

# Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

## Product: Private Car

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your Private Car Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

### What is this type of Insurance?

This is a consumer contract providing an insurance policy for your private car. This policy satisfies the requirements of the Road Traffic Act. Please refer to your policy schedule for the cover level you selected.



#### What is insured?

##### Comprehensive cover

- ✓ Medical expenses for you and your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss or damage to your personal belongings whilst in the car up to £250 per incident.
- ✓ Third party cover for driving other cars within the UK, if stated in your policy schedule.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Loss or damage to your car after an incident.
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Car accessories up to a total value of £1,000.
- ✓ Windscreen and window repair or replacement and the recalibration of your car's ADAS (Advanced Driver Assistance System) as a result of any repairs.
- ✓ Car sharing, providing you do not make a profit from payments received.
- ✓ New car replacement if your car is less than 12 months old.
- ✓ Loss or damage to your child car seat up to a maximum of £75 for any one claim.
- ✓ Travel home or to your original destination after an insured incident up to a maximum of £100 for any one claim.
- ✓ Overnight accommodation up to £100 per person, and up to a maximum of £250 for any one claim if your car cannot be driven as a result of an insured incident and you are more than 25 miles away from your home address.

##### Third party, fire and theft cover

- ✓ Loss or damage to your personal belongings caused by fire, theft or attempted theft whilst in the car, up to £250 per incident.
- ✓ Third party cover for driving other cars within the UK, if stated in your policy schedule.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).



#### What is not insured?

##### Exclusions applicable to all cover levels

- ✗ Wear and tear, mechanical or electrical breakdown of your car.
- ✗ Using your car outside the terms of your driving licence.
- ✗ Using your car outside countries which are members of the European Union or countries that have satisfied the EC Directive 2009/103/EC on Insurance of Civil liabilities arising from the use of Motor Vehicles (No 72/166/EEC).
- ✗ Anyone using your car who is not a named driver.
- ✗ Using the car for a purpose not specified in the certificate or schedule.
- ✗ Driving under the influence of alcohol or drugs.
- ✗ Damage to your car caused by using the wrong fuel or lubricants.
- ✗ Policy excesses.

##### Exclusions applicable to comprehensive and third party, fire and theft cover

- ✗ Theft of your car if it was stolen by deception, for example someone posing as a buyer.
- ✗ Theft of your car if your keys have been left in or on your car.
- ✗ New car replacement if you are not the first and current keeper of the car.
- ✗ Overnight accommodation where a receipt or proof of payment cannot be provided.

##### Exclusions applicable to third party, fire and theft cover

- ✗ Accidental damage to your car.

##### Exclusions applicable to third party only cover

- ✗ Damage to or loss of your car.



#### Are there any restrictions on cover?

##### All cover levels

- ! You are covered for social, domestic and pleasure use only unless you have requested an additional class of use, such as commuting or business use.

##### Comprehensive and third party, fire and theft cover only

- ! You may only use the driving other cars extension within the United Kingdom providing certain criteria is met, as per the full policy wording document.

- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Car accessories up to a total value of £1,000, when loss or damage occurs caused by fire, theft, or attempted theft.
- ✓ Car sharing, providing you do not make a profit from payments received.
- ✓ New car replacement if your car is less than 12 months old.
- ✓ Loss or damage to your child car seat up to a maximum of £75 for any one claim.
- ✓ Travel home or to your original destination after an insured incident up to a maximum of £100 for any one claim.
- ✓ Overnight accommodation up to £100 per person, and up to a maximum of £250 for any one claim if your car cannot be driven as a result of an insured incident and you are more than 25 miles away from your home address.

#### Third party only cover

- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Car sharing, providing you do not make a profit from payments received.



## Where am I covered?

### Comprehensive and third party, fire and theft cover

- ✓ If you have selected comprehensive or third party, fire and theft cover for your car, you have the selected cover for your car within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your car abroad with the minimum cover required by law within the European Union or countries that have satisfied the EC Directive 2009/103/EC. Subject to an additional premium you may be able to use your car abroad with the same level of cover you have in the UK for up to 31 days.

### Third party only cover

- ✓ You have third party cover for your car within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your car abroad with the minimum cover required by law within the European Union or countries that have satisfied the EC Directive 2009/103/EC. You are required to let us know before you travel.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Let us know if you have any medical conditions disclosable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

### Once you have purchased the policy

- Check your certificate and schedule are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured.
- Provide a copy of your driving licence or your licence summary check code and any other documents requested to validate your policy.

### During the policy

- Let us know if you make any changes that may affect the policy, this may include your name, the vehicle insured, your address or occupation, or the class of use you require the car for.
- Take reasonable steps to protect your car and ensure it's kept in a roadworthy condition with an up to date MOT and valid car tax.

### **In the event of a claim**

- Never admit liability at the scene.
- Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved.
- If safe to do so, take pictures of the vehicles, registration numbers and any passengers, as well as the incident scene.
- If any party is injured, call the emergency services.
- Notify the claims department within 24 hours of the incident to avoid incurring a late reporting excess.
- Pay any excesses applicable to the policy.



### **When and how do I pay?**

The premium can be paid in full by cash, credit or debit card as a one-off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



### **When does my policy start and end?**

Please refer to your most recent policy certificate for the policy start and end date.



### **How do I cancel the contract?**

You can cancel the policy at any time by contacting your insurance broker.

If no claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover. If you cancel your policy outside of the 'cooling off' period, you may be subject to broker administration fees.

If a claim has been made by you or a third party:

- If the claim has been settled and we determine you were at fault or partially at fault for the incident, we will retain what you have paid so far, and the remainder of the full annual premium will be due.
- If the claim has been settled as 'notification only' or we determine you were not at fault for the incident, you will receive a refund for the remaining days of cover.