

KGM is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680, with its registered office at: One Creechurch Place, London, EC3A 5AF.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

## What is this type of insurance?

Third Party Only Motor Insurance



### What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent



### What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Loss or damage to your vehicle
- ✗ Loss or damage to property owned by, or in the care, custody or control of, you or any other person insured by this policy
- ✗ Any loss or damage caused whilst under the influence of alcohol or drugs



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim);
  - monetary limits for certain items or types of cover.
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! Third Party Property Damage claims limit - £20,000,000



### Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



### **What are my obligations?**

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid



### **When and How do I pay?**

Terms and conditions of payment are agreed with your insurance advisor



### **When does the cover start and end?**

From the start date you select for 12 months



### **How do I cancel the contract?**

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance advisor.

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Where a claim has occurred, no refund of premium will be allowed.