

Motor Insurance

Insurance Product Information Document

Company: Mulsanne Insurance Company Limited

Licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act) 1987.

Product: Mulsanne Private Car – MyPolicy Telematics

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. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This Comprehensive motor insurance policy provides cover against loss or damage to your vehicle and for injury or damage caused by your vehicle.



What is Insured?

Cover for your vehicle

- ✓ Accident, Theft, attempted Theft or Fire
- ✓ Replace locks if keys are stolen
- ✓ Repair or replace broken glass
- ✓ Permanently fitted audio & communications equipment

Cover to other people

- ✓ Your legal liability to other people arising from an accident



What is Not Insured?

- ✗ Theft if keys left in the vehicle
- ✗ Your vehicle damage if you are under influence of drink/or drugs at the time of an accident.
- ✗ Loss or damage due to incorrect fuel being used
- ✗ Vehicle driven if SORN registered
- ✗ Vehicles without a MOT if one is required
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ Damage or loss if caused deliberately by you



Are there any restrictions on cover?

- ! Your vehicle must be fitted with an approved Telematics device and be operational at all times. This device collects information about the vehicle's mileage and how it is driven. Your policy may be cancelled if this device detects unacceptable driving behaviour.
- ! Third Party Property damage covered up to £20,000,000
- ! A policy excess will apply
- ! Windscreen cover limited to £75 if you do not use our Windscreen Helpline.
- ! Windscreen / Glass types such as sunroofs, panoramic glass will be dealt with under the Accidental Damage section and subject to the policy excess.
- ! Replacement locks covered up to £400
- ! Audio / Communications equipment up to £500
- ! To provide false, misleading or fraudulent information or documents at any stage of your policy or when making a claim may result in your policy being cancelled or treated as void (as if it never existed)



Where am I covered?

- ✓ Countries within the United Kingdom (UK), and for up to 60 days Comprehensive policy cover in the European Union (EU), Andorra, Iceland, Norway, Serbia and Switzerland. After 60 days, the policy cover is restricted to the minimum cover required by law in the European Union (EU), Andorra, Iceland, Norway, Serbia and Switzerland.
IMPORTANT: If it is a legal requirement for a physical Green Card document to be in your possession to travel to countries permitted by this policy then you must contact your insurance intermediary at least 10 days prior to the start date of your travel to obtain this document. If you travel without a Green Card you may be breaking the law and may not be able to drive in the country you are visiting.



What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- You must report any incident to us immediately. Contact us on 0333 999 9727.
- You must report any Theft, attempted Theft or malicious damage to the Police.



When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.



When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule and Certificate of Motor Insurance.



How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us. You must confirm the date and time you wish to cancel and acknowledge that the Certificate of Motor Insurance is no longer in effect from the date and time requested.