

Admiral Insurance

Insurance Product Information Document

Company: EUI Limited.

Product: Car Sharing Insurance

EUI Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 309378

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This policy provides cover against damage to the insured vehicle or damage caused by the insured vehicle, as summarised below.



What is insured?

- ✓ **Your car:** We'll repair your car if it's damaged due to an accident, fire, theft or if it is damaged maliciously. Our repairers will collect it and return it to you. Repairs are guaranteed for 5 years. If it is not economical to repair your car or if it is stolen, we'll pay out a sum not exceeding the market value.
- ✓ **Third party liability:** We will provide unlimited cover for death, or injury to other people as a result of any accident involving the insured vehicle. We will pay up to £5m for damage to any property belonging to other people as a result of that accident. These amounts include any Legal Costs incurred.
- ✓ **Your injuries:** If you're injured in an accident in your car and another driver is at fault, we'll help you to claim compensation. We'll also give you up to £5,000 for serious injuries and will pay medical expenses up to £100 for any person injured in your car.
- ✓ **Audio-visual equipment:** We will pay up to 15% of the insured vehicle's market value or up to £1250, whichever is lower, for loss or damage to CD players, radios and satellite navigation systems, as long as they are permanently fitted to the vehicle.
- ✓ **Locks:** In the event of the insured vehicle keys being lost or stolen from somewhere other than the insured vehicle, we will pay up to £100 towards the cost of replacing the locks.
- ✓ **Windscreens and glass:** As long as there has not been any other loss or damage, we will pay to repair or replace broken glass in the insured vehicle's windscreen, windows or sunroof; to repair any scratching to the bodywork caused by the broken glass.
- ✓ **Personal belongings:** If your personal belongings are damaged or stolen, we'll pay you up to £100.
- ✓ **Courtesy car:** The Owner of the vehicle will receive a Group A car (e.g. 1.0 litre) while we are repairing the insured vehicle following an accident. It is not provided if the vehicle is stolen or is a total loss.



What is not insured?

- ✗ **Wear and tear:** We will not pay out for any damages due to general wear and tear.
- ✗ **Driving Other Cars:** You will only be insured to drive the vehicle noted on your certificate of motor insurance. There is no cover to drive any other vehicle given by this policy.
- ✗ **Alternative Insurer:** We will not pay out if the vehicle does not have an alternative insurance in place or if the car is covered by a fleet or motor trade main insurer.
- ✗ **Owner permission:** We will not pay out if you do not have permission from the vehicle owner to drive the vehicle.
- ✗ **Licence:** We will not pay a claim if you or the driver is not driving in accordance with your licence.
- ✗ **Driving under the influence:** We will not pay any claim if the driver is found to be under the influence of drink or drugs
- ✗ **Taking care of the insured vehicle:** We won't provide cover if you leave your car unlocked or unsecured.
- ✗ **Use of the vehicle:** We will not cover your car if you rent it out, use it for payment (e.g. deliveries, taxiing) or to carry out the delivery of goods.
- ✗ **Indirect losses:** We will not pay out for loss of use of the insured vehicle and for any resulting indirect losses that resulted from the incident or claim.
- ✗ **Civil violence:** You're not covered for any damage caused by acts of civil violence, such as terrorism or war.



Are there any restrictions on cover?

- ! **Excess:** Should a claim arise then an excess is likely to apply. To see how you are affected by this, please view your policy documents
- ! **Courtesy Car:** If the vehicle owner does not wish to use our approved repairers we cannot provide the vehicle owner with a courtesy car
- ! **Market Value:** We will pay no more than the market value of the insured vehicle at the time of the claim (less any excess)
- ! **Windscreen Damage:** We will only pay up to £25 for each glass repair or £150 for each glass replacement after the deduction of your excess, if the repair or replacement is not arranged via our glass repair helpline
- ! **Total Loss:** If your vehicle cannot be repaired then we will pay a cash sum to replace the vehicle



Where am I covered?

- ✓ You're covered when driving your car in Great Britain (Excluding Northern Ireland, the Isle of Man and the Channel Islands)



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information
- You must inform us without delay of any changes in your situation
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise
- If there is any incident or accident involving the insured vehicle, you must notify us as soon as possible and within 48 hours. You must not admit that the accident is your fault or attempt to negotiate a settlement without speaking to us first. Unless it is in the interest of safety, you should not drive your car after an accident
- You must report thefts, arson or malicious damage to the police and give us the crime reference number within 24 hours
- You must tell us immediately if you're charged with an offence or receive any notice of prosecution, inquest or fatal enquiry. You should also inform us about any court documentation you receive and send us any summons or bill within 48 hours
- You must protect the insured vehicle from loss or damage and ensure it is kept in a roadworthy condition



When and how do I pay?

You must pay the full premium upon purchase with a debit or credit card or via PayPal.



When does the cover start and end?

Your cover will start and end at the times selected by you which will be detailed on the Certificate of Motor Insurance.



How do I cancel the policy?

The policyholder can cancel their cover through their Customer Account or by e-mailing car-sharing@vevgo.com with their policy number.