Self-Drive Hire 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 the 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 – This policy covers loss or damage caused by accidental damage, fire, theft and third-party liability cover.

What is insured?

- ✓ **Whilst driving your vehicle** you'll be covered for any one claim or claims arising out of one incident following: **Property damage** up to £20,000,000 where your vehicle is a private car not used for hire purposes; Up to £5,000,000 for any other vehicle or private car; Up to £1,200,000 in respect of any vehicle carrying hazardous goods; or Up to £1,200,000 for liability arising from an act of terrorism.
- ✓ **Legal costs** up to £1,000,000.
- ✓ **Prosecutions against Health & Safety** up to £1,000,000.
- ✓ **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 value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.
- ✓ Damage to your **windscreen or windows** is provided.
- ✓ **Emergency accommodation and/or transport** costs up to £250 in total, while the vehicle is being repaired
- ✓ **Misfuelling** cover – draining, flushing and recovery if you put the wrong type of fuel in the insured vehicle.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen & have not been recovered up to £1,000, 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.
- ✓ Unauthorised use of the vehicle or unlicensed driver(s).
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.

What is not insured?

- × Your policy excesses as shown in policy documentation.
- × Compensation when not 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.
- × Loss or damage by theft or attempted theft to the vehicle or its contents if left unlocked, or the windows, roof panel (or the roof panel of a convertible vehicle) is left open, or the keys left in.
- × Loss or damage to a private car with a market value of £60,000 or more, unless a tracker is fitted to the vehicle, activated, and operational at all times when left unattended.
- × Loss of fuel or damage caused by incorrect fuel/additive being used.
- × Loss or damage covered by another insurance policy.

N.B. 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.

! 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.

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

Where am I covered?

✓ United Kingdom, the Channel Islands and the 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).

✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.

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.
- You must notify us within 72 hours of the incident happening
- 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.
- Cancellation will be charged in line with the short-term period rates as shown in your policy wording.