Forces Mutual Duty Driven Car Insurance

Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK and managed by Starr Syndicate Management Limited.

Starr Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document.

What is this type of insurance?
Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability cover.

What is insured?

- ✓ **Whilst driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:
  - **Property damage** up to £20,000,000;
  - **Property damage costs/expenses** up to £5,000,000;
  - **Legal costs** up to £35,000.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the market value.
- ✓ Damage to your **windscreen or windows** is provided.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen and have not been recovered up to £250, provided you let the police know and we deem it necessary to replace the above stated items due to a risk of the vehicle being stolen.
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £200.
- ✓ **Personal Accident** cover for you, your spouse or civil partner, involved in an accident and within three months of that accident it is the only cause of death or injury. The most we will pay in any period of insurance is £7,000.
- ✓ **Personal belongings** lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft, up to £100.
- ✓ **Uninsured driver** cover applies if you are involved in an accident that is not your fault and the responsible party is traced.

What is not insured?

- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Damage to your tyres unless caused by an accident to your vehicle.
- ✗ Any accessories not permanently attached to your vehicle.
- ✗ Loss or damage to your vehicle as a result of deception.
- ✗ Loss or damage by theft or attempted theft if left unlocked or the keys left in or on your vehicle.
- ✗ Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- ✗ Loss of fuel or damage caused by incorrect fuel/additive being used.
- ✗ For **Personal Accident**, death or injury caused by suicide or attempted suicide.
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Loss or damage covered by another insurance policy.

Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

! Endorsements may apply to your policy, these will be shown in your policy documents.

! A Courtesy Car will not be provided if the vehicle has been stolen, damaged beyond economical repair, or you choose not to use an approved repairer. Courtesy Cars are not guaranteed but are subject to availability.

! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.

Please refer to your policy wording for full terms and conditions.

Where am I covered?

✓ We will provide cover in The United Kingdom, the Channel Islands and Isle of Man.

✓ We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia or Switzerland (including Liechtenstein).

✓ We will provide the cover shown on your schedule in these countries for up to 90 days per trip.

✓ Your permanent home must be in The United Kingdom, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.

✓ We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.

What are my obligations?

- **Before and during the policy:**
- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- **In the event of a claim or possible claim**:
- You will need to pay the agreed excess as shown in your schedule.
- If you choose to use a non-approved repairer, you will have to pay an additional excess of £250.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.
- **Windscreen excesses:**
- Please refer to your schedule.

When and how do I pay?

- For full details of when and how you pay, you need to contact your broker directly.

When does the cover start and end?

- Your insurance is a 12 month contract and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- The start date and end date of your cover are shown in your policy schedule and certificate of motor insurance.

How do I cancel the contract?

- You may cancel the insurance at any time by informing your broker.
- If you change your mind, you must advise us within 14 days of the start date. Provided no claim has been made, we will refund a proportion of the premium for the remaining period of insurance. The minimum amount that will be retained by ERS will be £25 (plus insurance premium tax (IPT) where applicable).

ERS Syndicate 218 at Lloyd's is managed by Starr Syndicate Management Limited (company no.00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no.204851). Starr Syndicate Management Limited is registered in England and Wales with its registered address at 30 Fenchurch Avenue, London EC3M 5AD.