

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance plc



Zenith Insurance Plc authorised insurer, registered in Gibraltar (Reg. No 84085). Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [ZMFFEMERALDCOMP01/20]

What is this type of insurance?

Family-Marque Emerald - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000 for your Private Car & £1,200,000 for your Commercial Vehicle
- ✓ Damage to your vehicle up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight. Up to £10,000 (excluding motorcycles)
- ✓ Personal belongings. Up to £500 (excluding motorcycles)
- ✓ Class A courtesy car for duration of repairs authorised by us and completed by an approved repairer (private car only)
- ✓ Class A courtesy car – For up to 30 days if your vehicle is beyond economic repair (private car only)
- ✓ Foreign use. For up to 90 days in total in any period of insurance
- ✓ In-car entertainment & navigation equipment – unlimited if permanently fitted. (excluding motorcycles)
- ✓ Spare parts and fitted accessories
- ✓ New car replacement
- ✓ Salvage Retention
- ✓ Luggage Trailer up to £250
- ✓ Loss, theft or breakage of keys up to £1,000
- ✓ Emergency overnight & travel expenses up to £250
- ✓ Medical/Hospital expenses up to £500
- ✓ Modification due to disablement up to £5,000
- ✓ Child car seat
- ✓ Alternative Transport costs up to £1,000
- ✓ Car Jacking & Road Rage (UK only) up to £5,000
- ✓ Inappropriate fuel up to £2,500
- ✓ Temporary loan vehicle
- ✓ Breakdown Recovery (see separate IPID)
- ✓ Motor Legal Protection (see separate IPID)
- ✓ Voluntary work & 'indemnity to principal' cover



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by your insurance intermediary
- ✗ If your car is damaged while a young or inexperienced person (including you) is driving, or is in charge of the car, you will have to pay the following additional Excess,

Drivers	Amount of excess
Under 21	£250
Aged 21 to 24	£200
Aged 25 or over but not holding a full driving licence issued in the UK	£100
Aged 25 or over holding a full driving licence issued in the UK but for less than a year	£100
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured
- ✗ Loss or damage over £2,500 caused by an inappropriate type or grade of fuel being used
- ✗ Loss or damage caused by poor workmanship
- ✗ Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications
- ✗ Damage caused by frost unless you took reasonable precautions
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages
- ✗ The loss of, or damage to, your vehicle resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise.



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment or any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown in the Document of Insurance
- ! Section 2 'Driving other cars', may be excluded from this policy. If included, it will show on your certificate of motor insurance and gives third party only cover (which means that if the car is damaged or stolen we will not pay the cost to repair or replace it). This section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition therefore please check your policy documents thoroughly and refer to your insurance intermediary if you are unsure as to whether this cover applies as you run the risk of driving the car with no insurance cover.
- ! Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car beyond 30 days if your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded when we have been advised that the insured vehicle is garaged unless: - Your car is kept in a locked and secured building when your car is a) at your private dwelling place; or b) at any other address specifically agreed by us; and if your car is kept within one half- mile radius of a) or b). Please refer to your insurance intermediary for confirmation of cover
- ! Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.