

Motor Insurance

Insurance Product Information Document

Company: Hughes Insurance Services Limited. Product: Hughes Insurance Midas

Hughes Insurance Services Limited is registered in England and Wales, No 4451375. Hughes Insurance Services Limited, trading as Hughes Insurance, is authorised and regulated by the Financial Conduct Authority. (Financial Services Register No: 305651)

The information provided in this document is a summary of the key features and exclusions relating to the policy and does not form part of the contract. Complete pre-contractual and contractual information about the product is provided in the full policy documentation along with how to make a complaint or report a claim and details of the Financial Services Compensation Scheme.

What is this type of insurance?

This is a private car insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The level of protection provided will depend on the cover you select.



What is insured?

Third Party Only

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property
- ✓ Driving other cars
- ✓ Third party cover to tow a caravan, trailer or a broken down vehicle.
- ✓ Emergency treatment following an accident

In the addition to the above, if selected **Third Party Fire and Theft** will include;

- ✓ Damage to your car as a result of fire, lightning, explosion, theft, attempted theft,
- ✓ Audio, telecommunication & satellite navigation equipment
- ✓ New car replacement
- ✓ Personal belongings.

In addition to the above, if selected **Comprehensive** will include;

- ✓ Damage to your car as a result of an accident or vandalism
- ✓ Replacement locks, car keys, key cards and lock transmitters where keys or similar devices are lost or stolen
- ✓ Courtesy car including Total Loss Courtesy Car
- ✓ Glass cover
- ✓ Personal accident
- ✓ Medical expenses
- ✓ Hotel expenses
- ✓ Child car seat cover
- ✓ Uninsured Driver Promise
- ✓ Loss of Road Fund Licence

Optional cover if chosen

Protected No Claims Discount. If chosen you will be allowed up to 2 claims in a 3 year period (excluding windscreen claims) before your no claims discount is stepped back



What is not insured?

- ✗ Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss of value following repairs to your car
- ✗ Theft or attempted theft, if you leave your car unlocked, or a window or sunroof open, or the car keys in or on the car
- ✗ Injury, loss or damage caused by earthquake, riot, civil commotion, war or terrorism or gradual pollution
- ✗ If your car is confiscated, disposed of or destroyed by or under order of any government or local authority
- ✗ If a claim is in any way fraudulent
- ✗ Your car being used for a purpose not shown on your certificate of motor insurance
- ✗ Your car being used outside of the territorial limits of your policy
- ✗ Your car being driven by a person who is not entitled to drive under your certificate of motor insurance or a person who does not hold a valid licence to drive your car
- ✗ No cover will apply following an accident where you or any insured driver is convicted of a driving offence involving alcohol or drugs.
- ✗ Loss or damage as a result of incorrectly fuelling your car or from the use of substandard fuel, lubricant or parts.



Are there any restrictions on cover?

Restrictions applicable

- ! Damage to your car is limited to the market value of your car
- ! Legal liability to other people's property is limited to £20 million.
- ! Replacement locks cover is unlimited up to the market value of your car
- ! New car replacement is only applicable if the car was bought as new by you and within 12 months of the car being registered, the car will be replaced if, following a claim, the repairs exceed 50% of the manufacturer's recommended price or if the car is stolen and not recovered within 14 days
- ! Courtesy car is subject to availability and only provided if an approved repairer is used. This is only available in the UK
- ! Total Loss Courtesy Car is provided for 7 days if your car is declared a total loss as a result of an accident, fire or theft
- ! Where an approved repairer is not used, glass cover is limited to £150
- ! Driving other cars applies to policyholders only, aged 25 and above and is restricted to cars not owned by you or your employer and not hired or leased to you. Cover is restricted to third party cover only. Cover only applies if, and as, stated on your certificate of motor insurance
- ! Personal belongings is limited to £200, increasing to £400 in December. Third Party Fire and Theft cover is restricted to loss for damage caused by fire, lightning, explosion, theft or attempted theft
- ! Personal accident is limited to £10,000 for insured or partner and excludes death or bodily injury as a result of suicide or any intentional self-injury. No cover will apply whilst under the influence of alcohol or drugs. No cover will apply to anyone failing to wear a seat belt when required to by law
- ! Cover for permanently fitted audio, telecommunication and satellite navigation equipment is limited to £750 for Comprehensive cover or £500 for Third Party Fire and Theft cover unless it is part of the manufacturer's specification
- ! Medical expenses are limited to £250 for each injured person
- ! Hotel expenses are limited to £300 for the driver or £500 in total for all the people in the car
- ! Child's car seat will be replaced following an accident provided you are making an accidental damage claim
- ! Uninsured Driver Promise. The make, model and registration number of the other vehicle, along with the other driver's details will be required in order to make a claim under this section
- ! We may apply specific endorsements to the policy, please refer to the policy schedule and policy wording for full details.
- ! If you have not selected no claim bonus protection, your bonus will be stepped back following a claim.
- ! Excesses. Where a voluntary or compulsory excess applies, you will be required to pay this in the event of a related claim. Excess amounts will be shown on your quotation or policy schedule.

Restrictions applicable to Optional Cover if chosen

Protected No Claims Discount. Although your no claims discount is protected the cost of your premium may still rise following an accident or claim.



Where am I covered?

- ✓ You will have your chosen cover while driving your car in Northern Ireland, England, Scotland, Wales, the Isle of Man, the Channel Islands and the Republic of Ireland.
- ✓ You will have your chosen cover for up to 90 days while you drive in any EU country, Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City. After 90 days you will only have the minimum level of insurance cover required to drive in those countries or that of the UK, whichever is the greater. You will have the minimum cover required to comply with the laws of compulsory motor insurance in any other country which meets the motor insurance Directives of, and is approved by, the European Commission. It also includes travelling between these countries by air, rail, sea, including loading and unloading.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- To notify Hughes Insurance as soon as possible of any change to the information you have previously provided
- You and all drivers must advise the DVA of any notifiable medical condition or disability and the DVA must have agreed to the issue of a licence
- You must tell Hughes Insurance at your first opportunity about any claim or incident that may lead to a claim and provide all the required information about the claim. Refer to your Private Car Policy for the claims contact number.
- You or anyone claiming under this policy must not admit anything, or make any offer or promise about the claim, unless you have your insurer's written permission.
- You must do all you can to protect your car and belongings from damage or theft and keep the car in a roadworthy condition, including having a valid MOT where required to by law
- If you are paying by a Direct Debit facility, you must keep your payments up to date
- Premiums must be paid on time
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy - failure to do could affect your cover.



When and how do I pay?

You can pay your premium as a one-off payment by cash (up to a maximum of £1,500), cheque, postal order, debit or credit card. It may also be possible to pay in monthly instalments by direct debit. Credit information including the duration of payments is provided prior to conclusion of the contract.



When does the cover start and end?

The cover will start on the date shown on your certificate and schedule for a period of one year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the policy.

Please contact Hughes Insurance and return your certificate of motor insurance to cancel your policy. Please refer to your Private Car Policy for contact details.

- Within 14 days of receiving your documents and cover has commenced, a pro-rata charge will be applied for the period you were on cover subject to a minimum premium of £25.00+ Insurance Premium Tax, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.
- After 14 days a pro-rata charge will apply for the period you were on cover subject to a minimum premium of £25.00+Insurance Premium Tax unless you have made a claim or a claim is outstanding in which case no refund will be given and all premiums would be due.