

Private Motor Insurance

Insurance Product Information Document

Company – Kinetic Underwriting Concepts Limited – an underwriting agency which is authorised and regulated by the Financial Conduct Authority. Firm reference number: 301651. Kinetic Underwriting Concepts Limited is a company incorporated and registered in England and Wales (company number 04065837) which has its registered address at 29 The Avenue, Potters Bar EN6 1EG.

Insurer – Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Product: Kinetic Allianz Specialist Vehicle Policy

This document provides a summary of the key information relating to this motor insurance policy. It should be read together with the Policy Booklet, Policy Schedule and Certificate of Motor Insurance. Please refer to the Policy Booklet for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

All motorists are required, by law, to insure their vehicles in order to drive them on roads and in public places. Motor insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select, a summary of which is provided below.



What is insured?

Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million)
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen
- ✓ Unlimited cover for loss/damage to factory fitted in-vehicle entertainment equipment. £500 limit for non factory fitted in-vehicle entertainment equipment

Comprehensive:

- ✓ Accidental damage cover for your vehicle in addition to third party fire and theft cover
- ✓ We'll give you & your spouse/civil partner £5,000 of Personal Accident cover
- ✓ We'll give you up to £200 of Personal Belongings cover. This increases to £3500 if your vehicle is a motorhome, including awning & gas bottle cover up to £1000 and camping equipment up to £250
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it up to value of £1000 if authorised repairer used
- ✓ Medical expenses up to £250

Optional extras:

Please check your quotation or policy documents to see if these are applicable on your policy.

- **Protected No Claim Discount (NCD)** If you have earned 5 or more years NCD and providing no-one on the policy has had a claim of any type in the last 3 years, for an additional premium you may choose to protect your NCD.
- **Agreed Valuation** Subject to acceptance criteria, you may have an agreed valuation on your policy. If this is required, please contact your insurance intermediary.



What is not insured?

- ✗ Excesses (including windscreen and windscreen repair). Where an excess applies you will be required to pay this in the event of a related claim. Excesses will be shown on your quotation or policy schedule
- ✗ Driving other vehicles benefit is excluded
- ✗ General wear and tear including to tyres, brakes etc.
- ✗ Loss of, or damage to your vehicle if it was unoccupied and was unlocked with the ignition key or other removable ignition device in or on the vehicle
- ✗ Your vehicle if it is kept on the road overnight. Please ensure you have declared your parking arrangements correctly, otherwise the insurance may be invalid and a claim will not be paid

Optional extras:

- Protected No Claim Discount. Protected No Claim Discount doesn't guarantee that your premium won't increase.



Are there any restrictions on cover?

- ! Extended Personal Belongings cover for motorhomes has a single article limit of £500
- ! Usage of the vehicle is restricted to that declared on your Certificate of Motor Insurance
- ! Personal Accident cover applies to incidents occurring whilst travelling in or getting into or out of any vehicle and only for persons under 75
- ! If the authorised windscreen repairer is not used, cover is limited to £300 or £500 If the vehicle is a motorhome



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in any country of the European Union and Andorra, Gibraltar, Iceland, Monaco, Norway, San Marino, Serbia, Switzerland and the Vatican City.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance, such as changing of parking arrangements, address or usage. A premium adjustment charge of £10 may apply.
- Premiums must be paid on time.
- You should ensure that your vehicle is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your vehicle is fitted with an alarm, immobiliser or tracker, these must always be on and working when your vehicle is left unattended. Keys or ignition devices must also be removed, windows and sunroofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Certificate of Motor Insurance for the claims contact number.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your insurance intermediary. Your insurance intermediary may also be able to offer a monthly instalment plan.



When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Certificate of Motor Insurance. The policy is renewable each year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy. If you choose to do this and cover has not yet started, you are entitled to a full refund of any premium paid.

Please call the insurance intermediary who provided you with insurance policy, to cancel the policy.

Within Reflection Period

If cover has started we will charge a pro-rata calculation for the period of cover you have had plus £25 and insurance premium tax. The full annual premium must be paid if you make a claim for the total loss of your vehicle.

Outside Reflection Period

We will charge a pro-rata calculation for the period of cover you have had plus £25 and insurance premium tax. The full annual premium must be paid if you have made a claim that was your fault or if we are unable to reclaim our outlays from the responsible party.