

Misfuelling Assistance

Insurance Product Information Document

This policy is underwritten by Financial & Legal Insurance Company Limited company number 03034420. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915.

Company: Financial & Legal Insurance Company Limited

Product: Misfuelling Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Misfuelling Assistance is an insurance that is intended to cover your vehicle in the event of putting the incorrect fuel in your vehicle.



What is Insured?

- ✓ Misfuelling both on the forecourt on-site and once the vehicle has been driven away from the forecourt
- ✓ Up to £250 incl VAT per claim
- ✓ Draining and flushing the fuel tank on site using a specialist roadside vehicle or recovery of the vehicle, the driver and up to 6 passengers to the nearest repairer to drain and flush the fuel tank
- ✓ Replenishing the fuel tank with 10 litres of the correct fuel



What is not Insured?

- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum
- ✗ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained
- ✗ Any defect arising directly and/or indirectly as a result of misfuelling or a defect which existed before the incident of misfuelling.
- ✗ General wear and tear or neglect of the vehicle.
- ✗ Any misfuelling that happens during the first 24 hours after you take out cover for the first time
- ✗ Travel outside the UK



Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate and valid road fund licence where applicable
- ! You are only covered for the vehicle shown on your policy schedule
- ! You will be responsible for paying any costs in excess of £250 per claim
- ! You are covered for no more than three claims each year per policy period
- ! Commercial vehicles in excess of 3.5 tonnes
- ! Any misfuelling that happens during the first 24 hours after you take out the policy



Where am I covered?



Cover is provided in the United Kingdom, which includes Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands.



What are my obligations?

- You should notify us of any changes of vehicle during the policy term
- Your vehicle should be serviced regularly in line with the manufacturers recommendations
- You must pay the premium on time
- Any person driving the vehicle must have a valid driving licence



When and how do I pay?

You can pay your premium as a one-off payment annually



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule



How do I cancel the contract?

- You may cancel this policy within 14 days of its inception without any premium charge provided that there have been no claims.
- You may cancel this policy at any time, however no refund of premium will be available.