaired by one of our recommended repairers
- ✓ Loss or damage to personal belongings while in or on your vehicle up to the limit shown in your Policy Document
- ✓ Medical expenses up to the limit in your Policy Document
- ✓ If you are injured due to an accident and within 3 months this leads to death, permanent loss of sight or loss of limbs, you are covered up to the limit in your Policy Document
- ✓ If you are involved in an accident and cause any injuries or death, all amounts you may be legally liable to pay are covered

Optional covers:

- No claim discount protection, which is the protection of your no claim discount for up to two claims in a three year period during the life of your policy.



What is not insured? (Key exclusions only)

- ✗ Any values above the Schedule limits
- ✗ Anything above our share of costs where dual insurance is in place
- ✗ Any loss resulting from illegal acts, such as terrorism, road rage or deliberate acts, or where the vehicle is being used for purposes not shown on the Certificate
- ✗ Damage or loss due to wear and tear
- ✗ Your policy excesses (voluntary and compulsory) as shown in your Schedule
- ✗ If you do not use our recommended repairer the maximum we will pay for repair or replacement glass is £100 over and above the amount of glass excess applicable
- ✗ The cost of draining fuel from your vehicle in the event of misfuelling
- ✗ Damage to your vehicle if it is used whilst declared off the road under a Statutory Off Road Notification (SORN)
- ✗ Damage or loss if the vehicle was taken due to deception or fraud, or if the vehicle was left unlocked and unattended
- ✗ Damage or loss to trailers, caravans or disabled motor vehicle being towed
- ✗ Damage or loss caused by anyone not named on the Certificate
- ✗ Damage or loss caused by family or someone living with you taking the vehicle without permission
- ✗ Damage or loss when the driver is unfit through drink or drugs
- ✗ Damage or loss caused by radioactivity, war, riot, pollution, pressure waves, pets or through use on airfields, track days and off road events
- ✗ A courtesy vehicle if your vehicle is stolen or we decide that your vehicle is a total loss
- ✗ No claim discount protection unless selected



Are there any restrictions on cover?

- ! Endorsements may apply to your policy and will be shown in your Schedule if applicable
- ! Driving outside the countries listed in the 'Where am I covered?' section below
- ! Claims maybe reduced or rejected if it is found the information that you have provided is not accurate
- ! The policy may be cancelled or voided from the start date if it is found the information that you have provided is not accurate We have full discretion regarding any claim made and may take over, defend or settle the claim as we deem appropriate

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Where am I covered?

- ✓ Fully comprehensive cover: In the UK, the Isle of Man and the Channel Islands, and during sea journeys between these islands.
- ✓ Minimum cover required by law (usually equivalent to Third Party only cover): Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland



What are my obligations?

- To take reasonable care to ensure information provided or confirmed to us before you enter into, vary or renew your policy is accurate and not misleading
- To tell us immediately if any details on your Schedule change or are inaccurate
- To tell us immediately if any medical or physical condition affects the driving abilities for any driver on the insurance
- To tell us immediately if any driver on the policy has a motor insurance voided, cancelled or has special terms imposed
- To tell us immediately of any incident which may lead to a claim made by you or by a third party
- To cooperate with us and our suppliers to manage your policy and settle any claim made
- To pay your premium due on the agreed dates and in full
- To provide any requested documentation when asked
- To take reasonable steps to protect your car and contents and to keep it in a roadworthy condition
- To allow us to examine your car at a reasonable time
- To not commit fraud or any other illegal act



When and how do I pay?

Please discuss payment methods with your broker.



When does the cover start and end?

Your current policy schedule shows the start date as requested and the end date. You will be contacted prior to the renewal date with details of the renewal terms for the following year.



How do I cancel the contract?

You may cancel this policy at any time by contacting your broker via telephone, email or in writing. For full details please refer to your policy wording.



Using your personal information

Tansar Holdings Limited acts as a data controller of your personal information. We collect and process information about you to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud detection and prevention. These purposes may involve sharing your information with (and obtaining information from), third parties such as credit agencies, brokers, service providers, expert advisors, regulators, fraud prevention agencies or loss adjusters.

Calls to our offices may be recorded to help us monitor and improve the service we provide. For further information on how your information is used and your rights relating to that information please see our policy documentation.