

# Motor Insurance

## Insurance Product Information Document

Companies: Zenith Insurance plc and QIC Europe Limited

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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. [MARMLEARN11/18]

### What is this type of insurance?

**Marmalade Learner Driver Insurance** - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



### What is insured?

- ✓ 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
- ✓ Damage to your vehicle up to the market value
- ✓ Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight. Up to £2,500
- ✓ Medical expenses. Up to £250
- ✓ Personal belongings. Up to £100
- ✓ Voluntary work & 'indemnity to principal' cover
- ✓ In-car entertainment & navigation equipment – Up to £500, subject to policy excess. Or unlimited if fitted as standard
- ✓ While you are receiving driving tuition or undergoing an official DSA practical driving test, we will extend the cover because of an emergency or other exceptional circumstance to allow your accompanying full UK licence holder to drive the insured vehicle in order to complete the journey.



### What is not insured?

- ✗ 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 and can be advised to you by your insurance intermediary
- ✗ No Cover applies unless your vehicle remains at all times insured and the subject of another motor insurance contract which satisfies the vehicle owner/registered keeper's obligations under the Road Traffic Act 1988.
- ✗ Loss or damage while your vehicle is being driven by, or is in the charge of, the policyholder unless they are accompanied at all times. The accompanying person must be aged 25 or over and must hold a full UK driving licence which has been issued for at least three years. These restrictions do not apply if the accompanying person is a Department of Transport approved driving instructor or examiner.
- ✗ Windscreen damage is not covered
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened 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 all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss or damage caused by poor workmanship
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car 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 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 or by the use of a counterfeit or other form of payment which a bank or building society will not authorise.
- ✗ Foreign Use is excluded



## Are there any restrictions on cover?

- ! This policy is automatically cancelled once the provisional licence holder declared under this policy has passed their driving test.
- ! Policy will run for a maximum of 1 year at a time.
- ! 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 or 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 in the Document of Insurance
- ! Driving other cars is excluded from this policy
- ! Courtesy cars are not provided under this policy
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless: - Between the hours of 10pm to 7am your car is kept in a locked and secured building and your car is a) at your private dwelling place; or b) at any other address specifically agreed by us; and if your car is kept within one half- mile radius of a) or b). Please refer to your insurance intermediary for confirmation of cover
- ! Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- ! 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



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must notify your insurance intermediary when you pass your driving test
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



## 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?

The policy will run for a maximum period of 1 year. The start and end date of your policy will be shown on 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 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.