

Motor Insurance

Insurance Product Information Document

Company: Fish Insurance Product: Motor Insurance

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage 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 insurance policy provides comprehensive car insurance, including legal expenses and breakdown cover.



What is insured?

- ✓ **Accidental loss or damage to own car** – We will pay for accidental loss or damage to the car.
- ✓ **Loss or damage to the car by vandalism, fire or theft** – We will pay for malicious damage to the car including damage caused by vandalism. We will also pay for loss of or damage to the car caused by theft, attempted theft or fire.
- ✓ **Liabilities to third parties** We will cover legal liability for death of or injury to any person and damage to property.
- ✓ **Driving abroad** – whilst driving abroad you will be covered by the same sections that you have in the UK.
- ✓ **Driving a car which does not belong to you** – The policyholder may also drive a motor car not belonging to the policyholder. refer to your certificate of insurance. No cover for use outside the UK.
- ✓ **Windscreen repair or replacement** - If the windscreen or any window glass in the car is broken or chipped during the period of insurance, we will pay the cost of repairing or replacing it. We will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.
- ✓ **Replacement locks and keys** if your car keys or any other device used to unlock the car has been lost or stolen.
- ✓ **Audio, navigation and entertainment equipment** covering the cost of replacing or repairing the car's audio, navigation and entertainment equipment.
- ✓ **Personal belongings including mobility aids** - We will pay for personal belongings and mobility aids (including wheelchairs) in or on the car that are lost or damaged following an accident, fire or theft involving the car.
- ✓ **Personal accident cover** - Cover if you or your partner are accidentally killed or injured while getting into, travelling in or getting out of the car (or any other private car that you do not own).
- ✓ **Medical expenses cover** - If you or anyone in the car is injured in an accident involving the car, we will pay up to the policy limit in medical expenses for each injured person.



What is not insured?

- ✗ Claims if the car is stolen because it was left open, unlocked or the keys are left in or on it.
- ✗ Amounts above the market value and specified items.
- ✗ Any changes or modifications to the car that not been disclosed.
- ✗ General wear and tear, including any failure of the car's equipment, electrics, or mechanics.
- ✗ Acts of war or terrorism.
- ✗ Any excesses.
- ✗ If the car is stolen or damaged by anyone you know who uses the car without your permission; unless you've reported them to the police for doing so.
- ✗ Claims if you, or anyone allowed to drive under the policy, deliberately damages the car.
- ✗ Claims if you or any named drivers use the car for any purpose not listed as acceptable on your certificate of insurance.
- ✗ **Legal Expenses Cover** – accidents or prosecutions occurring while not in the insured car.
- ✗ **Breakdown Cover** doesn't include the cost of any parts used to fix your car.



Are there any restrictions in cover?

- ! Under no circumstances will our overall liability for damages, costs and expenses exceed the relevant limits shown in the policy schedule.
- ! We will not pay more than market value of the car at the time of the loss or damage, less any excesses that may apply.
- ! Driving the car abroad is restricted to the European Union for up to 90 days in any one policy period.
- ! Driving other cars, if applicable is restricted to third party cover only. The car must be registered in the UK, Channel Islands or Isle of Man. This cover does not extend abroad. This cover is only provided to you and not to named drivers.
- ! New car replacement - if the same car is not available, we will get you a similar car with the same list price, or we will

- ✓ **Loss or damage to vehicle adaptations** - Loss or damage to vehicle adaptations are covered for replacement as new up to the limit stated on the schedule.
- ✓ **Keep Mobile Benefit** - Reasonable expenses incurred by the policyholder to maintain mobility following loss or damage to the vehicle whilst the vehicle is off the road being repaired.
- ✓ **Medical emergency situations** - In the event of the driver becoming too ill to continue the journey we will cover another person to drive the vehicle in order to transport the driver to a GP's surgery, NHS Walk-in Centre or hospital.
- ✓ **Legal Expenses Cover** - Up to £100,000 to cover legal expenses to recover your uninsured losses where you have an accident within the UK that's not your fault, or to defend a motoring prosecution.
- ✓ **Breakdown Cover** - If your car breaks down, we'll repair or recover it.

Optional cover you may have chosen.

- **Protected No Claims Discount** - Dependant on your eligibility, you may be able to protect your no claims discount. Please refer to your documents.

give you the amount you paid for the car when you bought it.

- ! There is a limit to windscreen cover if Ageas Glassline is not used.
- ! There is a limit to permanently fitted equipment not fitted to the manufacturer's specification of £500.
- ! A courtesy car will only be provided if the car is being repaired by our approved garage. We do not offer this service if the car is stolen, if we have decided not to repair your car, or if you have taken it to a garage of your choice.

Legal Expenses Cover

- ! Claims must have a reasonable chance of success, 51% chance or greater.
- ! The cost of legal expenses to pursue your claim must be proportional to the expected benefit.
- ! You must use our named legal representative unless it is necessary to take your claim to court or a conflict of interest arises.

Breakdown Cover

- ! At Home Assistance – no cover if the vehicle is more than 1/4 mile from the registered home address.
- ! Recovery to a single destination only within 19 miles of the incident.



Where am I covered?

- ✓ Cover applies within the geographical limits in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Isles. The geographical limits extend to the European Union, Norway, Croatia, Iceland, Serbia, and Switzerland for a maximum period of up to 90 days whilst the vehicle is temporarily outside the geographical limits.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer or alternatively, please contact us to ask about paying by monthly direct debit.



When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule unless the policy is cancelled mid-term.



How do I cancel the contract?

If you decide, for any reason, this policy does not meet your insurance needs and you wish to cancel the cover, then please contact us. On the condition that no claims have been made, or are pending, a pro-rata refund will be issued. If the policy is cancelled within the 14 days cooling off period, we will not charge a cancellation fee, however, we will retain the new business fee. If the policy is cancelled outside the 14 days cooling off period, we will apply a cancellation fee and retain the new business fee.