



XPEKT: Private Car Insurance Product Information Document







Company:	Xpekt is a trading style of First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.
Insurers:	All policies are underwritten on behalf of Accredited Insurance (Europe) Ltd who are Authorised and Regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422

This Insurance Product Information Document provides a summary of the cover provided and is not personalised to your specific needs and does not form part of your contract of insurance. Full details can be found in the Policy Document. **You should refer to your own Policy Document, your Schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.**

What is this type of insurance?

This is a Private Car motor insurance policy and provides the compulsory cover you need to drive a vehicle on the public highway. It also offers additional benefits (as set out below) depending on the cover you choose.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	<p>Third Party Fire & Theft Damage to other people's property and compensation for other people's death or injury if you are at fault;</p> <p>Loss or damage to your car caused by fire, lightning, explosion, theft or attempted theft;</p> <p>Comprehensive Cover (All of the above, plus)</p> <p>Accidental damage cover for your car;</p> <p>We will replace your car with a new car of the same make, model and specification, where the car is written off or stolen and not recovered, the car is less than 12 months old and has accrued mileage of less than ten thousand (10,000) miles at the date of claim;</p> <p>Personal belongings up to a value of £100 if they are damaged as a result of an accident, fire or theft;</p> <p>Replacement locks and keys to your car as a result of loss or theft, up to the value of £250;</p> <p>Repair or replacement of damaged windscreen & window glass and any scratching of the bodywork caused by the broken glass;</p> <p>Personal Accident cover of £2,500 for you or your spouse or civil partner for death and/or loss of sight or limb, if you have an accident involving your car;</p> <p>Medical expenses up to £100 for each person, if your or your driver or any passenger is</p>	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ 	<p>The first part of any claim, known as an excess and as shown in the policy document or on the schedule;</p> <p>Loss or damage to your car by theft or attempted theft where all locks have not been engaged, windows have been left open or keys left in the car;</p> <p>Loss of fuel</p> <p>An accident where you or the named driver are found to be under the influence of alcohol or drugs;</p> <p>Loss or damage caused by breakdowns, wear & tear or gradual depreciation.</p> <p>Claims under Personal Accident as a result of suicide, self-harm, or whilst under the influence of drugs or alcohol;</p> <p>Claims under the Windscreen section for breakage of fixed panoramic or glass roof panels;</p> <p>Breakage, failure or breakdown of mechanical, electrical, electronic or computer equipment;</p> <p>Damage to tyres caused by braking or by cuts, punctures or bursts;</p> <p>Liability, loss or damage for any consequence of terrorism except where cover must be provided under Road Traffic Acts;</p> <p>Liability loss or damage for any consequence of war or hostilities.</p>

	injured as a result of an accident involving your car;		
	Are there any restrictions on cover?		
!	For loss or damage claims, the most we will pay is the market value of the vehicle at the time of the loss;		
!	Courtesy cars are only provided from our approved repairers and are subject to availability;		
!	Replacement car cover will only be provided where you are the first registered keeper;		
!	Liabilities to third parties are limited to £20 million for property damage and £5 million for legal fees and expenses;		
!	Driving Other Cars cover, if applicable, is restricted to the policyholder only and will only cover costs of injury to other people or their property;		
!	There is a limit to windscreen cover of £250 if the approved windscreen provider is not used;		
!	Endorsements may apply to your policy and these will be shown in your policy document and/or schedule;		
	Where am I covered?		
✓	You are covered whilst using the vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. In addition, you are also covered whilst using the vehicle in any country in the European Union and Croatia, Iceland, Liechtenstein, Norway and Switzerland for up to 30 days in any one policy period.		
	What are my obligations?		
➤	You must check that the policy you have applied for provides adequate cover for your needs;		
➤	You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation, including any named drivers. You must observe and fulfil the terms, conditions and clauses of this policy – failure to do so could affect your cover. Please contact your insurance broker if you are unsure if information is relevant.		
➤	In the event of an accident you must inform us within 24 hours but ideally within 1 hour, even if you are not to blame.		
	THE 24 HOUR CLAIMS HELPLINE NUMBER IS: 0344 854 1157		
	When and how do I pay?		
➤	For full details of when and how you pay, you need to contact your insurance broker directly;		
	When does the cover start and end?		
➤	This cover lasts for 12 months and the dates of cover are specified on your policy schedule;		
	How do I cancel the contract?		
➤	Cancellation within 14 days (the cooling off period) You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £25.00 for the service we have provided in setting up this contract. There is no refund of premium in the event of a claim being made.		
➤	Cancellation after 14 days You can cancel the policy any time after the 14 days and providing that no claim has been made, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £50.00 for the service provided in setting up and administering this policy.		