

Motor Insurance

Insurance Product Information Document

Company: West Bay Insurance Plc

West Bay Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085)

West Bay Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).



This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MHRPCCOMP09/21]

What is this type of insurance?

MISL MHR Private Car - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Loss or damage caused accidentally, or as a result of malicious damage, fire and theft up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you any named driver or your partner (see policy wording for definition) for death, loss of limb(s)/eye(s) or total disablement up to the sum of £5,000
- ✓ Medical expenses. Up to £250 per person
- ✓ Personal belongings. Up to £250
- ✓ Courtesy car for duration of repairs authorised by us and completed by an approved repairer
- ✓ In-car entertainment & navigation equipment – unlimited if fitted as standard or up to £500 if not fitted as standard
- ✓ Foreign use. For up to 30 days in total in any period of insurance
- ✓ Replacement locks if your car key or the card entry system for the insured vehicle is lost or stolen subject to an excess of £100
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount.
- ✓ Vandalism promise. If you make a claim caused as a result of vandalism, you will not lose your No Claim Discount.
- ✓ Emergency transport & accommodation. If you are not able to drive as a result of an incident covered under section A or B we will assist in getting you and up to 8 passengers to your home or planned destination. Alternatively, we will pay for one night's accommodation to a maximum of £500 in total or supply a temporary hire car up to 1100cc for a maximum of 24 hours.
- ✓ Child car seat cover. If you have a child car seat fitted to the vehicle that is involved in a covered loss, we will cover the cost of replacing the seat even if there is no damage to it.



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule or in the Document of Insurance and can be advised to you by your insurance intermediary
- ✗ If your vehicle is damaged while a young or inexperienced person is driving, or is in charge of the vehicle, you will have to pay the excess as shown in the Document of Insurance
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Damage caused by frost unless you took precautions to protect the insured vehicle
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.
- ✗ Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement.
- ✗ Any fraudulent act knowingly carried out by you or any driver named on the certificate of motor insurance.



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! Section C 'Driving other cars', may be excluded from this policy. If included, it will show on your certificate of motor insurance and gives third party only cover (which means that if the car is damaged or stolen we will not pay the cost to repair or replace it). This section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition therefore please check your policy documents thoroughly and refer to your insurance intermediary if you are unsure as to whether this cover applies as you run the risk of driving the car with no insurance cover.
- ! Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union for up to 30 days in total in any period of insurance
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 30 days in total in any period of insurance

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible

You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your Document of Insurance, a copy of which is available from your insurance intermediary.