



Insurance Product Information Document



INSHUR





Company: Inshur UK Limited



Product: Comprehensive Courier Motor Insurance

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This document provides a summary of the key information relating to this motor insurance policy only, intended to quickly give you an understanding of the product. It does not contain all of the details of the cover. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Capitalised terms in bold below are defined in the policy.

What is this type of insurance? Comprehensive motor vehicle policy for courier or food delivery use including the carriage of goods for hire and reward.	
 <p>What is insured?</p> <p>Your liability to others, arising out of an accident involving the Insured Vehicle while being used for permitted purposes, for:</p> <ul style="list-style-type: none"> ✓ Death of or bodily injury to a third party (unlimited) ✓ Damage to other people's property up to £20,000,000 ✓ Costs and expenses (including legal) up to £5,000,000 in connection with a claim or claims arising from one incident made against You, if incurred with Our prior consent. <p>Loss or damage to Your Vehicle:</p> <ul style="list-style-type: none"> ✓ Damage to Your Vehicle because of an accident, fire, flood, malicious damage or theft. ✓ If Your Vehicle is stolen or written off, we will pay the Market Value. ✓ Guarantee on repair work when you use one of Our Approved Repairers. <p>Coverages included for cars & vans only:</p> <ul style="list-style-type: none"> ✓ Windscreen cover for replacing the glass with no reduction in no claims discount ✓ Courtesy Car – we'll provide a small car for the duration of repairs for social use only if You have an accident and use one of Our Approved Repairers. 	 <p>What is not insured?</p> <ul style="list-style-type: none"> ✗ Death or bodily injury to any insured person driving or with custody or control of the Insured Vehicle. ✗ Damage to goods carried and personal belongings ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your Certificate of Motor Insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid CBT in place and/or full driving licence). ✗ Your policy Excesses as shown in policy documentation as well as the following additional Excesses: <ul style="list-style-type: none"> • If You report a claim/incident to Us after 24 hours of it occurring: an additional £500 Excess • If You decide to use a non-approved repairer: an additional Excess of up to £500 ✗ Compensation for not being able to use Your Vehicle. ✗ Repair or replacement of windscreen for motorcycles & mopeds. ✗ Courtesy Cars are not available for motorcycles & mopeds. ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment. ✗ Damage to your tyres unless caused by an accident to Your Vehicle. ✗ Any Accessories not permanently attached to Your Vehicle. ✗ Loss of or damage to Your Vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if: <p>For cars & vans</p> <ul style="list-style-type: none"> • It has been left unlocked;

		<ul style="list-style-type: none"> ● It has been left with the keys (or any form of keyless entry/ignition control device), in it or on it; ● It has been left with the windows, roof panel or the roof of a convertible vehicle open; or ● You have not taken reasonable precautions to protect it. <p>For motorcycles & mopeds</p> <ul style="list-style-type: none"> ● It was left unlocked, without the steering lock activated; or ● It was left with the keys (or any form of keyless / ignition control device) in or on it; or ● it was unattended for more than 30 minutes and/ or not secured by a manufacturer recommended chain and padlock; or ● You have not taken reasonable precautions to protect it. <p>X Loss or damage to Your Vehicle as a result of deception.</p> <p>X Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.</p> <p>X Any legal liability, loss or damage covered by another insurance policy.</p>
	<p>Are there any restrictions on cover?</p> <p>! Your Vehicle can only be used for the purposes shown on your Certificate of Motor Insurance.</p> <p>! Special terms may apply to your policy, these will be shown in your policy documents.</p> <p>! If a claim is made which You or anyone acting on your behalf knows is false, fraudulent, exaggerated or provides false or stolen documents to support a claim We will not pay the claim, may cancel or void the policy and cover under this insurance will end.</p>	
	<p>Where am I covered?</p> <ul style="list-style-type: none"> ✓ The United Kingdom, the Channel Islands and the Isle of Man. ✓ When driving in Andorra, Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, (Republic of) Ireland, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein), for up to 30 days per trip and subject to having a Green Card. ✓ Your policy provides the minimum cover necessary to comply with laws of compulsory insurance required in the countries stated above except the United Kingdom, Channel Islands and Isle of Man (where the full policy cover is provided). 	
	<p>What are my obligations?</p> <ul style="list-style-type: none"> ● Your premium is based on the information in the Statement of Fact which You gave at the start of the insurance and when it is renewed. If You have failed to give Us complete and accurate information, this could lead to Us changing the terms of your policy, refusing your claim or the insurance not being valid. ● You must tell Us (or your broker) immediately about any changes to the information You have already provided. Please contact Us (or your broker) if You are not sure if information is relevant. If You don't tell Us about relevant changes, your insurance may not cover You fully, or at all. <p>In the event of a claim or possible claim call 0808 169 9165.</p> <ul style="list-style-type: none"> ● You will need to pay the agreed Excess(es) as shown in your Schedule. ● If You report an incident to Us after 24 hours of it occurring an additional £500 Excess will be applicable. ● If You decide to use a non-approved repairer an additional £500 Excess will be applicable. ● You must not admit to, negotiate on or refuse any claim unless you have Our permission. 	
	<p>When and how do I pay?</p> <ul style="list-style-type: none"> ● If You have purchased a policy with Us directly You must either pay for your policy in full prior to the cover start date or by instalments through a payment plan agreed with Our premium finance providers. 	

	<ul style="list-style-type: none"> • If You have purchased a policy with Us via a broker you must contact them for full details on when and how to pay.
	<p>When does the cover start and end?</p> <ul style="list-style-type: none"> • The cover starts on the date that We have agreed with You and lasts until the date as agreed by You and noted in your policy Schedule. We will send You (or your broker) notice when your policy is approaching renewal.
	<p>How do I cancel the contract?</p> <p>To cancel your policy please call Inshur on 0808 169 9165 or if your policy has been purchased via a broker You should contact them to discuss cancellation.</p> <p>If you have a 30 day policy the following terms apply:</p> <ul style="list-style-type: none"> • You may cancel the insurance at any time by contacting Us, however, given the short-term nature of this policy no premium refund will be provided. <p>If you have an annual policy, the following terms apply:</p> <ul style="list-style-type: none"> • If You cancel this policy within first 14 days of cover or receiving the policy documents we will refund your policy premium less a proportionate deduction for the time you have had cover, subject to a minimum amount of £25 (plus insurance premium tax where applicable), except where a claim has been made during the policy period in which case the full policy premium will be payable and no refund will be paid. • If You want to cancel your policy after the 14 day period above We will refund your policy premium less a proportionate deduction for the time you have had cover and a £25 (plus insurance premium tax where applicable) fee, except where a claim has been made during the policy period in which case the full policy premium will be payable and no refund will be paid.