

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance Plc and QIC Europe Limited

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.



This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [ZMCVTPO08/18]

What is this type of insurance?

ZM Commercial Vehicle - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Foreign use. For up to 30 days in total in any period of insurance
- ✓ Legal liability for damage to other people's property up to £5,000,000



What is not insured?

- ✗ Loss or damage to the insured vehicle
- ✗ Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Your policy cover may be inoperative and of no effect if your vehicle is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union for up to 30 days in total in any period of insurance
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 30 days in total in any period of insurance

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

The policy is for a period of one year. Cover will start on () and end on ().



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.