

Learners Motor Insurance

Insurance Product Information Document



Company: Collingwood Insurance Company Limited

Product: Learner Driver Annual

Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission
Registered in Gibraltar (Reg. No. 89988). Registered office: Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA

This is a summary of the insurance contract and it does not contain the full terms and conditions. Complete pre-contractual information is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

What is this type of insurance?

Learner drivers motor insurance for UK residents. The policy covers different benefits, depending on the cover you choose.



What is insured?

Third Party Only

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £10,000,000
- ✓ Legal costs to represent and/or defend you for solicitors fees and reasonable cost of legal services arising from an incident
- ✓ Emergency medical treatment charges as required under the Road Traffic Acts
- ✓ Accompanying driver emergency cover to get your vehicle home to complete the journey, return the insured vehicle to the driving test centre or to your home or its normal garaging address, or after sitting your driving test

Third Party Fire & Theft - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused by fire, lightning, self-ignition, explosion, theft or attempted theft, up to the market value at the time of the accident
- ✓ Recalibration costs for repairing cameras or sensors where vehicle is fitted with Advanced Driver Assistance Systems (ADAS)
- ✓ Repairs' work guaranteed for five years, free car cleaning service and free collection and re-delivery if our approved repairer is used
- ✓ New vehicle cover will apply if the insured vehicle is less than one year old at the time of the incident, suffers damage covered by the policy and the cost of repairing the vehicle will be more than 50% of the manufacturers' last United Kingdom list price (including taxes)

Comprehensive - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused accidentally or as a result of malicious damage or vandalism, up to the market value at the time of the accident
- ✓ Windscreen cover for repairs or replacement of a broken glass front windscreen. Cover is unlimited if repaired or replaced by our approved replacement service, and includes recalibration costs for repairing cameras or sensors where vehicle is fitted with Advanced Driver Assistance Systems (ADAS). If an alternative repairer is used, cover is limited to £225. A maximum of 2 windscreen claims will be allowed in any one annual period of insurance
- ✓ Loss or damage to Audio, entertainment and communication in-car equipment which is permanently fitted, up to £400
- ✓ Loss or damage to In-car navigation equipment which is permanently fitted, up to £400
- ✓ Medical Expenses of anyone who is injured while they are in the insured vehicle, up to £250 per person
- ✓ Courtesy Car provided while the insured vehicle is being repaired by one of our approved repairers
- ✓ New vehicle cover will apply if the insured vehicle is less than one year old at the time of the incident, suffers damage covered by the policy and the cost of repairing the vehicle will be more than 50% of the manufacturers' last United Kingdom list price (including taxes)

Optional covers

- Vehicle key cover for replacing locks, keys, or key card, remote transmitter, central locking interface or affected parts of the engine control unit, alarm and/or immobiliser, due to loss or theft, for up to £500 for a single claim or up to £1,500 for all claims during any period of 12 months cover



What is not insured?

- ✗ If the insured vehicle is being used for a purpose which is not permitted or is excluded by the Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or was last in the charge of any person who is not included to drive on the current Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or in the charge of any person who does not comply with the terms and conditions of his or her driving licence, or has never held a driving licence, or is disqualified or prevented by law to drive a vehicle
- ✗ If the insured vehicle is being driven by or is in the charge for that purpose of any person who holds or last held a provisional driving licence unless that person is accompanied by a full licence holder aged 21 years or over and the accompanying full licence holder has held a full UK/EU driving licence for the type of vehicle, for at least 3 years and who is sat in the front passenger seat and is not banned from driving
- ✗ If the insured vehicle is driven by or is in the charge of any person for the purpose of driving tuition who does not display 'L' plates
- ✗ Loss of or damage to the insured vehicle or anything inside it arising from theft or attempted theft when the ignition keys have been left in or on the insured vehicle, or the insured vehicle has not been secured by means of door and boot lock, or any window or any form of sliding or removable roof or hood have been left open or unlocked
- ✗ Any loss, damage, death or injury arising as a result of a 'road rage' incident, or deliberate act caused by you or any driver insured to drive
- ✗ Loss or damage to the insured vehicle if it is owned and/or registered by someone other than you and is not being driven by you or a named driver or you or a named driver are not sitting in the driver's seat with the sole intention of driving the vehicle
- ✗ Whilst the insured vehicle is being driven by or is in charge of any person who is subsequently convicted of a drink/drugs offence as a result of the incident, or subsequently proven to have been under the influence of drink/drugs at the time of the incident, leading to a claim under this policy
- ✗ Liability in respect of an accident, loss or damage or death or bodily injury in connection to any aircraft or while the insured vehicle is in any airport or airfield
- ✗ Wear and tear, mechanical or electrical breakdown
- ✗ Damage to tyres caused by puncture, wear and tear, cuts or bursts
- ✗ Depreciation or loss of value following repairs
- ✗ If the insured vehicle does not have a valid Department of Transport test certificate (MOT) in force, if one is needed by the law
- ✗ Death, bodily injury, loss, damage and/or liability resulting from the insured vehicle being driven with an unsecured load or a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification, or being used to tow a trailer, caravan or disabled mechanically propelled vehicle
- ✗ Any liability, loss or damage for driving other cars or vehicles. This policy only provides cover for the insured vehicle

N.B. Please refer to the Policy Booklet for full terms and conditions



Are there any restrictions on cover?

- ! The Excess which is not covered by insurance
- ! We will not pay more than the market value of the insured vehicle
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy (apart from the minimum cover required by law)
- ! An additional driver may only be added to this policy if you are the registered keeper / owner of the vehicle insured under this policy. If an additional driver is added to this policy, then they must also own or privately lease another vehicle. The additional driver must also have and maintain in force an insurance policy to drive that other vehicle at all times whilst being named on your policy
- ! Driving is limited to you or a named driver and only is effective for as long as you hold a provisional driving licence and are a learner driver, so cover will cease when you pass your driving test
- ! Liability to other people for property damage is limited to £1,000,000, if at the time of the accident, the insured vehicle is being used for the carriage of petrol, liquid petroleum gas, explosives or chemicals of a volatile, explosive, corrosive or toxic nature

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Where am I covered?

- ✓ Within countries in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands;
- ✓ This policy also covers the compulsory minimum motor insurance legal liability for foreign use in the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland.



What are my obligations?

- The premium must be paid for the current period of insurance;
- You and anyone claiming under this insurance have met all the conditions contained in the Policy Booklet, the Policy Schedule, Certificate of Motor Insurance and any Endorsements applied to the insurance;
- The information you provided or which was provided on your behalf and which is displayed on your Statement of Fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete;
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us;
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage;
- You must tell us of any changes to the information you provided at the time you asked us to insure you, via your insurance intermediary;
- You, or anyone acting on your behalf must not commit a fraudulent act, submit a false document or make an exaggerated statement when applying for cover, renewing or amending the policy or making a claim;
- The insured vehicle must be kept in a roadworthy condition and there must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law;
- You must notify us immediately you pass your driving test. Failure to inform us when you pass your driving test will mean that cover is not valid and you risk prosecution for driving without insurance. The registered keeper/vehicle owner must have arranged a suitable insurance policy elsewhere to ensure it is covered in circumstances beyond the scope of this policy;
- In the event of an accident or incident, you must telephone the 24 hour claimline immediately or as soon as practicable but in any event within 72 hours/3 days. If you delay reporting a claim to us it may increase claim costs, which you will become liable to pay. It may also invalidate your right to claim and/or result in the cancellation of your policy;
- Do not attempt to drive the insured vehicle if it is in a damaged condition;
- Any indication of a claim against you must be notified to us as soon as possible;
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately;
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent;
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number;
- If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement;
- It is your legal obligation to ensure that your vehicle appears on the Motor Insurance Database (MID); you can do this by checking www.askMID.com. If you have insured your vehicle(s) with us and it does not appear on the MID, then you should contact your insurance intermediary.



When and how do I pay?

You will pay your insurance intermediary for the full annual premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you.



When does the cover start and end?

Cover starts from and ends as stated on the Policy Schedule, or ends sooner if you pass your driving test or the policy is cancelled. This policy is only intended to provide cover whilst you are learning to drive. You must notify us immediately when you pass your driving test. Irrespective of whether you notify us of passing your driving test or if we become aware of this information from other sources, your policy will be cancelled immediately.

We will allow a refund of premium which will be calculated using the scale at the end of the Cancellation section of the Policy Booklet under General Condition 4 (providing there have been no claims or incidents likely to give rise to a claim in the Period of insurance. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due). Please note that the amount of returned premium you will receive will depend on how long you have held the policy for. The premium charged ranges from 25% in month 1, increasing each month to 100% from month 9 onwards. If the policy is renewed, you will receive a pro rata refund of premium.



How do I cancel the contract?

To effect cancellation of your policy, you should contact your insurance intermediary. If you are paying by instalments you may still have an obligation to make payments.

Cancellation by you during the cooling-off period - If your policy duration is at least one calendar month, this insurance provides you with a cooling-off period to decide whether you wish to continue with the full policy. The cooling-off period is for 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, you have the right to cancel the policy and receive a refund of the premium you have paid:

- If at the date of cancellation your policy has not yet commenced, you will receive a full refund of the premium you have paid from us; or
- If your policy has already commenced, you will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis (providing you have not made a claim that is administered as a total loss or an incident has occurred that is likely to give rise to a claim that is administered as a total loss claim in the Period of insurance).

Cancellation by you after the cooling-off period - Beyond the above 14 days period, where cancellation is effected by you, we will allow a refund of premium which will be calculated using the scale at the end of the Cancellation section of the Policy Booklet under General Condition 4 (providing there have been no claims or incidents likely to give rise to a claim in the Period of insurance. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due). Please note that the amount of returned premium you will receive will depend on how long you have held the policy for. The premium charged ranges from 25% in month 1, increasing each month to 100% from month 9 onwards. If the policy is renewed, you will receive a pro rata refund of premium.