Motor Insurance

Insurance Product Information Document (IPID)

Company: Somerset Bridge Insurance Services Limited
Product: Comprehensive Private Car Cover – 5 Star Defaqto (EV)

Insurers: Alwyn Insurance Company Limited (Reg. No. 10621) and Watford Insurance Company Europe Limited (Reg. No. 112869) are licensed and based in Gibraltar and are regulated by the Gibraltar Financial Services Commission.

Please review your Statement of Insurance which confirms the responses you gave to questions asked when taking out cover. Complete information about your insurance cover is shown on your Certificate of Motor Insurance and Motor Insurance Schedule. The Policy Wording gives all terms and conditions.

What is this type of insurance?

This is a consumer contract providing an insurance policy for comprehensive cover on your Electric private car. This means your car is covered for accidental damage, damage caused by fire, theft and attempted theft. This policy satisfies the requirements of the Road Traffic Act.



What is insured?

When the car insured under this motor insurance policy is involved in an accident or incident of fire, theft or attempted theft we will provide the following cover:

Cover for your car

- ✓ Loss or damage to your car
- ✓ Loss or damage to your electric vehicle's battery, charging cables, chargers and adaptors
- ✓ Loss or damage to permanently fitted in-car entertainment, communication and navigation equipment
- ✓ Repair or replace broken glass
- ✓ 5-year guarantee on vehicle repairs
- ✓ Cover whilst your car is being repaired or serviced
- ✓ New Car cover
- ✓ Theft of car Key(s)
- ✓ Vandalism Promise

Cover for you

- ✓ NHS Emergency medical treatment
- ✓ Personal accident cover
- ✓ Medical expenses
- ✓ Personal belongings carried in your car
- ✓ The cost of replacing children's car seats and booster seats
- ✓ Courtesy Car while your car is being repaired
- ✓ Uninsured Driver No Claims Bonus protection
- ✓ Overnight accommodation & transport following a claim
- ✓ 30 days of Full Policy Cover (Comprehensive) whilst abroad

Cover to other people

- ✓ Property damage and injury to other people arising from an accident
- ✓ Property damage and injury to other people arising from an accident when your car is used in any country which is a member of the European Union
- ✓ Injury to other people arising from tripping over the charging cable of your electing vehicle when it is attached to your vehicle



What is not insured?

- X The first part of any claim that you have agreed to pay (the Excess).
- X No glass cover for any damage to sunroofs, roof panel, convertible roofs, lights or reflectors whether glass or plastic.
- X No Cover is in place to release your impounded car from a government or public authority.
- X Loss or damage to your car which happened outside the period of insurance shown on your Certificate of Motor Insurance.
- X Loss or damage to your car or accessories when your car is left unattended and is not closed and locked.
- X No cover is in place for driving any car other than the one this policy covers, which is shown on your Certificate.
- X Any loss, damage or injury caused by a person who is not named as a driver on the Certificate.
- X Any loss, damage or injury caused by a person who does not hold a valid driving licence or has been disqualified from driving.
- X Any loss, damage or injury caused by a person who is driving whilst under the influence of drink or drugs.
- X Any loss, damage or injury caused by a person who is convicted of causing injury or death by dangerous driving.
- X Any loss, damage or injury caused by charging cables where trip hazards have not been mitigated
- X Loss or damage to your car through deception by someone who claims to be a buyer, agent or service provider.
- X Loss or damage to your car if it is fitted with any security devices, equipment, alarms, immobilisers or tracking devices and they are not on or not in use when the vehicle is left unattended.
- X Loss of or damage to accessories (excluding any charging cables, charger and adaptors) and spare parts by theft if your car is not stolen at the same time.
- X Deliberate use of the car to cause damage to other vehicles or property, or injury.
- X Any loss, damage or injury caused if your car is being used for something that is not allowed. This will be clearly shown on your Certificate of Motor Insurance under Exclusions.
- X Fraudulent or exaggerated claims.
- X Any loss, damage or injury caused if your car is in poor condition and not fit to be on the road (roadworthy).
- X Loss of keys.
- X Loss of use of your car (including the cost of hiring another vehicle).
- X Any storage charges unless You tell us about them and we agree in writing to pay for them
- X Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- X If your vehicle is affected by a cyber act/incident which results in any damage, loss of use or loss of, corruption or access to data.

Are there any restrictions on cover?

! If your car causes damage to property during an accident, we will provide cover up to £20,000,000 for the property, and up to £5,000,000 for legal costs and expenses.
! Repairs by a non-approved repairer will have an additional excess of £200.
! The most we will pay is the market value of your car at the time of loss or damage.
! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities.
! We will only provide cover for legal fees and expenses if you have asked us to and we have agreed to in writing.
! Medical expenses are limited to £100 per each injured person.
! New Car cover only applies if you are the first and only registered keeper and legal owner; and within 24 months of it being registered as new, your car suffers damage where the cost of repair is estimated by us to be more than 59% of the current list price (including taxes) of your car at the time of the damage; and your car's recorded mileage at the time of the loss is not more than 15,000 miles; and your car is not an import and was sourced and supplied as new in the United Kingdom.
! If you use anyone other than Glass Helpline to repair or replace broken glass, cover is limited to £100 for a repair or £150 for a replacement.
! Cover for in-car entertainment, communication, electric car battery, cables and navigation equipment has unlimited cover but is limited to items which are permanently fitted to your car and are part of the car's original specification, fitted by the manufacturer/dealer from first registration.
! Loss or damage to your car, while it is being repaired or serviced, is only covered if it is being driven or worked on by a garage employee.
! The Uninsured Driver Promise only applies if you provide us with the make, model, and vehicle registration of the other vehicle involved in the accident and you are not in any way to blame for the accident.
! Personal accident cover is limited to £7,500 and does not apply if the injured person is less than 21 years of age or 70 years and over at the time of the accident.
! Personal belongings cover is limited to £500
! Theft of car key(s) is covered up to a maximum of £1,500 per period of insurance. Cover for stolen keys will only apply if the theft is reported to the Police and a crime reference number is provided.
! Courtesy car is limited to a small manual hatchback and subject to availability and only provided if your car is repairable.
! Vandalism Promise will only apply if you report the incident to the police and provide us with the crime reference number.

Where am I covered?

✓ Your policy applies in the United Kingdom (England, Scotland, Wales and Northern Ireland) and the Isle of Man.
✓ You are also given the minimum cover needed to use your car within the European Union (EU), European Economic Area (EEA) and Green Card Free Circulation Area (GCFCA).
✓ Cover outside of the Territorial Limits only applies for the purpose of Social, Domestic and Pleasure.

What are my obligations?

- You must make sure that you have paid for your insurance policy. If you have not paid in full, but have chosen to pay by monthly instalments, you must complete all payments as required. If you fail to pay for your policy, it will be cancelled.
- You must take care of your car, making sure that it is kept in a safe and roadworthy condition.
- You must let your Broker know if there are any changes to your personal details or changes to your car.
- You must tell us about any accident or incident involving your car within 24 hours, even if you don't want to make a claim.
- You must answer all questions honestly, accurately, and to the best of your knowledge when; taking out cover; or when telling us about an accident; letting us know about changes; or any other reason that would require contact.
- Windscreen and glass cover claims must be made within 30 days of the incident.

When and how do I pay?

You must pay for your insurance cover when you take out the policy, even if the policy is not due to start immediately. Payment can be made in full by debit or credit card. You can also pay by monthly instalments, however, you will need to contact your Broker directly to arrange this. If you do choose this monthly option, you will need to pay a deposit by debit or credit card. You will then need to set up a direct debit to pay the rest of the premium by monthly instalments. Payments can be made online or via telephone to your Broker.

When does the cover start and end?

The duration of your policy is 12 months. You are covered for the Period of Insurance that is shown on your current Motor Insurance Schedule and Certificate of Motor Insurance.

How do I cancel the contract?

If you wish to cancel your policy, you must contact your Broker via email, telephone, or in writing.
If you cancel your policy, you will be charged for the days from the start of the policy to the date it is cancelled. You may be charged additional fees by the Broker for arranging your insurance policy. You may also be charged a cancellation fee by the Broker; contact your Broker for information. If you have made a claim or a claim is made against you, you will not be entitled to a refund.