

Motor Vehicle Insurance

Insurance Product Information Document

Company: Cornish Mutual Assurance Company Ltd.

Product: Motor Vehicle Insurance

(Registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference No. 202099)

This document provides a summary of our Motor Vehicle Insurance Policy. Complete pre-contractual and contractual information on the Product is provided in other documents. A copy of the policy wording is available on request or can be viewed on our website, www.cornishmutual.co.uk, and should be read in conjunction with any policy/quotation schedule.

What is this type of insurance?

An annual insurance for your motor car or commercial vehicle providing the compulsory cover you need to use your vehicle on the road along with additional benefits as detailed below.



What is Insured?

Third Party Cover

- ✓ Liability for death or injury to third parties including passengers and liability for damage to third party property.
- ✓ Liability of passengers to other parties.
- ✓ Legal costs incurred with our consent arising from an accident for representation and defence proceedings arising from any death.
- ✓ Motor Legal Expenses up to £100,000 arising from one accident, to help claim back uninsured losses where the other party is at fault.

Third Party Fire and Theft Cover

- ✓ Third Party cover as above plus loss or damage to the insured vehicle and attached trailer caused by fire or theft.
- ✓ Replacement of locks following theft of keys, up to £500.
- ✓ New vehicle replacement cover for loss resulting from fire or theft in the first 12 months after registration.

Comprehensive Cover

- ✓ Third Party Fire and Theft as above plus Accidental damage to the insured vehicle and attached trailer.
- ✓ Cost of draining and flushing the fuel tank following accidental misfuelling.
- ✓ Windscreen Cover - no excess applies if repaired.
- ✓ New vehicle replacement cover for loss resulting from accidental damage in the first 12 months after registration
- ✓ Personal Accident Benefit - £5,000 for Policyholder and Spouse.
- ✓ Personal Effects in the Insured vehicle, up to £250.
- ✓ Medical Expenses up to £250 per person.

Optional Covers

- Detached Trailer Cover.

(continued overleaf)



What is not Insured?

- ✗ Liability for death or injury to employees.
 - ✗ Liability for loss or damage to property owned by or in the care of any person covered by the policy.
 - ✗ Liability for use of the vehicle as a tool of trade.
 - ✗ Loss of use, depreciation and wear and tear.
 - ✗ Theft if the ignition keys were left in or on the vehicle.
 - ✗ Standard policy excess of £50 and, where applicable, an additional young driver excess (i.e. for Permitted Drivers under 25 years old).
 - ✗ Additional voluntary excess if selected by you.
 - ✗ Damage to tyres by punctures, cuts or bursts.
 - ✗ Mechanical or electrical failure.
 - ✗ Fines or Penalties.
 - ✗ Legal costs incurred prior to acceptance of a claim.
- ##### Motor Breakdown (where selected)
- Any parts used to repair your vehicle.
 - Labour, other than labour at the scene of your breakdown.



Are there any restrictions on cover?

- ! Damage to third party property is limited to £20m for Private Car Policies and £5m for Commercial Vehicle Policies.
- ! Where the insured vehicle is covered for loss or damage we will not pay more than the market value or declared value whichever is less.
- ! New Vehicle Replacement cover only applies to Motor Cars and Goods Vehicles with a Gross Vehicle Weight of 3.5 tonnes or less.
- ! The policy allows use for any purpose excluding hiring, racing, rallies, competitions, trials, the carriage of passengers for hire or reward, or use in connection with the motor trade.



What is Insured?

Optional Covers (continued)

- Breakdown cover, for UK only or Europe wide, including roadside assistance, alternative travel and emergency overnight accommodation.



Are there any restrictions on cover?

(continued)

- ! Where trailers are covered for damage we will not pay more than the market value or £5,000 whichever is less. Trailer cover excludes caravans, trailer tents, exhibition trailers and items of plant or machinery.

Motor Breakdown (where selected)

- Cover is limited to vehicles not exceeding 3.5 tonnes (gross vehicle weight), 5.18m (length), 1.905m (width) and 2.44m (height).
- Any attached trailer not to exceed 7m (length).



Where am I covered?

- ✓ The cover provided by this insurance applies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and, for Private Car policies only, is extended to the rest of the European Union along with Andorra, Iceland, Norway, Serbia and Switzerland. Commercial Vehicle policies can be extended to offer this additional cover upon request.



What are my obligations?

- You must comply with the terms and conditions of the policy.
- You must take all reasonable precautions to keep the Insured Vehicle in a roadworthy condition and minimise the risk of damage, theft, loss or injury.
- You must pay the premium.
- When an incident occurs that may result in a claim, you must tell us as soon as you become aware, take all practicable steps to minimise the claim and immediately inform police if the damage is caused by thieves, vandals or malicious persons. You should not make any admission of fault or agree to make any payment.



When and how do I pay?

The premium is payable when you take out the policy in one single amount or by monthly instalments. Payment may be made by credit/debit card, cash, cheque or direct debit.



When does the cover start and end?

The cover will start on the date you select, and any subsequent anniversary dates if renewed, and will remain in force for a period of 12 months.



How do I cancel the contract?

If you decide to cancel the contract, please telephone us on 01872 277151. No cancellation or administration fee will apply and we will only charge you for the time on cover unless you have made a claim, in which case we will keep the full premium.