

# Car Insurance

## Insurance Product Information Document

### Company: Endsleigh Insurance Services Limited

### Product: ingenie Comprehensive Car Insurance Policy

Ingenie is a trading name of Endsleigh Insurance Services Limited (Firm ref: 304295), which is authorised and regulated by the Financial Conduct Authority. Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire, GL51 4UE.

This document provides a summary of the key information for this product. The full information is provided in the insurance schedule, certificate, policy wording and terms of business agreement.

## What is this type of Insurance?

This is an annual Comprehensive telematics private car insurance policy arranged with an insurer from our panel.



### What is Insured?

- ✓ Accidental and malicious damage to the insured vehicle, limited to its market value at the time.
- ✓ Fire and theft damage to the insured vehicle - limited to its market value at the time.
- ✓ Accidental damage to the windows and windscreen of the insured vehicle.
- ✓ Accidental, fire and theft damage to personal belongings while in the vehicle - limited to £100.
- ✓ Accidental, fire and theft damage to the vehicle's standard permanently fitted audio, navigation and entertainment equipment (limited to £300 for equipment not fitted as standard by the vehicle manufacturer).
- ✓ Replacement vehicle locks following loss or theft of the vehicle keys where the insurer is satisfied there is a risk of theft - limited to £500.
- ✓ Subject to availability, a courtesy car will be provided to keep you mobile while the insured vehicle is being repaired by an approved repairer.
- ✓ If you are aged 25 or over, your policy may allow you to drive other cars that don't belong to you, on a third party only basis. Check your certificate of motor insurance to see if this cover is included.
- ✓ Third Party Liability (where the insured vehicle causes damage or injury to another person or their property, and you are legally responsible) - limited to £20 million for third party property damage.

#### Optional Cover

See your policy schedule for details of the cover you have selected.

Dependent on your eligibility, you may be able to protect your No Claims Discount.



### What is not Insured?

- ✗ The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy.
- ✗ Loss or damage to the vehicle caused by using the wrong fuel.
- ✗ Cover for replacement locks excludes;
  - The first £100 of any claim, and
  - Where the keys are taken by a family member or someone who lives at your home
- ✗ Personal belongings that are money, business goods, radar detection equipment and telephones.
- ✗ Vandalism/malicious damage or theft of the vehicle, personal belongings and permanently fitted audio, navigation and telephone equipment while the vehicle is unattended, unless all vehicle doors and windows are closed and locked, and all keys are removed from it.
- ✗ Loss or damage to the vehicle caused by someone known to you taking the vehicle without your permission, unless you report this to the police.
- ✗ Where the driver is above the legal limit for drugs or alcohol at the time of the incident.
- ✗ Where the driver is convicted of using a mobile phone at the time of the incident.
- ✗ Where the vehicle is used for racing another motorist, incidents of 'road rage', or any other deliberate act.
- ✗ Loss or damage to the vehicle caused by deception.
- ✗ Wear and tear to the vehicle, or damage to tyres caused by cuts, bursts and punctures.



### Are there any restrictions on cover?

- ! If the insurer's approved glass repairer is not used, cover for damaged windows and windscreens will be limited to £100 after deduction of the excess.
- ! If you tell us that the vehicle has been modified, and we agree to insure the vehicle, the modifications will not be replaced if damaged in an insured event. If you do not tell us that the vehicle has been modified, your policy may be invalid and not pay out in the event of a claim.
- ! If cover for driving other cars applies (check your certificate), there is no cover for damage to the car you are driving. The car must be registered in the UK and insured. This cover does not apply abroad. This cover is only for you, not any named drivers. You must still have the insured vehicle, and it must not be a write off. This cover does not apply if you are already insured under another policy to drive the other car.



## Where am I covered?

- ✓ You are covered to drive the insured vehicle in the UK, Channel Islands, Isle of Man and for up to 14 days in the European Union.



## What are my obligations?

- This is a telematics insurance policy. You must follow the requirements regarding the telematics box as explained in the policy wording. In particular, you must make arrangements to have the telematics box fitted within 10 days of the policy starting. The price of your insurance may increase or decrease depending on how your vehicle is driven. The telematics box must remain in your vehicle and must not be tampered with. Charges apply to the telematics box in certain situations, for example if you change your vehicle or if your policy is cancelled. Please see the policy wording for full details.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your, or any named drivers' situation.
- In the event of a claim, you must tell us as soon as possible, even if there is no damage to your vehicle. You'll need to let your insurer negotiate, defend or settle any claims on your behalf. You'll also need to let them take legal action in your name to get back any payment they've made under this policy.
- It's really important that you're honest with us and your insurer when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



## When and how do I pay?

Annually by credit/debit card or monthly by Direct Debit. We'll review your premium 3 times a year based on how the vehicle has been driven. If your premium changes during the year, we will notify you in advance and:

- if you pay by Direct Debit we will revise your monthly payments accordingly
- if you paid in full we will refund any premium due to you back to the payment card you used to purchase, and any additional premium due from you will be taken from your payment card.



## When does the cover start and end?

Your policy will be effective from the date you have requested, shown on your Statement of Fact, and will run for the term agreed with your insurance advisor. Please see your latest available schedule for details.



## How do I cancel the contract?

You can cancel your policy by calling us on 0330 678 0652. You can also cancel your policy by emailing us at [service@ingenie-insurance.co.uk](mailto:service@ingenie-insurance.co.uk).