

Insurance Company: West Bay Insurance Plc

West Bay Insurance Plc. Authorised Insurers, registered in Gibraltar (Reg. No. 84085).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MISLMHRPPH09/21]

## What is this type of insurance?

**Private & Public Hire Insurance** - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. Key information relating to the level of cover requested is shown below.



### What is insured?

#### Third Party Only Cover:

- ✓ Legal liability for death or injury to any other person, including passengers.
- ✓ Legal liability for damage to other people's property up to £20,000,000.
- ✓ Foreign use. For up to 30 days in total in any period of insurance.
- ✓ Public Liability cover up to £10,000,000 in respect of work undertaken under a contract with a public authority, company or firm.

#### Third Party Fire & Theft Cover (TPFT):

In addition to the cover shown above the following also applies;

- ✓ Loss or damage to the insured vehicle caused as a result of fire or theft up to the market value.
- ✓ In-vehicle communication, navigation and metering equipment – unlimited if fitted as standard or up to £750 if not fitted as standard.

#### Comprehensive Cover:

In addition to the cover shown above the following also applies;

- ✓ Loss or damage to the insured vehicle caused accidentally, or as a result of malicious damage, up to the market value.
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist, we will refund the cost of your excess and restore your No Claim Discount.
- ✓ Windscreen repair / replacement.



### What is not insured?

The following exclusions apply. This is not an exhaustive list therefore please refer to the policy booklet for a full list of exclusions and as to whether they apply to the cover selected:

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule or in the Document of Insurance and can be advised to you by your insurance intermediary.
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle is not shown on your certificate of motor insurance as allowed to drive.
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured.
- ✗ Loss or damage resulting from incorrectly maintaining or fuelling the vehicle by not following manufacturer instructions. This includes adding an inappropriate type or grade of fuel, oil or other consumable.
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission.
- ✗ Loss or damage to the insured vehicle caused by malware, worms, computer viruses or the insured vehicle's systems, data or computer systems being controlled without your authority.
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when it is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than your local authority licence allows or the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception.
- ✗ Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement.
- ✗ Loss or damaged caused by the misuse of the car battery, including but not limited to, overcharging/undercharging and self-repair/replace.
- ✗ Cost to repair or replace a non-functional battery.
- ✗ Cost to repair or replace faulty charging cables or faulty charging points.
- ✗ The policy does not cover any amount you are contractually obliged to pay under any lease or finance agreement you have entered into, over and above the cost of replacing the insured vehicle.
- ✗ There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT.
- ✗ There is no cover under this section for sunroofs, glass sunroofs, panoramic windshields, lights/reflectors or folding rear windscreen assemblies.



### Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! 'Driving other cars' cover is excluded from this policy.
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



### Where am I covered?

You are covered to drive in:

- ✓ UK
  - ✓ Any member country of the European Union for up to 30 days in total in any period of insurance
  - ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 30 days in total in any period of insurance
- You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



### What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused
- All claims, other than damage to glass, must be reported to our 24 hour Claims Helpline on 03330 436 497 within 24 hours of the incident. It is a requirement of this insurance;
  - that all incidents, irrespective of any intention to make a claim under this policy, are reported on the Claims Helpline immediately or at the very latest within 24 hours of the incident discovery,
  - that all incidents are reported directly to experienced claims advisers without the involvement of any accident management company or third party claims handling company.

In the event that you fail to comply with any of these requirements any policy excess due will be increased from £350 to £1250. This amount replaces both the standard policy excess for this product and any other amount(s) shown on the Schedule or elsewhere in the policy booklet (including any excesses which may be shown within the General Conditions contained in the policy booklet).

- Glass claims can be reported and appointments booked by visiting our online portal at [claims.markerstudy.com](https://claims.markerstudy.com).



### When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



### When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



### How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction of £30 plus Insurance Premium Tax if applicable for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.