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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass – the amount we will pay is subject to a standard compulsory windscreen excess per claim provided our approved glass supplier is used. If our approved supplier is not used, then a higher windscreen excess will apply. Please refer to your schedule which will show the windscreen excess that will apply
- ✓ Replacement keys and locks cover
- ✓ Foreign Travel - the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days or a quarter of the period of insurance (whichever is lower) for EU countries subject to certain terms and conditions
- ✓ Medical Expenses cover



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more, if your vehicle is insured on a 'market value' basis
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Driving Other Cars - This extension of cover is normally excluded therefore please check your Certificate of Insurance and Policy Schedule.
- ✗ Loss or damage to personal belongings
- ✗ Loss or damage to spare parts and accessories



Are there any restrictions on cover?

- Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- Windscreen/Glass – The amount we will pay is limited to £500 (Inc VAT) for all claims in any one period of insurance
- Third Party Property Damage claims limit - £20,000,000, reducing to £5,000,000 if damage caused by a vehicle with a gross vehicle weight of more than 5 tonnes
- Audio Cover limit – 10% of market value up a maximum limit of £500
- Satellite Navigation Equipment limit - 10% of the vehicle's market or agreed value up to a maximum limit of £500
- Replacement keys and locks limit - 10% of the vehicle's market or agreed value up to a maximum limit of £750
- Medical Expenses - The maximum we will pay per person is £500
- Limited Mileage - Most policies are arranged on a limited annual mileage basis. Please ensure you have requested the correct mileage limit for your requirements. If you exceed the annual mileage limit stated in the endorsements section of your policy schedule, then the cover under your policy will revert to the minimum cover provided under the current Road Traffic Act.



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid



When and How do I pay?

Terms and conditions of payment are agreed with your insurance advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance advisor.

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Where a claim has occurred, no refund of premium will be allowed.