Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

Product: Private Car Plus - Third Party Only (TPO)

Full Terms and Conditions of the policy can be found in the policy booklet and key facts on our website www.haven.gi, these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your Private Car Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

What is this type of Insurance?

This is a consumer contract providing an insurance policy for third party cover on your private car. This policy satisfies the requirements of the Road Traffic Act. Motor legal protection is also included within your policy to help you claim back losses, that are not covered by your policy, from the responsible party if your car is damaged in an incident that is not your fault.

What is insured?

Cover for you

- ✓ Courtesy car for up to 7 days in the event of an insured incident.
- ✓ Motor legal protection up to £50,000 to help you claim back losses that are not covered by your motor insurance policy from the responsible party if your car is damaged in an incident that is not your fault, this may include your excess, hire vehicle costs, alternative travel costs or compensation for property damage.

Claims by third parties

- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ You will be covered by this insurance for vehicle sharing, providing you do not make a profit from payments received.

What is <u>not</u> insured?

- × Damage to or loss of your car.
- × Wear and tear, mechanical or electrical breakdown of your car.
- × Using your car outside the terms of your driving licence.
- × Using your car outside countries which are members of the European Union or countries that have satisfied the EC Directive 2009/103/EC on Insurance of Civil liabilities arising from the use of Motor Vehicles (No 72/166/EEC).
- × Anyone using your car who is not a named driver.
- × Using the car for a purpose not specified in the certificate or policy schedule.
- × Driving under the influence of alcohol or drugs.
- × Motor legal protection does not cover you for fines, penalties, or compensation awarded against you.

Are there any restrictions on cover?

- ! You are covered for social, domestic and pleasure use only unless you have requested an additional class of use, such as commuting or business use.
- ! Motor legal protection only applies if the incident occurs within the territorial limits and the claim has reasonable prospects of success.
- ! If you have selected Telematics cover, between the hours of 23:00 and 05:00, your driving time is limited to the percentage stated on your schedule.
- ! If you have selected Telematics cover, your mileage is restricted to X miles per X.

Where am I covered?

- ✓ You have third party cover for your car within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your car abroad with the minimum legal cover required, within the European Union or countries that have satisfied the EC Directive 2009/103/EC. You are required to let us know before you travel.
- ✓ If you have selected Telematics cover, you are required to contact us before using your car abroad, in order for us to ensure that the tracking device is programmed accordingly.

What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Let us know if you have any medical conditions discloseable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.
- If you have selected Telematics cover, arrange installation of the telematics device, to be fitted within 10 days of the purchase of your insurance.

Once you have purchased the policy

- Check your certificate and schedule are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured.
- Provide a copy of your driving licence or your licence summary check code and any other documents requested to validate your policy.

During the policy

- Let us know if you make any changes that may affect the policy, this may include your name, the vehicle insured, your address or occupation, or the class of use you require the car for.
- Take reasonable steps to protect your car and ensure it's kept in a roadworthy condition with an up to date MOT and valid car tax.
- If you have selected Telematics cover, you must let us know if you think the telematics device is not working so we can repair or replace it quickly.

In the event of a claim

- Never admit liability at the scene.
- Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved.
- If safe to do so, take pictures of the vehicles, registration numbers and any passengers, as well as the incident scene.
- If any party is injured, call the emergency services.
- Notify the claims department within 24 hours of the incident to avoid incurring a late reporting excess.
- Pay any excesses applicable to the policy.

When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.

When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.

How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker.

If **no** claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover. If you cancel your policy outside of the 'cooling off' period, you may be subject to broker administration fees.

If a claim has been made by you or a third party:

- If the claim has been settled and we determine you were at fault or partially at fault for the incident, we will retain what you have paid so far, and the remainder of the full annual premium will be due.
- If the claim has been settled as 'notification only' or we determine you were **not** at fault for the incident, you will receive a refund for the remaining days of cover.