

# 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**

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 Only motor insurance policy provides cover against damage or injury caused by your vehicle.



#### What is Insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ Damage to third party vehicles or property up to £20,000,000



#### What is Not Insured?

- ✗ Driving without a valid driving licence
- ✗ Driving outside the limitations of a driving licence
- ✗ Driving under the influence of drink or drugs
- ✗ Driven by a person not named on the policy. If that person driving is reported to the police for taking a vehicle without your permission this exclusion does not apply
- ✗ Using the vehicle for a purpose not allowed by the policy
- ✗ Vehicles driven on the road or other public road if SORN registered
- ✗ Vehicles without a MOT if one is required
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ A deliberate or reckless act with the intention of causing damage or injury, or fear of damage or injury to property of other people.
- ✗ Using the vehicle for criminal purposes
- ✗ Cyber: interference, malfunction or failure of your vehicles electronics, computer or artificial intelligence systems due to an act of cybercrime or a similar act.
- ✗ Over the air updates: if the update is not approved by the vehicle manufacturer, or not installed when recommended by the vehicle manufacturer.



#### Are there any restrictions on cover?

! Providing 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, treated as void (as if it never existed) or your claim not being paid.



#### Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ You are covered for the minimum compulsory insurance required by law in:
  - European Union countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.
  - And Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Montenegro, Norway, Serbia and Switzerland.



#### What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- To tell us when any of your details changes, including motoring offences (convictions and fixed penalty notices), criminal convictions, changes of address, vehicle, vehicle modifications, drivers, use, annual anticipated mileage, occupation, type of licence held.
- You must report any incident to us straight away.
- You must report any Theft, attempted Theft or malicious damage to the Police.



#### When and how do I pay?

To the Insurance 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 your Insurance Intermediary by telling that you want to cancel and that the policy has ceased to have effect from the time and date you require.