

Motor Insurance

Insurance Product Information Document



Home and Legacy Insurance Services Limited, 500 Avebury Boulevard, Milton Keynes MK9 2LA, United Kingdom.
Authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523.

COMPANY: HOME & LEGACY

PRODUCT: ULTIMATE MOTOR

This document summarises the key features of Ultimate Motor. Your policy documentation provides the terms & conditions, and other important information. Details of the specific cover you selected to meet your individual needs are in your schedule.

What is this type of insurance?

Ultimate Motor is a fully comprehensive motor insurance that includes the compulsory cover you need to drive a vehicle on a public highway, along with a range of other quality benefits.



What is insured?

LOSS OR DAMAGE TO YOUR VEHICLE

- ✓ Loss or damage to your vehicle, its accessories and spare parts, or a vehicle loaned or hired to you anywhere in the UK, with our agreement
- ✓ Loss or damage to your vehicle when used for social, domestic or pleasure trips of up to 90 days in a row while driving in the countries listed under 'Where am I covered?' (below)
- ✓ New car replacement for vehicles under 12 months
- ✓ Like for like courtesy car or up to £5,000
- ✓ Medical expenses up to £5,000 if you're assaulted during an attempted theft of your vehicle
- ✓ The cost of overnight accommodation or alternate transport to your destination up to £150 per person
- ✓ The cost of glass replacement/ repair
- ✓ Hospital expenses if you or your passenger is injured in your vehicle, up to £1,000
- ✓ Cleaning or repair costs following accidental use of the wrong fuel, up to £2,500
- ✓ Replacement locks & keys following loss/ theft of keys
- ✓ Your no claims discount entitlement will not reduce if a claim is made that is not your fault

YOUR LIABILITY TO OTHERS

- ✓ Legal liability for death or injury to others, including passengers and for damage to property anywhere in the UK or abroad (abroad, up to 90 days per trip)
- ✓ Legal liability for death or injury to others, for drivers named on the Certificate of Motor Insurance while driving a vehicle that does not belong to you in the UK and with the owner's permission

MOTOR LEGAL EXPENSES

- ✓ Up to £100,000 to take legal action or appeal against a range of motor related disputes
- ✓ Access to a 24 hour legal advice helpline

UK & EU BREAKDOWN AND RECOVERY

- ✓ Assistance at home and at the roadside
- ✓ Hire car or overnight accommodation if your vehicle cannot be repaired the same day

GUARANTEED NO CLAIM DISCOUNT

- ✓ Guaranteed no claim discount (NCD), provided you have 4 years NCD when starting the policy

OPTIONAL – AGREED VALUE (IF REQUESTED)

- An independent valuation to agree the value of your vehicle should it be written off

OPTIONAL – 24 MONTH NEW CAR REPLACEMENT (IF REQUESTED)

- Option to extend new car replacement cover to vehicles that are less than 24 months old



What is not insured?

LOSS OR DAMAGE TO YOUR VEHICLE

- ✗ The excesses shown in your schedule
- ✗ Damage due to wear and tear, electrical and mechanical breakdown or gradual deterioration
- ✗ Losses when your vehicle is left unattended and unlocked
- ✗ Tyre damage caused by braking, punctures, cuts or bursts
- ✗ Carjacking outside the UK committed by a person known to you, or not reported to the police within 7 days
- ✗ Damage caused by fuel purchased from a non-licensed fuel supplier

YOUR LIABILITY TO OTHERS

- ✗ Death or injury to the driver

MOTOR LEGAL EXPENSES

- ✗ Costs you incur before we've accepted your claim in writing
- ✗ Claims made over 6 months after the date of the accident

UK & EU BREAKDOWN AND RECOVERY

- ✗ Vehicles over 20 years old while outside the UK



Are there any restrictions on my cover?

LOSS/ DAMAGE TO YOUR VEHICLE/ LIABILITIES TO OTHERS

- ! The excesses that are shown on your schedule and policy wording that apply to you and all drivers named on your Certificate of Motor Insurance
- ! Limits of cover shown in the policy wording, or endorsements issued with your schedule
- ! Changes you do not tell us about that may require a change of terms, e.g. vehicle change, additional drivers, convictions
- ! Loss or damage if you're abroad for more than 90 days in a row
- ! Repairs exceeding the market value of the vehicle at the incident time. Your vehicle will be written off in such cases – unless you have selected the agreed value optional cover

THERE IS NO COVER IF YOUR VEHICLE IS BEING:

- ! used for a purpose you did not ask for or for a purpose not included in your Certificate of Motor Insurance
- ! used in a country not listed in 'Where am I covered?'
- ! driven by a person not shown as covered on your Certificate of Motor Insurance
- ! driven by a person without a license to drive your vehicle

MOTOR LEGAL EXPENSES

- ! We'll choose legal representative unless conflict of interest
- ! You must be more likely than not to have the legal action decided in your favour for cover to apply



Where am I covered?

- ✓ Comprehensive cover in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Comprehensive cover for up to 90 days while driving in Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland. It also includes travelling between these countries by air, rail or sea, including loading and unloading. After 90 days you only have the minimum level of insurance cover required to drive in these countries



What are my obligations?

- To provide complete & accurate answers to the questions asked when you take out, renew and amend your policy
 - To pay the cost of the insurance
 - To tell us as soon as possible if anything you have told us changes. If not, this could invalidate your claim
 - To keep your vehicle in a roadworthy condition and protect it from loss or damage
 - To lock and secure your vehicle when you leave it, keep your keys safe and personal items out of sight in a locked boot
 - To tell us as soon as possible if you need to make a claim and give us any information we may need
 - To cooperate with us or our appointed representatives at all times throughout the processing of your claim
- MOTOR LEGAL EXPENSES**
- To fully cooperate with and follow the advice of your legal representative at all times during your legal action



When and how do I pay?

- Please pay the premium before the cover first starts or renews
- We will write to you before your renewal date to let you know the renewal premium
- You can pay us using debit/ credit card or electronically
- If you wish to pay by instalments, we can introduce you to a specialist premium finance loans company



When does the cover start and end?

- The period of insurance is shown on your relevant policy schedule and Certificate(s) of Motor Insurance



How do I cancel the contract?

- You can cancel this policy at any time by contacting your insurance intermediary or us
- If you cancel your policy within 14 days of purchase you will receive a full premium refund as long as you have not made a claim
- If you cancel your policy after the first 14 days you will receive a proportionate premium refund as long as you have not made a claim. We will charge you an administration fee when cancelling. This will be £50 where cover has been provided for a single vehicle throughout the entire period of insurance; or £100 where cover has been provided for more than one vehicle, irrespective of the number of vehicles remaining on cover at the time of cancellation. The administration fee will be deducted from the premium refund