

# Car Insurance

## Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance Company of Europe SE

Product: insurethebox

insure  
the  
box

Aioi Nissay Dowa Insurance Company of Europe SE. Registered in Luxembourg with a UK branch. Authorised and regulated by Le Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Financial Services Register number: 830169.

This document provides a summary of the key information relating to this motor insurance policy. Complete pre-contractual and contractual information on the product is provided in your Private Car Policy Document. This should be read in conjunction with your Policy Schedule and Statement of Fact.

### What is this type of insurance?

This product is a mileage-based telematics car insurance policy with comprehensive cover. You purchase a set number of Policy Miles (6,000, 8,000 or 10,000). A telematics black box will be installed in your car which will record information about how the car is being driven. This allows us to measure your mileage and find out how safely you drive. If you demonstrate that you're a safe driver we'll reward you with monthly Bonus Miles (up to 100 per month). If you exceed your Policy Miles, you can buy Top Up Miles. You'll get access to your own online portal so you can log in and check how you're driving.



### What is insured?

#### Cover for your car / accessories, and your personal belongings:

- ✓ Up to the car's market value - if your car is:
  - damaged (by accident, fire, theft, or attempted theft); or
  - stolen
- ✓ Up to the market value of any in-car entertainment, phone and/or satellite navigation equipment - if permanently fitted by the manufacturer as standard
- ✓ Up to the repair/replacement cost of any windscreen, sunroof or windows - if our approved repairer is used
- ✓ Up to £150 for personal belongings in your car
- ✓ Up to £300 per covered accident for child car seats
- ✓ A temporary replacement car where repairs after an accident are carried out by our approved UK repairer service (temporary replacement cars are subject to availability, and will usually be a small hatchback with a manual gearbox)
- ✓ New car replacement – for cars under 12 months old which have been stolen and unrecovered, or substantially damaged in a covered event.

#### Liability to other people:

- ✓ Unlimited cover for death of, or injury to, other people as a result of any accident involving your car
- ✓ Up to £15 million of cover for damage to property belonging to other people (and a further £5 million to deal with the legal costs arising from such claims).

#### Accident Alert:

- ✓ Accident Alert – if the black box senses a strong impact on the car, we'll try and check you're ok and, if necessary, will try to contact the emergency services.

#### Uninsured Loss Protection:

- ✓ Up to £100,000 of cover for legal costs and expenses to enable you to claim compensation for personal injury and/or personal losses following a road traffic accident within the United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland and countries in the European Union from the person responsible for the accident.

#### Cover for you/your passengers for death/certain injuries:

- ✓ Up to £7,500 per person for death or accidental injury (to you, your husband, wife, common law partner, or civil partner) whilst travelling in, or getting into or out of any car
- ✓ Up to £200 per person for medical expenses resulting from an accident whilst travelling in your car.



### What is not insured?

- ✗ Loss or damage resulting from:
  - a deliberate act by you or any other driver (including, but not limited to, driving or attempting to drive or being in charge of a motor vehicle while over the legal limit for alcohol or under the influence of drugs, whether prescribed or otherwise); or
  - any authority legally removing or destroying your car
- ✗ Loss or damage by theft or attempted theft, if your car is left unlocked and unattended, or the keys have been left in or on your car or with a window or roof open
- ✗ Loss or theft of any car keys or lock transmitters, and replacement costs resulting from that loss
- ✗ General wear and tear including tyres, brakes etc
- ✗ Loss or damage caused by using the wrong type of fuel
- ✗ Loss of or damage to your car where your car is driven or used without your permission by a member of your family or household or someone in a close personal relationship with you or a member of your household.



### Are there any restrictions on cover?

#### Restrictions which apply to the whole of your policy:

- ! The insurer has the right to cancel your policy if:
  - you don't co-operate in having a black box installed within 14 days
  - you exceed your mileage limit (including any Bonus Miles awarded) and continue to drive without buying Top Up Miles; or
  - you drive too fast for the road you're on. Refer to the Excessive Speed condition within your Policy Document.
- ! Most claims will be subject to an excess, which is the amount you have to pay towards any claim. See your Schedule for all excesses
- ! There is no cover to drive any car other than that shown in the Certificate of Motor Insurance
- ! Unpaid premiums may be deducted from any claims settlement made to you.

#### Restrictions to items under the 'What is Insured?' heading

- ! For in-car entertainment, phone and/or satellite navigation equipment not permanently fitted by the manufacturer as standard, cover is restricted to £250
- ! Temporary replacement cars aren't available if your car has been stolen and not recovered; or if your car isn't repairable. They aren't covered outside the UK
- ! For glass claims through your own repairer, cover is limited to £200 for replacement, and £50 for repair, less any excess
- ! The Accident Alert service isn't guaranteed. You shouldn't assume that we'll contact you, or any emergency services, after an incident. You must still report all incidents to us
- ! Personal Accident cover is restricted to certain serious injuries within 90 days of the incident
- ! Uninsured Loss Protection is subject to the claim being more likely than not to be successful.



## Where am I covered?

- ✓ The cover provided in this insurance policy applies within the United Kingdom and in all EU countries as well as certain other countries listed in the Private Car Policy Document. However, full policy cover when driving outside of the UK is limited to 90 consecutive days in an annual period of policy cover. After this 90-day period, loss or damage to your car will be excluded.



## What are my obligations?

- It's your responsibility to ensure that all the information that's been given by you, or that's been given on your behalf, is true and complete. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided or cancelled. Please contact insurethebox if you're in any doubt that your policy details are correct.
- If you choose to pay for your policy by monthly instalments, you must pay your premiums on time.
- You must tell us as soon as is practically possible of any changes to the information you've provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- This product is a telematics car insurance policy which means we'll install a black box in your vehicle. Our aim is for the box to be fitted within 14 days of you arranging a policy with us. If you don't co-operate in having the box fitted to your car within 14 days of arranging your cover, we reserve the right to cancel your cover.
- If you wish to drive abroad, you must ensure that you have any documentation required to evidence insurance. If the United Kingdom leaves the European Union and you travel to any of the countries listed in your Private Car Policy Document after that happens, you may need a Green Card in addition to your Certificate of Motor Insurance to evidence you hold the minimum compulsory insurance. Please check our Help Centre for the up to date position at [www.insurethebox.com/help/category/brexit/](http://www.insurethebox.com/help/category/brexit/)
- If you want to make a claim, you must call us as soon as possible after the incident occurs and no later than 24 hours after discovery of the incident occurring.
- You must maintain your car in an efficient and roadworthy condition, and protect your car from damage or loss.
- To make renewal easier for you, your policy will be renewed automatically using the payment details you've previously given us. We'll only automatically renew your policy after issuing you with a renewal notice. If you don't want us to renew your policy you must contact us more than 3 days before your renewal date.



## When and how do I pay?

You can pay your premium in full by credit or debit card, or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay monthly, you'll need to be at least 18 years of age. If you're a new customer, you'll need to pay any deposit we ask you to pay upfront, and the rest of your payments will be spread across the next 10 months. At renewal, payments will be spread across 11 instalments. A transaction fee will apply in both circumstances.



## When does the cover start and end?

The contract is for the duration of one year. Start and end dates are shown in your Schedule.



## How do I cancel the contract?

You can cancel your policy at any time by notifying us. Cancellation can take effect immediately or from a later date. Cancellation cannot be backdated to an earlier date.

Provided you haven't made a claim, or one has been made against you, you'll be entitled to receive a refund of premium including any premium paid for Top Up Miles, less:

- a charge on a proportionate basis for the period of policy cover that you've already received, or the miles you've used, whichever amount is higher; and
- a cancellation charge as shown in the policy documentation and online.