

Insurance Product Information Document

Company: Sky Insurance Services Group Limited

Product: Short-Term Private Motor Insurance

Registered in England Company No. 05970797. Registered Office: 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH.

Regulated by the Financial Conduct Authority, Firm Reference: 469048.

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This motor insurance policy provides short term cover for a maximum period of 28 days.



What is insured?

- ✓ Legal liability for death, bodily injury, or damage to third party property (up to £20,000,000 for any one event of loss or damage to third party property).
- ✓ Loss of (or damage to) the vehicle caused accidentally or as a result of malicious damage or vandalism.
- ✓ Loss of (or damage to) the vehicle caused by fire, lightning, theft, or attempted theft.
- ✓ Emergency medical treatment as required under the Road Traffic Act.
- ✓ Theft of permanently fitted in-car entertainment, communication and navigation equipment. A limit of £250 applies to any one occurrence.
- ✓ Third party only cover whilst towing.
- ✓ Protection and recovery of the vehicle if it cannot be driven following an incident leading to a valid claim.



What is not insured?

- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Damage arising from wear and tear, mechanical or electrical breakdown.
- ✗ Windscreen damage.
- ✗ Loss or damage where the ignition keys have been left in or on the vehicle.
- ✗ Personal belongings.
- ✗ Loss or damage caused by inappropriate type or grade of fuel being used.
- ✗ Liability, loss or damage caused by acts of terrorism.
- ✗ Loss or damage caused deliberately by you or any person, who is in charge of the vehicle with your permission.
- ✗ Loss or damage where your car has not been maintained in a roadworthy condition, this includes having a current MOT if required.
- ✗ Loss or damage if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of the accident.
- ✗ The policy excess which you have to pay in the event of a claim (refer to your policy documentation for excess amounts).



Are there any restrictions on cover?

- ! Your excess will be increased by a further £500, if the claim results from a collision and we are unable to trace or there is no responsible party from whom we can seek a recovery
- ! Cover will not apply to persons aged under 19 years of age or over 75 years of age.
- ! The use of the vehicle on any racing track is not covered unless disclosed to underwriters and they agree to provide cover.
- ! For loss or damage claims, the most we will pay is the market value of the vehicle at the time up to £45,000



Where am I covered?

Whilst in the UK, the policy offers Comprehensive cover.

Provided the journey starts and finishes in the UK, Third Party European cover is provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries.



What are my obligations?

- You must ensure that you read and meet the acceptance criteria for this product.
- All claims must be reported directly to your insurer Markerstudy on 0344 705 8183 **within** 24 hours.



When and how do I pay?

You must pay your premium as a one-off payment by debit or credit card.



When does cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance.



How do I cancel the contract?

You have the right to cancel this contract at any time, however due to the short-term nature of this product, there will be no refund in the event of cancellation.

To cancel, in the first instance please get in touch with insuredaily.co.uk, on 01707 624 780 or by emailing to sales@insuredaily.co.uk