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.

HAVEN INSURANCE

Product: Private Car Mileage Telematics

Full Terms and Conditions of the policy can be found in the policy booklet 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 Mileage Telematics Insurance Policy underwritten by Haven Insurance.

What is this type of Insurance?

This is a consumer contract providing an insurance policy for your private car. This policy satisfies the requirements of the Road Traffic Act. Please refer to your policy schedule for the cover level you selected.

What is insured?

Comprehensive cover

- ✓ Personal accident cover up to a maximum of £2,500 per incident if you or your partner are accidentally injured as a result of a road traffic accident causing death, permanent blindness in one or both eyes, or total loss of one or more limbs.
- ✓ Courtesy car for up to 7 days in the event that your car is rendered a total loss or is stolen and not recovered, or for the duration of repairs in the event that your car can be repaired following an insured incident. Please refer to your policy schedule if you have selected enhanced courtesy car cover.
- ✓ Medical expenses for you and your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss or damage to your personal belongings whilst in the car up to £250 per incident.
- ✓ Motor legal protection up to £75,000 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 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).
- ✓ Loss or damage to your car after an incident.
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Car accessories up to a total value of £1,000.
- ✓ Windscreen and window repair or replacement and the recalibration of your car's ADAS (Advanced Driver Assistance System) as a result of any repairs.
- ✓ Car sharing, providing you do not make a profit from payments received.
- ✓ New car replacement if your car is less than 12 months old.
- ✓ Loss or damage to your child car seat up to a maximum of £75 for any one claim.
- ✓ Travel home or to your original destination after an insured incident up to a maximum of £100 for any one claim.
- ✓ Overnight accommodation up to £100 per person, and up to a maximum of £250 for any one claim if your car cannot be driven as a result of an insured incident and you are more than 25 miles away from your home address.

What is not insured?

Exclusions applicable to all cover levels

- × Loss or damage if the telematics tracking device has been altered or tampered with in any way.
- × Wear and tear, mechanical or electrical breakdown of your car.
- × Using your car outside the terms of your driving licence.
- × Anyone using your car who is not a named driver.
- × Using the car for a purpose not specified in the certificate or policy schedule.
- × Using the car for any formal or informal race, whether prearranged or not.
- × Driving under the influence of alcohol or drugs.
- × Theft of your car if it was stolen by deception, for example someone posing as a buyer.
- × Theft of your car if your keys have been left in or on your car.
- × Damage to your car caused by using the wrong fuel or lubricants.
- × Policy excesses.
- × Motor legal protection does not cover you for fines, penalties, or compensation awarded against you.
- × Courtesy car if you request that we sub-contract our repair service to a contractor selected by you.
- × Overnight accommodation where a receipt or proof of payment cannot be provided.
- × Personal accident cover does not cover you or your partner for bodily injury or death resulting from attempted suicide or suicide, if the driver of your car is convicted of an alcohol or drugs offence, or if a seatbelt was not worn when required by law.

Exclusions applicable to comprehensive cover

- × New car replacement if you are not the first and current keeper of the car.

Exclusions applicable to third party, fire and theft cover

- × Accidental damage to your car.

Are there any restrictions on cover?

- ! You are only covered for the class of use stated in the Certificate of Motor Insurance.
- ! Your mileage restriction is stated on your Statement of Fact.

Third party, fire and theft cover

- ✓ Personal accident cover up to a maximum of £2,500 per incident if you or your partner are accidentally injured as a result of a road traffic accident causing death, permanent blindness in one of both eyes, or total loss of one or more limbs.
- ✓ Courtesy car for up to 7 days in the event that your car is rendered a total loss or is stolen and not recovered, or for the duration of repairs in the event that your car can be repaired following an insured incident. Please refer to your policy schedule if you have selected enhanced courtesy car cover.
- ✓ Loss or damage to your personal belongings when caused by fire, theft or attempted theft whilst in the car, up to £250 per incident.
- ✓ Motor legal protection up to £75,000 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 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).
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Car accessories up to a total value of £1,000, when loss or damage occurs caused by fire, theft, or attempted theft.
- ✓ Windscreen and window repair or replacement and the recalibration of your car's ADAS (Advanced Driver Assistance System) as a result of any repairs.
- ✓ Car sharing, providing you do not make a profit from payments received.
- ✓ Loss or damage to your child car seat up to a maximum of £75 for any one claim.
- ✓ Travel home or to your original destination after an insured incident up to a maximum of £100 for any one claim.
- ✓ Overnight accommodation up to £100 per person, and up to a maximum of £250 for any one claim if your car cannot be driven as a result of an insured incident and you are more than 25 miles away from your home address.

- ! You are restricted to 2 vehicle changes on this policy.
- ! Motor legal protection only applies if the incident occurs within the territorial limits and the claim has reasonable prospects of success.

Where am I covered?

Comprehensive and third party, fire and theft cover

- ✓ Depending whether you have selected comprehensive or third party, fire and theft cover for your car, you have the selected 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 cover required by law within the European Union, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City. Subject to an additional premium you may be able to use your car abroad with the same level of cover you have in the UK for up to 31 days. You will only be covered for social, domestic and pleasure use while abroad.
- ✓ 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 disclosable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

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.
- Ensure the telematics tracking device is fitted within the timeframe stated in your schedule.

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.
- 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 possible and safe to do so, take photos of all the vehicles involved, including your own, the registration numbers of the vehicles, any damage caused as a result of the accident, the accident location and any road markings.
- If any party is injured, call the emergency services.
- Notify the claims department as soon as you can and within 24 hours of the accident or incident first occurring. You should report any accident or incident to us even if you do not think you are to blame.
- Pay any excesses applicable to the policy.

When and how do I pay?

The premium can be paid in full by 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?

Please refer to your most recent policy certificate for the policy start and end date.

How do I cancel the contract?

You can cancel the policy at any time by contacting your 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 may receive a partial refund.

If the policy is cancelled within the first 50 days of the inception date, we will refund a part of the premium according to the number of days remaining before the end of the period of insurance from the date of cancellation.

If the policy is cancelled after 50 days from the inception date, any premium refund will be calculated according to the number of days remaining before the end of the period of insurance, or the number of annual miles remaining, whichever is lowest. If you have exceeded your declared annual mileage, there will be no refund of premium.

If a claim has been made by you or a third party:
- If the claim has been settled as a fault claim and we have incurred costs as a result, no refund of premium will be given, and the full annual premium will be payable.
- If the claim has been settled as non-fault or 'notification only', you may receive a partial refund.