



# Insurance Product Information Document

**Commented [IE1]:** Company logo

**Commented [IE2]:** This is required under Article 20(7)(f) of IDD.



## 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.

**Commented [IE3]:** This is based on the requirement under Article 20(7)(g) of IDD.

**Commented [IE4]:** Certain flexibility should be left to the design and colour of icons at national level. For example, the euro symbol may be replaced with other currency symbols appropriate to the national market.

**Commented [IE5]:** This covers Article 20(8)(a) (information about the type of insurance)

**Commented [IE6]:** The content within each of the different sections of this document is included for illustrative purposes only.

**Commented [IE7]:** The information icon allows for a layered approach where more detailed explanations can be provided for the different sections.

**Commented [IE8]:** This covers Article 20(8)(b) (main risks insured).

This section should remain flexible both in terms of the length of the section and how the information regarding the contents is best presented to consumers, depending on national requirements and preferences. This may, for example, also include the use of icons for the different types of coverage.

**Commented [IE9]:** This covers Article 20(8)(b) (summary of the excluded risks) and (d) (main exclusions where claims cannot be made).

This section should remain flexible both in terms of the length of the section and how the information regarding the contents is best presented to consumers, depending on national requirements and preferences. This may, for example, also include the use of icons for the different types of coverage.

**Commented [IE10]:** This optional section offers the flexibility to include any additional relevant information about the product that may be useful or helpful to draw consumers' attention to.

**Commented [IE11]:** This covers Article 20(8)(c) (means and duration of payments)

**Commented [IE12]:** This covers Article 20(8)(e)(f) and (g) (obligations at the start of the contract, during the contract and in the event of a claim)

**Commented [IE13]:** This covers Article 20(8)(h) (term of the contract) and (i) (means of terminating the contract). As this is intended as a pre-contractual and non-personalised document it is not possible to include specific start and end dates. It may, for example, state that the contract will be of 12 months duration and will begin on the date stated in the consumer's policy.



#### What is this motor insurance?

This motor insurance policy provides cover against damage to your car or damage caused by your car. <sup>①</sup>



#### 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. <sup>①</sup>



#### 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. <sup>①</sup>



#### Please note

Text of note: most common question, complaint or misunderstanding, or additional information to highlight. <sup>①</sup>



#### 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. <sup>①</sup>



#### 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. <sup>①</sup>



#### 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. <sup>①</sup>