

Insurance Product Information Document

Company: Sky Insurance Services Group Limited

Product: Short-Term Private Motor Insurance

Registered in England Company No. 05970797. Registered Office: 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH.

Regulated by the Financial Conduct Authority, Firm Reference: 469048.

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This motor insurance policy provides short term cover for a period between 1 to 5 months for provisional licence holders whilst practising in a car which they own.



What is insured?

- ✓ Legal liability for death, bodily injury, or damage to third party property (up to £20,000,000 for any one event of loss or damage to third party property).
- ✓ Loss of (or damage to) the vehicle caused accidentally or as a result of malicious damage or vandalism.
- ✓ Loss of (or damage to) the vehicle caused by fire, lightning, theft, or attempted theft.
- ✓ Emergency medical treatment as required under the Road Traffic Act.
- ✓ Theft of permanently fitted in-car entertainment, communication and navigation equipment. A limit of £300 applies to any one occurrence.
- ✓ Third party only cover whilst towing.
- ✓ Protection and recovery of the vehicle if it cannot be driven following an incident leading to a valid claim.



What is not insured?

- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Damage arising from wear and tear, mechanical or electrical breakdown.
- ✗ Windscreen damage.
- ✗ Loss or damage where the ignition keys have been left in or on the vehicle.
- ✗ Personal belongings.
- ✗ Liability, loss or damage caused by acts of terrorism.
- ✗ Loss or damage caused deliberately by you or any person, who is in charge of the vehicle with your permission.
- ✗ Loss or damage if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of the accident.
- ✗ Loss or damage where your car has not been maintained in a roadworthy condition, this includes having a current MOT certificate if required.
- ✗ The policy excess which you have to pay in the event of a claim (refer to your policy documentation for excess amounts).



Are there any restrictions on cover?

- ! The policyholder must always be accompanied by a full licence holder who is aged between 25 and 72 years of age and has held a full UK/EU/EEA driving licence for a minimum of 3 years.
- ! The accompanying driver is only allowed to drive in an emergency, please refer to your policy documentation for full details.
- ! The vehicle insured must be owned and registered in the name of the policyholder.
- ! For loss or damage claims, the most we will pay is the market value of the vehicle at the time up to £20,000.
- ! The use of the vehicle on any racing track is not covered unless disclosed to underwriters and they agree to provide cover.
- ! This policy does not provide a 'driving other cars' extension.



Where am I covered?

You are covered comprehensively in the UK.

Whilst EU legislation requires that all motor insurance policies issued in the UK provide the legal minimum cover in all EU member countries, you are reminded that the holder of a provisional licence is not allowed to drive abroad and therefore cover will not be effective outside the UK.



What are my obligations?

- You must ensure that you read and meet the acceptance criteria for this product.
- All claims must be reported directly to your insurer Markerstudy on 0344 705 8183 **within** 24 hours.



When and how do I pay?

You must pay your premium as a one-off payment by debit or credit card.



When does cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance.



How do I cancel the contract?

You have the right to cancel this contract at any time.

Policies of less than one calendar month in duration

Due to the short-term nature of policies of less than one month in duration, there will be no refund in the event of cancellation.

Policies of more than one calendar month in duration

If you cancel within 14 days of receiving your policy documentation, you will be entitled to a refund provided there have been no claims or incidents likely to give rise to a claim. This refund will be subject to a charge for the period of insurance cover you have received, including a cancellation fee. For more information please refer to your policy documentation.

If you cancel after 14 days of receiving your policy documentation, due to the nature of the product and the administration costs involved there will be no refund.

To cancel, in the first instance please get in touch with insurelearnerdriver.co.uk, on 01707 624 780 or by emailing to enquiries@insurelearnerdriver.co.uk.