

# Motor Insurance

## Insurance Product Information Document

**Company: Mulsanne Insurance Company Limited**

Authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020.

**Product: Private Car – Abacai Abound**

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 Third Party Fire and Theft motor insurance policy provides cover against Fire, Theft or attempted Theft to your vehicle and for injury or damage caused by your vehicle.

**IMPORTANT:** It is extremely important that you understand that a **£3000** excess applies to every claim that is made under this policy. This excess is detailed in your schedule and you must read and 'Your Excess Explained', 'Guide to Policy Cover' and 'General Conditions 11. Your Excess' in your policy wording.



### What is Insured?

#### Cover for your vehicle

- ✓ Fire, Theft or attempted Theft
- ✓ Replace locks if keys are stolen
- ✓ Permanently fitted audio & communications equipment

#### Cover to other people

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



### What is Not Insured?

- ✗ You must pay the excess for each claim made under this policy. The excess amount is detailed in your policy schedule.
- ✗ Theft if keys left in the vehicle
- ✗ The driving of any other vehicle other than the one specified in your Certificate of Motor Insurance
- ✗ Where the vehicle is used for a purpose or driven by a person not stated on your Certificate of Motor Insurance.
- ✗ Damage to your vehicle including Windscreen / Glass damage
- ✗ Where racing, rallying or driving on a motor sport circuit
- ✗ Damage or loss if caused deliberately by you.



### Are there any restrictions on cover?

- ! Third Party Property damage covered up to £20,000,000
- ! Replacement locks covered up to £400
- ! Audio / Communications equipment up to £200
- ! 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 Third Party Fire and Theft cover policy cover in the European Union (EU), Andorra, Iceland, Norway and Switzerland. After 60 days, the policy cover is restricted to the minimum cover required by law to use your vehicle in the EU, Andorra, Iceland, Norway & Switzerland.



### 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.
- 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.

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