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

- 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. 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?

- ✓ 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 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?

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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