

Private Car Insurance

Insurance Product Information Document

Product: Car Care Plan Drive Away

Company: KGM Motor



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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass Repair or Replacement (**if shown on your schedule of insurance**) – unlimited cover provided our approved glass supplier is used and is subject to a standard £500 compulsory windscreen excess per claim (cover excludes sunroof and glass roof panels). If our approved supplier is not used, then the £500 windscreen excess will still apply, but cover will be restricted to a maximum of £100 after your excess is deducted
- ✓ Personal belongings cover and Child Seat cover
- ✓ Replacement keys and locks cover
- ✓ Medical Expenses cover
- ✓ Foreign Use



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss of or damage to your vehicle, where possession of it is gained by deception
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ If the vehicle value is £65,001 or over, we will not be liable for any loss or damage as a result of a theft or attempted theft unless the vehicle has a Thatcham Category S5 Tracking System or a Thatcham Category S7 Asset Location System that has been installed by an approved person or company and is active and in full working order. The following vehicles are excluded from this requirement: KIA EV9, Genesis GV80, G80, GV60, GV70, Polestar 2,3,4
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Driving Other Cars is **excluded** from cover
- ✗ We will not make any payment if there is cover under another policy



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! If you choose not to use our approved vehicle repairer an additional £250 excess applies
- ! Theft cover. If the vehicle value is £65,001 or over, we will not be liable for any loss or damage as a result of a theft or attempted theft unless the vehicle has a Thatcham Category S5 Tracking System or a Thatcham Category S7 Asset Location System that has been installed by an approved person or company and is active and in full working order. The following vehicles are excluded from this requirement: KIA EV9, Genesis GV80, G80, GV60, GV70, Polestar 2,3,4
- ! No Claim Discount cannot be earned under this policy
- ! Third Party Property Damage claims limit - £20,000,000
- ! We will not make any payment if there is cover under another policy



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive



When and How do I pay?

You are not charged for the Drive Away Insurance cover that this offering provides



When does the cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your insurance advisor

Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'

This policy will be immediately cancelled in the event that you arrange any other insurance which provides cover in respect of the insured vehicle