

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?

Please refer to your Policy Schedule to see which level of cover you have chosen.

Lite:

- ✓ 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) up to £20,000,000.
- ✓ 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.
- ✓ We will pay for damage to your car as a result of accidental damage, fire, theft or vandalism, excluding windscreen damage
- ✓ 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.
- ✓ If you have your car repaired through an approved repairer we will provide you with a courtesy 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).
- ✓ You can use your car to drive in the European Union (EU). Cover will only be provided to match the minimum insurance required in each country.

Standard:

All of the above plus:

- ✓ 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.
- ✓ We will provide cover for personal belongings in your car up to £200.
- ✓ We will provide cover for a child car seat up to £300.
- ✓ 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) up to £2,000.
- ✓ We will pay for the replacement of keys and locks if damaged or stolen up to £1,000.
- ✓ We will pay for damage, theft, attempted theft or fire damage to your audio equipment or GPS navigation equipment if it was manufacturer fitted up to £300.
- ✓ We will repair or replace your windscreen



What is not insured? (Key exclusions only)

Key Exclusions Only

Lite

The following exclusions apply to Lite policies only:

- ✗ Windscreen Cover
- ✗ Replacement of keys and locks
- ✗ Personal belongings
- ✗ Child car seat
- ✗ Audio equipment

All Policies

The following exclusions apply to all policies:

- ✗ Wear and tear, mechanical, electrical and software faults, breakdown, malfunction, failure or breakage
- ✗ We will not pay for repairs where the cost exceeds the market value of your car.
- ✗ Any claim for damage to your car where you or a named driver are criminally charged and prosecuted for any driving offence.
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit due to drink or drugs
- ✗ Deliberate acts by anyone insured on this policy
- ✗ Your car being used without your permission by someone known to you unless they are being prosecuted
- ✗ When the vehicle is not being use for any purpose other than shown on your certificate
- ✗ Loss or damage to a trailer or caravan while being towed.



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 standard policy and 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 legal minimum cover required by law in the country you visit. If you have a Standard policy, you will benefit from fully comprehensive cover for a maximum of 90 days before dropping to the legal minimum cover.



When does the cover start and end?

From the start date you selected for 12 months.



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.