

# Motor Insurance



Insurance Product Information Document

Product: **Private Car Insurance**

Insurer: **Yoga Insurance Services**

First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** This motor insurance policy provides cover against damage to your car or damage and injury caused by your car.



## What is covered?

### Your Liability

- ✓ If you are involved in an accident which causes damage to another person or vehicle, we will pay the cost of any damage you are legally responsible for (known as Third Party Liability).
- ✓ We will pay for any legal costs and expenses you may incur as result of a claim against you by other people provided you have our written consent.

### Loss of or damage to your car

- ✓ We will pay for damage to your car including the windscreen or damage as a result of accidental damage, fire, theft or vandalism.
- ✓ If the repair costs of your car were uneconomic at the time of loss (this is known as a total loss) we will provide you with a new replacement car subject to some conditions set out in your policy booklet.

### Foreign use

- ✓ You can use your car to drive in the European Union (EU). You will have the benefit of full cover for up to 90 days.

### Other covers

- ✓ We will provide cover for personal belongings in your car.
- ✓ We will provide cover for the policyholder, their wife or husband or civil partner if they are accidentally injured or killed while getting in or out or travelling in the policyholders car (this is known as personal accident benefit).
- ✓ We will pay for the replacement of keys and locks if damaged or stolen.
- ✓ We will pay for damage, theft, attempted theft or fire damage to your audio equipment or GPS navigation equipment if it was manufacturer fitted.
- ✓ If you have your car repaired through an approved repairer we will provide you with a courtesy car.



## What is not insured? (Key exclusions only)

### Key Exclusions Only

- ✗ We will not pay more than £20,000,000 for damage to other people's property.
- ✗ We will not pay for the loss or damage to a trailer or caravan while being towed.
- ✗ We will not pay for repairs where the cost exceeds the market value of your car.
- ✗ We will not pay more than £200 for any one claim for personal belongings.
- ✗ We will not pay more than £2,000 for a death, £1,500 for loss of sight in one eye, and £1,500 for loss of an ankle or foot for personal accident.
- ✗ We will not pay more than £1000 for replacement of keys and locks for any one claim and you must pay the total excess stated on your schedule.
- ✗ If your audio or GPS navigation equipment is not manufacturer fitted we will only pay up to £300 as a result of theft, attempted theft or fire.
- ✗ Any claim for damage to your car where you or a named driver are criminally charged and prosecuted for any driving offence.



## Are there any restrictions on cover?

- ! If your car is a total loss we will replace with a new car only if you have owned it since new and the accident is within 13 months of being registered as new.
- ! If you are driving in the EU, over 90 days, you are only covered for the legal minimum required in that country.
- ! For every claim you have to pay the compulsory excess of that claim as well as additional excesses shown on your policy documents.
- ! If you have a windscreen that can't be repaired you will have to pay an excess which is shown on your policy documents. There may be a higher excess where a non-approved repairer is used which is outlined on your policy documents.
- ! A courtesy car is subject to availability at the approved repairer and is not always guaranteed.



## Where am I covered?

- ✓ Your cover applies anywhere in Great Britain and Northern Ireland. You can also use your car in the European Union with the benefit of fully comprehensive cover for a maximum of 90 days, thereafter you will only have the legal minimum cover required by law in the country you visit.



## When does the cover start and end?

From the start date you selected for 12 months.

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## What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation since the insurance started or was last renewed.
- You must have asked all the other drivers the relevant questions to get the information you need.
- If you are involved in an accident you must notify your broker as soon as possible after the incident.
- If your car was stolen you must report it to the police.
- You must speak to your broker before arranging replacement or repair.
- You must not accept or admit liability without talking to your broker.



## When and how do I pay?

You can pay your premium as a one off payment annually or in monthly instalments. Payments can be made by bank transfer, direct debit or debit/credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer using the services of credit finance companies.



## How do I cancel the contract?

If you want to cancel your insurance you need to contact your insurance broker.

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we will refund any money paid providing cover has not started.

If you cancel after your policy has started, we will reduce your refund to pay for the time we provided cover.

If a claim has been made against your policy the full insurance premium will be payable and no refund will be issued.

Further administration fees may be applied by Yoga as detailed in the separate Our Charges document supplied by Yoga.