

## Insurance Product Information Document

Company: Insure The Box Limited

Product: Courtesy Car Cover Plus

Insure The Box Limited is authorised by the Gibraltar Financial Services Commission, and authorised and subject to limited regulated by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. Registered in Gibraltar (Company Number: 102568).

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in your Courtesy Car Cover Plus Policy Document.

### What is this type of insurance?

Courtesy Car Cover Plus provides a small car with a manual gearbox (typically a one-litre hatchback or similar) if your vehicle is declared a total loss.

The product also:

- helps to protect you against legal costs where you are being prosecuted for a motoring offence, or if your (or your car's) identity is stolen
- provides access to a personal legal and tax advice helpline, a counselling helpline (24/7), and a consumer legal services website (which allows you to create legal documents on line - such as a free will)

The product is administered by ARAG plc.



## What is insured?

### Courtesy Car Hire

- ✓ We will provide a courtesy car (usually a small one-litre hatchback) for up to 21 days if your car is determined to be total loss following:
  - a road traffic accident that is your fault; or
  - fire, lightning, flood, vandalism, explosion, theft or attempted theft.

### Motor Prosecution Defence

- ✓ We will pay legal costs and expenses up to £50,000 if you are investigated for or charged with a motoring offence.

### Vehicle Cloning Protection

- ✓ We will pay legal costs and expenses up to £50,000 where you are a victim of your vehicle registration being cloned.

### Identity Theft Protection

- ✓ We will pay legal costs and expenses up to £50,000 to resolve disputes that arise from identity theft
- ✓ We will also help to contact credit reference agencies to review any incorrect information and dispute incorrect data.

### 24/7 Counselling Helpline

- ✓ We will provide a confidential helpline providing access to counselling services on any matter causing you upset or anxiety – from personal problems to bereavement.

### Legal and Tax Advice Helpline

- ✓ We will provide a confidential helpline providing access to specialists in handling personal legal and tax matters.



## What is not insured?

- ✗ Any costs incurred without our consent.
- ✗ Courtesy Car Hire (or a contribution towards alternative travel costs) incurred after you have purchased a replacement car.
- ✗ Motoring Prosecution Defence does not cover:
  - deliberate acts, assault or road-rage
  - parking infringements / non-payment of fines
  - driving without valid insurance / a valid licence.
- ✗ Vehicle Cloning Protection does not cover fines, penalties or compensation ordered against you.
- ✗ Identity Theft Protection does not cover:
  - disputes between you and a member of your family or your (ex) partner
  - financial loss as a result of the identity theft.



## Are there any restrictions on cover?

### Courtesy Car Hire

- ! Any courtesy car will be a small hatchback to keep you mobile.
- ! To receive the courtesy car you must:
  - be able to produce a current full valid driving licence which has been continuously in force for six months
  - not work as an entertainer or professional sports person

If you cannot comply with the above (or if a courtesy car is not available), you will receive up to £250 towards reasonable and necessary alternative transport costs where you are able to provide official receipts.

- ! Courtesy Cars are subject to a £350 excess (for accidental damage/theft) and £75 (+ VAT) glass excess.
- ! The courtesy car cannot be provided until your claim has been accepted and cover has been confirmed.

### Motor Prosecution Defence

- ! Cover only applies where there is at least a 50% chance of reducing any sentence or fine or of a mitigation plea being accepted by the court.

### Vehicle Cloning Cover

- ! Cover only applies where you can provide the car log book (V5C), driving licence and proof of address.



## Where am I covered?

✓ You are covered for accidents/disputes in the United Kingdom, the Channel Islands and Isle of Man.



## What are my obligations?

- You must report your claim to us as soon as possible and during the period of insurance, using the 'phone number shown in your policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.
- To obtain Courtesy Car Hire you must be able to produce a current full valid driving licence which has been continuously in force for six months. You must also not work as an entertainer or professional sportsperson.
- You must return the courtesy car when the supplier or we ask you to do so for any valid reason. You must ensure that upon returning the Courtesy Car, it is clean, has the same level of fuel as when hired, and has all of its handbooks intact to avoid incurring additional charges (as detailed in the Appendix to the Policy Document).



## When and how do I pay?

You are charged a separate premium for this cover and it will be paid by the same method at the same time as you pay for your Private Car Insurance Policy.



## When does the cover start and end?

The contract is usually for the duration of one year (exact dates are shown in your Schedule). If the Private Car Insurance Policy is cancelled, your Courtesy Car Cover Plus will also expire from that cancellation date.



## How do I cancel the contract?

You can cancel this Policy in full within 14 days of the inception date and receive a full refund of premium unless you have made a claim. There will be no refund of premium if you cancel after 14 days of the inception date. To cancel this Policy please call insurethebox.