

Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

HAVEN

INSURANCE

Product: Private Car Short Term

Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your short-term Private Car Insurance Policy underwritten by Haven Insurance.

What is this type of Insurance?

This is a consumer contract providing a short-term insurance policy for your private car. This policy satisfies the requirements of the Road Traffic Act. Please refer to your policy schedule for the cover level you selected.



What is insured?

Comprehensive cover

- ✓ Medical expenses for you and your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss or damage to your personal belongings whilst in the car up to £100 per incident.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Loss or damage to your car after an incident.
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Loss or damage to car accessories whilst in your car up to a total value of £250.
- ✓ Car sharing, providing you do not make a profit from payments received.

Third party, fire and theft cover

- ✓ Loss or damage to your personal belongings caused by fire, theft or attempted theft whilst in the car, up to £100 per incident.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Loss or damage to car accessories caused by fire, lightning, explosion, theft, or attempted theft whilst in your car, up to a total value of £250.
- ✓ Car sharing, providing you do not make a profit from payments received.

Third party only cover

- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £20 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Car sharing, providing you do not make a profit from payments received.



What is not insured?

Exclusions applicable to all cover levels

- ✗ Wear and tear, mechanical or electrical breakdown of your car.
- ✗ Using your car outside the terms of your driving licence.
- ✗ Anyone using your car who is not a named driver.
- ✗ Using the car for a purpose not specified in the certificate or policy schedule.
- ✗ Using the car for any formal or informal race, whether prearranged or not.
- ✗ Driving under the influence of alcohol or drugs.
- ✗ Damage to your car caused by using the wrong fuel or lubricants.
- ✗ Policy excesses.

Exclusions applicable to comprehensive and third party, fire and theft cover

- ✗ Theft of your car if it was stolen by deception, for example someone posing as a buyer.
- ✗ Theft of your car if your keys have been left in or on your car.
- ✗ We will not cover any claim for damage to your car's windscreen, windows, sunroof or panoramic roof panels whether glass or plastic.

Exclusions applicable to third party, fire and theft cover

- ✗ Accidental damage to your car.

Exclusions applicable to third party only cover

- ✗ Damage to or loss of your car.



Are there any restrictions on cover?

- ! You are only covered for the class of use stated in the Certificate of Motor Insurance.
- ! If you hold a provisional driving licence, you must be accompanied at all times by an accompanying driver aged 25 to 70 who holds and has held a full driving licence for at least 3 years, or who is a qualified and approved driving instructor (ADI) or a trainee driving instructor.



Where am I covered?

- ✓ You have the selected level of cover for your car within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your car abroad with the minimum cover required by law within the European Union, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City. You will only be covered for social, domestic and pleasure use while abroad.
- ✓ Driving outside of the Territorial Limits is not permitted for a provisional licence holder.



What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Let us know if you have any medical conditions discloseable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.
- Check that your details are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured. Due to the short-term nature of this policy, after you have purchased the policy, no changes can be made to any of the details provided during the application.

During the policy

- Take reasonable steps to protect your car and ensure it is kept in a roadworthy condition with an up to date MOT and valid car tax.

In the event of a claim

- Never admit liability at the scene.
- Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved.
- If possible and safe to do so, take photos of all the vehicles involved, including your own, the registration numbers of the vehicles, any damage caused as a result of the accident, the accident location and any road markings.
- If any party is injured, call the emergency services.
- Notify the claims department as soon as you can and within 24 hours of the accident or incident first occurring. You should report any accident or incident to us even if you do not think you are to blame.
- Pay any excesses applicable to the policy.



When and how do I pay?

The premium can be paid in full by credit or debit card as a one off payment. Your broker may offer you alternative payment options.



When does my policy start and end?

Please refer to your most recent policy certificate for the policy start and end date.

If you hold a provisional driving licence at the start of this policy, all cover under this policy will cease immediately when you have passed your driving test and have returned your car immediately to the home address noted on the Certificate of Motor Insurance.



How do I cancel the contract?

You can cancel the policy at any time by contacting your broker. Due to the short-term nature of your policy, no refund is available in the event of cancellation.