

Motor Insurance

Insurance Product Information Document

Company: Provident Insurance - a trading name of Covea Insurance plc

Provident
insurance.co.uk 

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Product: Motor Policy

This document provides a summary of the key information relating to this motor insurance policy.

Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a comprehensive private car policy.



What is insured?

Cover for your car

- ✓ Loss of or damage to your car caused by:
 - ✓ Accident or malicious damage;
 - ✓ Fire;
 - ✓ Theft or attempted theft.
- ✓ Glass replacement or repair;
- ✓ Replacement Locks - up to £1,000 per incident;
- ✓ Use of our approved repairer network which guarantees repair workmanship.

Cover for other people

- ✓ The minimum cover you need by law to protect other people when you or an insured driver are using or driving your car.

Other product benefits

- ✓ **Courtesy car** when your car is repaired by our approved repairer network, as long as one is available, (you will be provided with a small car, such as a Ford KA);
- ✓ **Audio and satellite** equipment;
- ✓ **New Car Replacement** if your car is less than a year old (if your car is stolen and not recovered or a total loss);
- ✓ **Personal Belongings** - up to £250 per incident;
- ✓ **Uninsured Driver Protection** if you are involved in an accident that is not your fault and the person responsible can be traced;
- ✓ **Onward Travel** - up to £100 per person, £500 in total, per incident, if your car cannot be driven after an accident; Child seats - cost of replacing a child car seat fitted to your car when your car is involved in an accident;
- ✓ **Foreign Travel** - comprehensive cover up to 90 days;
- ✓ **Medical Expenses** - up to £300 per injured person, per incident;
- **No claims bonus protection** is available on request if you have 4 years or more No Claims Bonus;
- ✓ **Driving other private motor cars cover** for the policyholder only and only if over 25 years of age (your certificate will confirm if you have this cover



What is not insured?

- ✗ If your car is stolen and not recovered or written off you will not be provided with a courtesy car;
- ✗ Wear and tear;
- ✗ Mechanical, electronic or software failures;
- ✗ Use of the wrong fuel;
- ✗ A deliberate act by anybody insured on this policy;
- ✗ Your car being driven without your permission by someone known to you unless they are being prosecuted;
- ✗ Loss of use of your car;
- ✗ Any cover which is insured elsewhere;
- ✗ Any costs over the market value of your car;
- ✗ Loss or damage caused by theft or attempted theft if nobody is in the car, unless all doors are closed, locked and any door or ignition unlocking devices are removed;
- ✗ New car replacement if a car of the same make, model and specification is not available in the UK;
- ✗ Any amount over £20 million for damage to other people's property;
- ✗ Any amount over £5 million for related legal costs and expenses as a result of a claim;
- ✗ Loss of or damage to a vehicle being towed by a vehicle being driven by you;
- ✗ Driving other private motor cars does not apply if you no longer own the insured vehicle.



Are there any restrictions on cover?

- ! Cover for driving other private motor cars is third party cover only;
- ! Your car can only be used for the purposes which are allowed as shown on your certificate;
- ! If you use a windscreen repairer of your own choice cover will be limited to £150.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and/or ability to make a claim;
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your car, health of any person driving, any motor accidents, fixed penalty offences or motoring convictions;
 - You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim (incl. windscreen). This will be shown on your schedule.



When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to us about credit facilities.



When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your policy. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

If this cover does not meet your needs, please tell us.

If you want to cancel your policy:

- **within 14 days**, we will refund the premium for the exact number of days left on your policy, less a fee of £25; or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, less a fee of £55 if this is your first year of insurance with us, or £25 if your policy is cancelled at any time after renewal.

All fees include IPT at the current rate. No refund will be given if a claim is made by you or against you in the current period of insurance.