

# Comprehensive Car Insurance

## Insurance Product Information Document (IPID)

Company: The National Farmers Union Mutual Insurance Society Limited

Product: Car Insurance Policy

This document is a summary of what this insurance product does and doesn't cover. It is not personalized to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for cars and motorhomes, including injury to others, and damage to their property.



### What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft
- ✓ New vehicle replacement if it's less than two years old, is stolen or written off, and you've owned the vehicle from new.
- ✓ If your vehicle is stolen or written off, and it is more than two years old, we will pay the market value or the amount show on your policy schedule, whichever is less.
- ✓ Windscreen cover for replacing the glass with no reduction in no claims discount.
- ✓ Guarantee on repair work when you use one of our approved repairers.
- ✓ Courtesy car- we'll provide a small car for the duration of repairs if you have an accident and use one of our approved repairers; or up to 5 days if your vehicle is written off or stolen.
- ✓ Replacement locks if the keys are stolen.
- ✓ Personal effects up to £250 audio or visual equipment fitted by the car manufacturer, or up to £500 for non-standard equipment.
- ✓ Child car seats if they are stolen or damaged while in your car.
- ✓ DAS Breakdown, vehicle recovery & home start, Protection anywhere in the Channel Islands, UK& Europe.
- ✓ Trailer cover up to £1,000
- ✓ Medical expenses up to £250 for injury to anyone in the insured vehicle.
- ✓ Personal accident- £15,000 for death, and £5,000 for injuries outlined in the policy wording, while travelling in any vehicle.
- ✓ Third party cover for driving other people's cars, which includes injury to other people or damage to their property.
- ✓ No excess to pay and no reduction in your no claims discount if you are involved in an accident caused by an uninsured driver.
- ✓ Your legal liability for personal injury to other people up to any amount.
- ✓ Your legal liability for damage to other people's property up to £20 million.
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000.
- ✓ European travel, giving you the same level of cover while driving your vehicle in countries listed in "Where am I covered?" overleaf for up to 60 days per year free of charge.
- ✓ Access to a 24-hour emergency helpline when driving in Europe.
- ✓ UK mainland travel giving you the same level of cover whilst driving your vehicle on the UK mainland for up to 30 days per year free of charge.

#### Additional cover you can choose to pay for:

- ✓ Trailers over £1,000 including livestock trailers, subject to age of trailer.
- ✓ Additional European cover for longer than 60 days per year
- ✓ Additional UK cover for more than 30 days per year.



## What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. You can also choose an additional voluntary excess. Your policy documents will outline where these apply.
- ✗ Loss of value over time, damage to tyres, and wear and tear
- ✗ Replacement keys and locks if keys are lost.
- ✗ Personal possessions not kept in a locked vehicle, boot or glove compartment.
- ✗ Cash, tickets, stamps and cheques
- ✗ Caravans, horsebox, horse trailer, livestock trailers, catering trailer, or any item of plant in a trailer.



## Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate. Provision of a courtesy car is restricted to within the territorial limits noted in the policy wording.
- ! Driving other cars is restricted to the policyholder only.
- ! If you're involved in an accident caused by an uninsured driver, to maintain your no claims discount and not pay an excess, you must be able to provide the details as outlined in the policy wording.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, The republic of Ireland, The Isle of Man and the Channel Islands, And: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey
- ✓ The policy also gives the minimum requirements by law in: Albania, Belarus, Bosnia and Herzegovina, Croatia, Israel, Macedonia FYR, Montenegro, Morocco, Republic of Moldova, Serbia, Tunisia, Ukraine.



## What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition.
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had a motor insurance voided, cancelled or special terms imposed.
- Take care to prevent any accidents, injury or damage.
- Pay the premium and tell us about claims or incidents that may lead to a claim as soon as possible.



## When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a Channel Island or UK bank account.



## When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



## How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.