

Company: Markerstudy Insurance Services Limited

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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.

What is this type of insurance?

Private & Public Hire Insurance - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. Key information relating to the level of cover requested is shown below.

What is insured?

Third Party Only Cover:

- ✓ Legal liability for death or injury to any other person, including passengers. See 'Section C' page 41.
- ✓ Legal liability for damage to other people's property up to £20 million. See 'Section C' page 41.
- ✓ If you want to use your vehicle abroad: we'll supply the same cover as you have when driving within the geographical limits of your policy. Vehicle use is restricted to Social, Domestic and Pleasure only. See 'Section E' Page 47.
- ✓ Public Liability cover up to £10,000,000 in respect of work undertaken under a contract with a public authority, company or firm. See 'Section F' page 49.

Third Party Fire & Theft Cover (TPFT):

In addition to the cover shown above the following also applies;

- ✓ Loss or damage to the insured vehicle caused as a result of fire or theft up to the market value. See 'Section B' page 36.
- ✓ In-vehicle communication, navigation and metering equipment – unlimited if fitted as standard or up to £750 if not fitted as standard. See 'How we deal with your claim' page 33.
- ✓ If you want to use your vehicle abroad: we'll supply the same cover as you have when driving within the geographical limits of your policy for up to 30 days in total in any period of insurance. Vehicle use is restricted to Social, Domestic and Pleasure only. See 'Section E' Page 47.

Comprehensive Cover:

In addition to the cover shown above the following also applies;

- ✓ Loss or damage to the insured vehicle caused accidentally, or as a result of malicious damage, up to the market value. See 'Section A' page 35.
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist, we'll pay back the cost of your excess and restore your No Claim Discount. See 'Section I' page 53.
- ✓ Windscreen repair / replacement. Limits apply, see 'Section D' pages 45-46.

What is not insured?

The following exclusions apply. This is not an exhaustive list therefore please refer to the policy booklet for a full list of exclusions and as to whether they apply to the cover selected:

- ✗ **Unattended:** 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. See 'What we won't pay for' page 55.
- ✗ **Maintenance:** Loss or damage resulting from incorrectly maintaining or fuelling the vehicle by not following manufacturer instructions. This includes adding an inappropriate type or grade of fuel, oil or other consumable. See 'What we won't pay for' page 38.
- ✗ **Tyres:** Loss of or damage to tyres caused by braking, punctures, cuts or bursts. See 'What we won't pay for' page 38.
- ✗ **Deliberate Damage:** Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission. See 'What we won't pay for' page 38.
- ✗ **Computer systems:** Loss or damage to the insured vehicle caused by malware, worms, computer viruses or the insured vehicle's systems, data or computer systems being controlled without your authority. See 'What we won't pay for' page 38.
- ✗ **Mechanical or electrical breakdown:** Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages. See 'What we won't pay for' page 37.
- ✗ **Fraud:** The loss of, or damage to, your vehicle resulting from fraud, deception or attempted fraud or deception. See 'What we expect of you' page 61.
- ✗ **Criminal Act:** We won't pay for any loss or damage if your vehicle when being driven with your permission is used for any criminal purpose. See 'What we won't pay for' page 56.
- ✗ **EV & Hybrid vehicle:** Loss or damaged caused by the misuse of the vehicle's battery, including but not limited to, overcharging/undercharging and self-repair/replace. See 'What we won't pay for' page 38.
- ✗ **Battery:** Cost to repair or replace a non-functional battery. See 'What we won't pay for' page 38.
- ✗ **Charging:** Cost to repair or replace faulty charging cables or faulty charging points. See 'What we won't pay for' page 38.
- ✗ **Fire damage:** There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT. See 'What we won't pay for' page 38.
- ✗ **Glass:** There is no cover under Section D for sunroofs, glass sunroofs, panoramic windcreens, lights/reflectors or folding rear windscreen assemblies. See 'What we won't pay for' page 46.
- ✗ **War or terrorism:** We won't pay for any incident that happens because of war or terrorism. See 'What we won't pay for' pages 56 & 57.
- ✗ **Cyber-attack:** We won't pay for any loss or damage due to a widespread cyber-attack. See 'What we won't pay for' page 38.
- ✗ **Automated vehicle:** We won't pay for any incident or damage caused when you or a driver named on the policy is driving an automated vehicle under this policy. See 'What we won't pay for' pages 38 & 43.



Are there any restrictions on cover?

- ! We'll not provide any cover under this insurance (other than as required by the Road Traffic Acts), if an insured driver is shown that: they were over the legal limit for alcohol or drugs or they were unfit to drive due to; • a medical condition notifiable to DVLA. • alcohol consumption. • the taking of drugs, whether prescribed or not. • the use of any type of inhalant. A coroner's report or conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be acceptable proof. 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. See 'What we won't pay for' page 55.
- ! Driving other cars cover does not apply to this policy. You or any named driver is only allowed to drive the vehicle shown on your certificate of motor insurance under this policy. See 'Section C' page 42.
- ! Loss or Damage in respect of theft or attempted theft of your vehicle may be excluded unless it is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property. See 'Giving us the facts about you and your vehicle' page 25.
- ! Loss or damage in respect of theft or attempted theft of your vehicle may be excluded if you have an alarm, immobiliser or tracking device fitted and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! 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. See 'A brief explanation of the cover provided by your policy' page 18.
- ! 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. See 'What we won't pay for' page 37.



Where am I covered?

Your policy covers you to drive in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (including the Republic of Ireland if you live in Northern Ireland).

You're also covered when driving in EU countries and those following EU Directives for damage to someone else's property or death or injury to a third party. If you have Comprehensive or Third-Party, Fire & Theft cover you'll have the same level of cover as you have when driving in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for up to 30 days in total during the period of insurance. See 'Section F' page 47.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you. See 'Giving us the facts about you and your vehicle' page 25.
- Premiums must be paid on time. See 'What we expect of you' page 59.
- All claims, other than damage to glass, must be reported to our 24-hour Claims Helpline on 03330 436 497 or by visiting our online portal at claims.markerstudy.com. as soon as possible but preferably within 24 hours of the incident. See 'How to make a claim' page 4.
- 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. See 'Giving us the facts about you and your vehicle' page 25.
- You should make sure that your vehicle is in a roadworthy condition and has a valid MOT if one is needed by law. Your vehicle should be serviced in line with manufacturer recommendations with any safety critical manufacturer updates installed. See 'What we expect of you' page 60.
- Your vehicle must be locked and secured when unattended with keys or locking devices removed. If we've told you that you must have a working alarm system or tracking device fitted, this must always be active when your vehicle is unattended. See 'What we expect of you' page 60.
- Glass claims can be reported and appointments booked by visiting our online portal at claims.markerstudy.com. See 'Section D' page 45.



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.

Full cancellation details are contained within your policy booklet see 'Cancelling your policy' page 22. A copy of your policy booklet is available from your insurance intermediary.