

Third Party 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?

Third party car and motorhome insurance, which means you're only covered for injury to others and damage to their property.



What is insured?

- ✓ 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.
- ✓ DAS Breakdown, vehicle recovery & Home start Protection anywhere in the Channel Islands, UK & Europe
- ✓ Third part cover for driving other people's cars, which includes injury to others or damage to their property.
- ✓ European travel, giving you the same level of cover while driving in countries listed in "Where am I covered?"
- ✓ Access to a 24-hour emergency helpline when driving in Europe.
- ✓ 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.
- ✓ 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:

- ✓ 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. Your policy documents will outline where these apply.
- ✗ Loss or damage to your vehicle due to an accident, fire or theft
- ✗ 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.



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 any claims or incidents that may lead to a claim as soon as possible.
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



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 at no extra charge.



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.