

Motor Insurance

Insurance Product Information Document

Company: China Taiping Insurance (UK) Co Ltd

Product: Motor Insurance

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA Firm Reference Number 202690 (Registered in England & Wales Company No: 1766035)

This document provides a summary of the insurance cover, main exclusions and restrictions; and is not personalised to your individual needs. Please refer to the Policy Summary for more details including important legal information about the contract and the Policy itself for all terms and conditions.

What is this type of insurance?

This Motor insurance policy provides the compulsory cover for injury to other people or damage to their property that you need to drive a vehicle on a public highway. You can also insure against loss or damage to your own vehicle, and other additional covers, as set out below.



What is insured?

Third Party

- ✓ Your legal liability to other people arising from an accident in case of injuring other people or damaging their property, including when involving a trailer or vehicle you are towing.
- ✓ Legal costs and expenses to defend you at any Coroners Inquest or on a charge of manslaughter or causing death by dangerous or reckless driving.
- ✓ Emergency Treatment cost as per the Road Traffic Act.
- ✓ Minimum compulsory insurance required to enable you to drive your vehicle in any country that is a member of the European Community or that the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC. All such countries are also listed at the back of your Certificate.

Third Party, Fire and Theft

All of the above plus

- ✓ Loss of or damage to the vehicle and its accessories and spare parts whilst in or on the vehicle caused by fire, lightning, explosion, theft or attempted theft.

Accidental Damage

All of the above plus

- ✓ Windscreen damage repairs or replacement when broken and any scratches to the bodywork caused by its breakage.
- ✓ Damage or malicious damage to your vehicle and its accessories and spare parts whilst in or on the vehicle.
- ✓ £5,000 for you or your spouse in case of Death or Permanent Disablement as a result of an accident with the vehicle;
- ✓ Medical expenses incurred as a result of an injury during an accident with the vehicle up to £250 for each person injured.
- ✓ Up to £100 for loss of or damage to personal effects when carried in your vehicle caused by an accident, fire or theft

Optional Additional Covers

Foreign Use

- ✓ When you are abroad, extend your policy to provide the same level of cover as you have in the UK
- ✓ If you have to pay Customs Duty on your car in these countries due to repairs covered under this policy, we will pay these costs



What is not insured?

Third Party

- ✗ Damage to your own vehicle or any trailer or vehicle you tow;
- ✗ Liability covered by any other insurance.

Third Party, Fire and Theft

All of the above is excluded in addition to the following exclusion

- ✗ Unless in a locked garaged at the time of the loss, an excess applies to this section as shown on your schedule
- ✗ Loss or damage to the vehicle or its contents, whilst the vehicle is left unlocked and unattended or if the ignition keys are left in the vehicle

Accidental Damage

All of the above is excluded in addition to the following exclusions

- ✗ Windscreen excess as shown on your schedule for any replacements or bodywork scratches repairs.
- ✗ Accidental Damage excess as shown on your schedule;
- ✗ Young and/or inexperienced driver excess of £250 for under 21 years old and £150 for 21-24 years old or inexperienced drivers (held full UK license for less than one year).
- ✗ Wear and Tear, loss of use, mechanical or electrical breakdown, damage to tyres and loss of value following repairs.
- ✗ Death or injury if not wearing a seatbelt, committing suicide or under the influence of alcohol or drugs.
- ✗ Deceased or injured individual being over 70 years old at the time of the accident.
- ✗ Personal effects such as money, any goods carried in connection with any business or trade and anything insured elsewhere.

Optional Additional Covers Exclusions

- ✗ Any transits of more than 65 hours.



Are there any restrictions on cover?

Endorsements:

- ! Whether these are printed onto the wording or typewritten on your policy schedule, endorsements override the policy wording and may increase, reduce or limit the amount of cover provided.

No Claims Discount

- ✓ No Claims Discount is also available as shown in Section 6 of the Policy Wording

Protected No Claims Discount

- ✓ Subject to additional premium, we can offer a Protected No Claims Discount

Servicing / Repair and Transit

- ✓ Cover extended, but only in relation to you, to when your car is with a member of the motor trade for maintenance or repair.
- ✓ Loss of or damage to your vehicle while in transit by sea, including loading and unloading, between ports in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and any country where Foreign Use has been agreed by us.

- ! You and any authorised drivers need to have a valid UK license or, alternatively, an international permit but only if resident in the UK for less than 1 year.
- ! Your vehicle must be maintained and kept in roadworthy conditions at all times.
- ! If we are obliged to make a claim payment solely because of the compulsory insurance law in any country in which the policy applies, and which otherwise we would not have been liable to pay, we reserve the right to recover that amount from you and/or person who incurred liability.
- ! The maximum amount we will pay in respect of damage to third party property will not exceed £20,000,000



Where am I covered?

- ✓ This Policy covers your vehicle in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. You also have the minimum compulsory insurance required to enable you to drive your vehicle in any country that is a member of the European Community or that the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC.

If you have purchased optional Foreign Travel cover, and you are insured for Fire, Theft and / or Accidental Damage cover for loss or damage to your vehicle will be extended to include whilst driving in the following countries.

This cover can be extended to Fully Comprehensive subject to an additional premium. These countries are:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.



What are my obligations?

We have used the information in your Statement of Fact or Proposal form and correspondence to us to provide your quote. Please check that all the information is correct. Failure to do so may affect your policy including claims not being paid or fully paid.

Please inform us if you have any change in circumstances detailed in your proposal form or the below:

- Your car has changed or you have modified its performance.
- You have overrun your international driving permit- only valid for 1 year since resident in the UK.
- The address where you normally keep your car has changed.
- Have an insurance cancelled by an insurer.
- Have any motoring offences including convictions, endorsements, penalty points, speed camera offences, disqualifications or criminal prosecutions pending.
- You change the use of your car, need another driver added or you change occupation.

In case of accident you should not make any liability admission or offers without our written consent



When and how do I pay?

You can pay your premium all at once or by monthly direct debit..



When does the cover start and end?

This is an annual policy and your dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

You can cancel at any time by telling us either over the phone or in writing. If you cancel the policy after it has started we will return any premium paid less a charge for the number of days for which cover has been given. We will not refund any premium if you have made a claim or if one has been made against you during the period of cover

Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated

Automatic renewal of your policy

The product has an opt in opt out autorenewal selection and clients can change their preferred choice at any time.