

# Motor Insurance

## Insurance Product Information Document (IPID)

Company: Watford Insurance Company Europe Ltd  
Registered: Gibraltar Reg No: 112869

Product: Third Party, Fire, and Theft Car Cover - 5 Star Defaqto

Please review your Statement of Insurance which confirms the responses you gave to questions asked when taking out cover. Complete information about your insurance cover is shown on your Certificate of Motor Insurance and Motor Insurance Schedule. The Policy Summary gives details of the significant or unusual exclusions or limitations, the Policy Wording gives all terms and conditions, both of which are made available to you.

### What is this type of insurance?

This is a consumer contract providing an insurance policy for third party, fire & theft cover on your private car. This means your car is covered for damage caused by fire, theft and attempted theft. This policy satisfies the requirements of the Road Traffic Act.



### What is insured?

When the car insured under this motor insurance policy is involved in an accident or incident of fire, theft or attempted theft we will provide the following cover:

#### Cover for your car

- ✓ Loss or damage to your car caused by fire or theft
- ✓ Up to £100 toward loss or damage to permanently fitted in-car entertainment, communication and navigation equipment
- ✓ 5-year guarantee on vehicle repairs
- ✓ Cover whilst your car is being repaired or serviced

#### Cover for you

- ✓ NHS Emergency medical treatment
- ✓ European Union Compulsory Insurance

#### Cover to other people

- ✓ Property damage and injury to other people arising from an accident
- ✓ Property damage and injury to other people arising from an accident when your car is used in any country which is a member of the European Union



### What is not insured?

- ✗ The first part of any claim that you have agreed to pay (the Excess).
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ No cover is in place to release your impounded car from a government or public authority.
- ✗ Loss or damage to your car not caused by fire or theft.
- ✗ Loss or damage to your car which happened outside the period of insurance shown on your Certificate of Motor Insurance.
- ✗ Loss or damage to your car or accessories when your car is left unattended and is not closed and locked.
- ✗ No cover is in place for driving any car other than the one this policy covers, which is shown on your Certificate.
- ✗ Any loss, damage or injury caused by a person who is not named as a driver on the Certificate.
- ✗ Any loss, damage or injury caused by a person who does not hold a valid driving licence or has been disqualified from driving.
- ✗ Any loss, damage or injury caused by a person who is driving whilst under the influence of drink or drugs.
- ✗ Loss or damage to your car through deception by someone who claims to be a buyer.
- ✗ Loss or damage to your car if it is fitted with any security device or equipment and the device is not on or the equipment is not in use.
- ✗ Loss of or damage to accessories and spare parts by theft if your car is not stolen at the same time.
- ✗ Deliberate use of the car to cause damage to other vehicles or property, or injury.
- ✗ Any loss, damage or injury caused if your car is being used for something that is not allowed. This will be clearly shown on your Certificate of Motor Insurance under Exclusions.
- ✗ Fraudulent or exaggerated claims.
- ✗ Any loss, damage or injury caused if your car is in poor condition and not fit to be on the road (roadworthy).
- ✗ Loss or theft of keys.
- ✗ Loss of use of your car (including the cost of hiring another vehicle).
- ✗ Any storage charges unless you tell us about them and we agree in writing to pay for them.



## Are there any restrictions on cover?

- ! If your car causes damage to property during an accident, we will provide cover up to £20,000,000 for the property, and up to £5,000,000 for legal costs and expenses.
- ! Repairs by a non-approved repairer will have an additional excess of £200.
- ! The most we will pay is the market value of your car at the time of loss or damage.
- ! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities.
- ! We will only provide cover for legal fees and expenses if you have asked us to and we have agreed to in writing.
- ! Loss or damage, caused by fire or theft, to in-car entertainment, communication, and navigation equipment is limited to items which are permanently fitted to your car and are part of the car's original specification, fitted by the manufacturer/dealer from first registration, is limited to £100.
- ! Loss or damage to your car, while it is being repaired or serviced, is only covered if it is being driven or worked on by a garage employee.



## Where am I covered?

- ✓ Your policy applies in the United Kingdom (England, Scotland, Wales and Northern Ireland) and the Isle of Man.
- ✓ You are also given the minimum cover needed to use your car within the European Union.
- ✓ European Union Compulsory Insurance only applies for the purpose of Social, Domestic and Pleasure.
- ✓ When driving outside of the UK and the Isle of Man, you are afforded Third Party, Fire and Theft cover for up to 30 days, after which cover is reduced to the minimum needed to use your vehicle within the European Union.



## What are my obligations?

- You must make sure that you have paid for your insurance policy. If you have not paid in full, but have chosen to pay by monthly instalments, you must complete all payments as required. If you fail to pay for your policy, it will be cancelled.
- You must take care of your car, making sure that it is kept in a safe and roadworthy condition.
- You must let your Broker know if there are any changes to your personal details or changes to your car, even if you don't think they will need to know.
- You must tell us about any accident or incident involving your car within 24 hours, even if you don't want to make a claim.
- You must answer all questions honestly, accurately, and to the best of your knowledge when; taking out cover; or when telling us about an accident; letting us know about changes; or any other reason that would require contact.



## When and how do I pay?

You must pay for your insurance cover when you take out the policy, even if the policy is not due to start immediately. Payment can be made in full by debit or credit card. You can also pay by monthly instalments. If you do choose this monthly option, you will need to pay a deposit by debit or credit card. You will then need to set up a direct debit to pay the rest of the premium by monthly instalments. Payments can be made online or via telephone to your Broker.



## When does the cover start and end?

The duration of your policy is 12 months. You are covered for the period of insurance that is shown on your current Motor Insurance Schedule and Certificate of Motor Insurance.



## How do I cancel the contract?

If you wish to cancel your policy, you must contact your Broker via email, telephone, or in writing. If you cancel your policy, you will be charged for the days from the start of the policy to the date it is cancelled. You may be charged additional fees by the Broker for arranging your insurance policy. You may also be charged a cancellation fee by the Broker; contact your Broker for information. If you have made a claim or a claim is made against you, you will not be entitled to a refund.