

# Motor Insurance Cover

Sainsbury's Bank

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Third Party Fire and Theft Motor Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that any damage to their car is covered in the event of a fire or theft only. You're also covered for claims made against you by other people for injury or damage to their property.



### What is insured?

- ✓ Cover for claims from other people for injury, or damage to their car or property
- ✓ Cover if your car is stolen, or damaged by fire up to the market value of your car
- ✓ Replacement child car seats
- ✓ Permanently fitted in-car audio fitted as part of car's standard equipment – unlimited cover (otherwise cover is limited up to £1,000)

### Optional Covers (available at an additional cost)

- Breakdown cover – cover levels vary
- Motor Legal Protection – If you have an accident involving your car where you are not to blame, legal protection covers the costs of bringing a claim against the person responsible where there is a better than 50% chance of success
- Foreign Use – You can upgrade your policy to give you the same cover in the EU (see policy booklet for list of countries). If you want to upgrade please ring us
- No Claim Discount Protection – Subject to eligibility criteria, your No Claim Discount will not be affected by one claim made during the period of cover, or by two claims arising in the three preceding years of insurance



### What is not insured?

- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Breakdown (unless purchased as an option)
- ✗ If your car is left unlocked, left with keys/key fob in or on your car, left with engine running or left with window or roof open
- ✗ If your car is being used by someone who's not insured on your policy, or by someone who's disqualified from driving
- ✗ If your car is being used for any other purpose than what is stated on your policy documents
- ✗ If your car is deliberately damaged by anyone insured on your policy



### Are there any restrictions on cover?

- ! We will not pay a claim if your car is stolen and any tracking device, which we insist is fitted, has not been set or is not in full working order
- ! An excess may be payable and amounts can differ by claim type and who is driving
- ! Driving other cars – If permitted (See your certificate of insurance), you can drive a vehicle not owned by you, hired to you or leased to you, with the owner's permission. Cover is restricted to Third Party Only



## Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- If you want cover in other countries (see acceptable countries in policy booklet), please call us to upgrade at an additional cost



## What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, Credit or Debit card, or by instalments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



## When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.