

Third Party, Fire and Theft Motor Insurance

Insurance Product Information Document



Company: *Drive Smart* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

Product: Private Car

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides the minimum cover required by law. This product falls under the law of England and Wales. Our chosen language is English.

In addition, it will provide cover for fire and theft subject to policy conditions, exclusions and endorsements.



What is insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ If your vehicle is a car, damage to third party vehicles or property up to £25,000,000
- ✓ If your vehicle is a van, damage to third party vehicles or property up to £5,000,000
- ✓ Damage caused by fire, theft or attempted theft
- ✓ Unlimited Audio Cover for standard fit equipment, otherwise a limit of £1000 applies
- ✓ Protected No Claim Discount is available



What is not insured?

- ✗ Damage to your vehicle, not caused by fire or theft
- ✗ Driving without a valid licence or not complying with its terms
- ✗ Driving outside the permitted use of the policy
- ✗ Driving under the influence of drugs or alcohol
- ✗ Drivers not named on the policy
- ✗ Taking without consent by a member of your family, household or any person known to you
- ✗ Any loss as a result of war, terrorism, nuclear contamination, riot or earthquake
- ✗ Any loss as a result of racing or track events
- ✗ Damage from wear and tear, electrical or mechanical breakdown
- ✗ Misfuelling your vehicle
- ✗ Cover for theft or attempted theft, if you fail to safeguard your keys, entry devices or vehicle
- ✗ Cost of replacement parts that are no longer available
- ✗ Cover for delivery or taxi purposes
- ✗ Any loss as a result of cybercrime or a similar malicious act



Are there any restrictions on cover?

- ! **Please refer to your policy documentation for full details of restrictions and/or eligibility-**
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy.
- ! Policy excesses apply (including young and inexperienced driver) in the event of a claim.
- ! Driving other cars cover for the policyholder only. No cover is given for loss or damage to the car you are driving.
- ! In the event of a total loss claim, we will pay the current market value of your vehicle.
- ! Protected No Claim Discount is subject to conditions.



Where am I covered?

- ✓ You are covered in the United Kingdom of Great Britain and Northern Ireland.
- ✓ Minimum compulsory insurance is provided for EU countries.
- ✓ As long as you tell us before you travel, we will also provide cover equivalent to this policy for up to 13 weeks in EU Countries.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation, such as accidents, fixed penalty, motoring or criminal convictions or changes to your vehicle, use or licence status.

This is not a full list. If in doubt, please contact your broker. We reserve the right to decline any proposal/cover or apply special terms.

Changes to your policy may result in an additional cost.

You must agree to have the box fitted to your vehicle within 28 days of the policy start date. Failure to do so, may result in the Cancellation of your policy.

You should take reasonable steps to protect your vehicle and contents and to keep it in a roadworthy condition.

In the event of a loss, accident or theft, you must call us within 48 hours on the number listed within your policy documentation.

In the event of a loss, accident or theft, you must provide us with your full cooperation.



When and how do I pay?

You can pay your premium in full as a one-off payment. You can also pay by Direct Debit in monthly installments, Full details can be found within your policy documentation.

In the event of a claim, the premium must be paid in full.



When does my cover start and end?

Full details can be found on your policy documentation.



How do I cancel my contract?

You can cancel this policy at any time, by contacting our customer service team at customer.services@drivesmartinsurance.co.uk

If you cancel within 14 days of the policy start date, we will charge a pro rata premium (subject to a minimum of £45+IPT) for the time on cover.

Cancellation charges that apply after the first 14 days of the policy start date are shown within your policy documentation.

There will be no refund in premium in the event of a claim.