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 personalised 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.
- ✓ ARAG 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. The total time spent outside the Channel Islands must not exceed 120 days in any policy period.
- ✓ 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 trip free of charge. The total time spent outside the Channel Islands must not exceed 120 days in any policy period.

Additional cover you can choose to pay for:

- Trailers over £1,000 including livestock trailers, subject to age of trailer.
- Extended UK or European travel cover beyond the standard limits (subject to acceptance and additional premium).

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, horseboxes, horse trailers, livestock trailers, catering trailers, 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?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.

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?

To ensure uninterrupted coverage, please make your payment in full before your renewal date. If you prefer, flexible payment options may be available. Your broker will be happy to guide you through the available choices and help you select the best option for your needs.

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.

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