



Insurance Product Information Document



Motor Insurance

[Name of company] [Name of specific product]

What is and what is not covered by this motor insurance policy?

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.



What is this motor insurance?

This motor insurance policy provides cover against damage to your car or damage caused by your car. ^①



What is insured?

The policy covers the following types of damage or risk: third party liability for damage caused to another vehicle or person, damage caused by theft or total loss, damage due to attempted theft or break-in, damage due to fire and nature, window damage, and assistance after an accident, such as towing, replacement transport or emergency repairs.

You may also optionally include additional items, such as roadside assistance. ^①



What is not insured?

You will not be insured where damage is caused intentionally, while driving without a licence or while driving under the influence of drugs or alcohol. You will also not be insured in the case of damage caused while the car is rented or used to transport people for payment. ^①



Please note

Text of note: most common question, complaint or misunderstanding, or additional information to highlight. ^①



How and when to pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, direct debit or debit/credit card. ^①



What are your obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible and within 72 hours. ^①



When does the cover start and end?

Your cover will take effect on the date stated in your policy. After the first year, you can cancel your insurance by notifying us in writing. ^①