

Motor insurance

Insurance product information document

Company: Hiscox Underwriting Ltd

Product: Hiscox Motor Insurance

Authorised and regulated in the UK by the FCA – register number 308922



This document provides a summary of the key information relating to this motor insurance policy. It does not form part of your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance provides cover for physical loss or physical damage to motor vehicles as well as claims for compensation arising from the ownership or use of the vehicle.



What is insured?

Physical damage

- ✓ We will cover physical loss of or physical damage to an insured vehicle occurring during the period of insurance within the United Kingdom and whilst used overseas anywhere within the territorial limits.

Additional cover and benefits

- ✓ Costs of legal representation, medical expenses or counselling if you are subject to physical assault as a result of road rage, or aggravated or attempted theft.
- ✓ Costs to secure a replacement chauffeur where your chauffeur is injured as a direct result of an insured incident and certified as unable to drive.
- ✓ We will replace the child car seat if an insured vehicle is involved in a covered accident involving impact damage.
- ✓ If an insured vehicle cannot be used due to a covered loss and you have no access to another vehicle, we will by advance agreement pay the cost to hire a courtesy vehicle.
- ✓ We will cover physical loss of or physical damage to a courtesy vehicle on the same basis as an insured vehicle.
- ✓ If an accident resulting in a covered loss leads to your or a named driver's disablement, we will cover the costs to modify the insured vehicle or purchase a suitable replacement.
- ✓ Costs for physically replacing motor vehicle documents damaged as a direct result of an insured incident.
- ✓ We will pay for irrecoverable education fees where a household member is unable to attend education for a period of 30 days or more as a direct result of an insured incident.
- ✓ For electric or hybrid vehicles, we will pay costs resulting from damage to charging cables, adaptors or your home charging station, or for alternative transport following a power cut.
- ✓ Emergency transportation costs following a covered loss more than 50 miles from your or a named driver's home.
- ✓ We will pay expenses if a domestic horse or pet is injured or dies as a direct result of a covered incident.
- ✓ Costs to replace lost or stolen vehicle or garage door keys.
- ✓ Medical costs for you or a named driver following an accident while occupying an insured vehicle.
- ✓ We will pay the applicable sum if a driver dies, loses a limb or loses sight in one or both eyes solely due to an accident involving an insured vehicle.
- ✓ We will pay for physical loss of or damage to a driver's personal possessions in an insured vehicle due to an accident, fire, theft or attempted theft.
- ✓ Following a total loss, we will pay the costs to remake, and re-register or transfer, a physical number plate.



What is not insured?

- ✗ Loss, damage, liability or legal expenses arising from participation in or instruction or preparation for any racing, Mille Miglia, rallies, trials, pace-making or speed testing.
- ✗ Loss, damage or liability caused while the driver has exceeded the legal alcohol limit for driving, failed to cooperate with any drug or alcohol test, or is under the influence of any illegal substance.
- ✗ Loss, damage or liability arising from the operation of any insured vehicle hired, leased or loaned for a fee.
- ✗ Loss, damage or liability caused by any person using an insured vehicle without the owner's permission, other than any loss or damage arising from theft of the insured vehicle.
- ✗ Loss, damage or liability involving the ownership, operation, maintenance or use of any vehicle carrying dangerous cargo.
- ✗ Loss or damage to, or liability arising from, airport service vehicles or vehicles being used on those parts of airport premises.
- ✗ Waterborne vessels, aircraft, hovercraft or any other vehicle not designed to run on land, unless amphibious and licensed to go on highways.
- ✗ Maintenance costs caused by wear-and-tear, mechanical or electrical breakdown or computer error, unless caused by misfuelling.
- ✗ The reduction in value of any insured vehicle.
- ✗ Loss or damage to any component of computer or digital technology in the insured vehicle arising from cyber attack, hacker, social engineering communication or computer or digital technology error. We will pay otherwise covered damage or loss which arises as a result of the incident.
- ✗ Liability arising from the use of any insured vehicle other than for the permitted use.
- ✗ Liability resulting from or in connection with any terrorism.
- ✗ Legal expenses incurred without our agreement in advance.
- ✗ Legal expenses for parking or obstruction offences.
- ✗ Legal expenses for claims arising from driving under the influence of alcohol or drugs.
- ✗ Legal expenses for claims arising from any deliberate or criminal act or omission by a driver.
- ✗ Breakdown if the insured vehicle is knowingly driven in an unsafe or unroadworthy condition.
- ✗ Breakdown resulting from lack of oil, fuel or water.
- ✗ Any vehicle storage charges incurred when using our breakdown services.
- ✗ Breakdown occurring during motor racing, trials, rallying, pace-making or speed testing or for hire and reward.
- ✗ Breakdown resulting from a cyber attack.

- ✓ Following a total loss, we will pay the value of any unexpired road tax which you cannot recover.
- ✓ We will pay for spare parts that are lost or damaged due to an accident, fire, theft or attempted theft.
- ✓ We will cover theft of or physical damage to a trailer or non-motorised horsebox.
- ✓ Where we cover repair or replacement of windscreens or glass, we will also pay any associated costs to recalibrate driver assistance systems.

Third-party motor liability

- ✓ We will cover you against any claim arising from bodily injury or property damage due to the maintenance, operation or use of any insured vehicle anywhere in the territorial limits.
- ✓ We will also pay reasonable costs and expenses we agree in advance to defend a claim.

Legal expenses

- ✓ We will pay legal expenses for proceedings started on the driver's behalf and in connection with pursuing civil claims arising from a road traffic accident involving an insured vehicle which results directly in the death or personal injury of a driver, or any other uninsured losses.

European breakdown

- ✓ European breakdown assistance services, including breakdown in the United Kingdom caused by misfuelling.



Are there any restrictions on cover?

General exclusions – applicable to all covers

Any claim, loss, damage or liability arising out of or due to:

- ! deliberate or dishonest acts by you or anyone acting on your behalf.
- ! Loss or damage arising from the use of any insured vehicle to carry property or people for a fee.
- ! war, nuclear risks, or biological or chemical contamination caused by terrorism.
- ! communicable disease.
- ! solar weather including solar flares, solar eruptions or bursts, magnetic field or magnetosphere fluctuations or disruptions.
- ! any loss insured elsewhere.

Amount insured

- ! For physical damage, liability for property damage and legal expenses, we will pay up to the limit for the relevant cover shown in your schedule for each claim.
- ! Please check your policy schedule to see any sublimits which apply to the additional covers and breakdown covers.



Where am I covered?

The European Union, as well as the United Kingdom, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus) or in transit by rail, sea, land (not under the vehicle's own power) or air between these countries. Please check your policy wording for full details on the cover you have and where you are covered.



What are my obligations?

- You must take reasonable care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss by calling our 24/7 helpline, detailed in the policy.
- You must not make any dishonest, exaggerated or fraudulent claim.
- You must not admit liability or make any offer in respect of any claim, loss damage or injury.



When and how do I pay?

You can choose to pay your insurance in full using your debit or credit card or by instalments through a direct debit facility.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel within 14 days of insuring with us. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium. We will not charge you a fee for cancelling your insurance.