

Veygo Insurance

Insurance Product Information Document

Company: Able Insurance Services Limited

Product: Learner Driver Insurance

Able Insurance Services Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 311649

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 comprehensive cover against claims, including third party claims, that arise from the use of their vehicle, for accidental damage and damage caused by fire and theft, as summarised below:



What is insured?

- ✓ **The vehicle:** We will repair the insured vehicle 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 the registered keeper. Repairs are guaranteed for as long as the registered keeper owns the vehicle. If it is not economical to repair the insured vehicle, or if it is stolen, we will pay out a sum not exceeding the market value.
- ✓ **Third party injury:** We will pay any costs you're legally responsible for as a result of an accident in the insured vehicle that injures or kills another person (including passengers).
- ✓ **Third party property damage:** If an accident involving the insured vehicle causes damage to another person's property, we'll pay up to £20,000,000.
- ✓ **Your injuries:** If you are injured in a road traffic accident in your vehicle and another driver is at fault, we'll pay £5,000 for death or certain serious injuries to you. We will pay for emergency treatment fees as set out in the Road Traffic Act.
- ✓ **Audio-visual or electronic equipment:** We will pay up to £1,250 or the insured vehicle's market value, 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's keys being lost or stolen from somewhere other than the vehicle, we will pay up to £300 towards the cost of replacing the locks.
- ✓ **Windscreens and glass:** We will repair or replace the insured vehicle's windscreen and/or glass windows if they break, subject to an excess.
- ✓ **Child equipment:** We will replace damaged or stolen children's vehicle seats or pushchairs. We will also provide up to £50 for children's vehicle accessories.
- ✓ **Personal belongings:** If your personal belongings are damaged or stolen and aren't excluded under the "What is not insured?" section, we'll pay you up to £150.



What is not insured?

- ✗ **Wear and tear:** We will not pay out for any damages due to general wear and tear.
- ✗ **Licence:** We will not pay a claim if you are driving without a licence or not in accordance with your licence.
- ✗ **Drink and drugs:** You will not be covered if you are found to be unfit or over the legal limit due to drink or drugs or fail to provide a specimen to the police when requested without lawful reason.
- ✗ **Intentional or reckless damage:** You will not be covered for damage or injuries caused intentionally or through reckless actions.
- ✗ **Incorrect use:** You will not be covered if the vehicle is used for a purpose not shown in the 'Permitted Use' section of the Certificate of Motor Insurance.
- ✗ **Mis-fuelling:** We won't replace any parts that are damaged due to putting the wrong fuel in the vehicle.
- ✗ **Merchandise delivery:** This policy does not provide cover for any driver to carry out the delivery of goods.
- ✗ **Hire and reward:** You will not be covered if your vehicle is rented out or used for payment (e.g. deliveries, taxiing).
- ✗ **Dual insurance:** We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance policy.
- ✗ **Driving tuition:** We will not pay out if the insured vehicle is used for anything other than receiving driving tuition or the taking of their official practical driving test.
- ✗ **Modifications:** We do not cover non-standard parts unless they are manufacturers' optional extras or disability adaptations that you have declared to us.
- ✗ **Racing:** You will not be covered if the insured vehicle is damaged as a result of formal or informal racing.
- ✗ **Unauthorised use:** We won't pay out if the insured vehicle is taken without consent by someone who normally lives with you as part of your household or who is your partner.
- ✗ **Personal belongings:** This policy does not cover money, debit/credit cards, tickets, vouchers, documents, any property insured under another policy or any goods or samples carried in relation to business. Property taken from an open or unlocked convertible vehicle will also not be covered, unless the property was locked in the boot or glove compartment.
- ✗ **Alternate Insurer:** If you are borrowing someone else's vehicle, we will not pay out if the insured vehicle does not have an alternate insurance in place, or if the car is covered by learner driver insurance.
- ✗ **Poor security:** We will not provide cover if you leave your vehicle unlocked or unsecured or where keys or other opening device have been left in the vehicle.
- ✗ **Courtesy Vehicle** – We will not provide a courtesy vehicle following the vehicle being involved in an incident.
- ✗ **Cyber Act/Incident:** You won't be covered if your vehicle is affected by cyber act/incident which results in any damage, loss or loss of, corruption or access to data.



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.
- ! **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 £50 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 the insured vehicle cannot be repaired then we will pay a cash sum to replace the vehicle.



Where am I covered?

- ✓ You are covered to drive in England, Scotland, Northern Ireland and Wales.
- ✓ We will provide the minimum insurance required in any country which is a member of the European Union, Norway, Switzerland, Iceland, Serbia, Andorra and Liechtenstein.



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 if any information on your Motor Proposal Confirmation or Policy Schedule is incorrect or changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise.
- You must keep your vehicle software up to date, and not alter the software against the manufacturer's instructions.
- 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 the insured vehicle 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 cooperate with us during the handling of a claim.
- 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 price upon purchase with a debit or credit card or via PayPal Apple pay or Google pay.

If you have a subscription policy, you must pay the full price upon initial purchase, followed by future payments taken on a set date each month. If you have a subscription policy and we don't receive a payment for any period of your insurance subscription, your policy will be cancelled immediately.



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 contract?

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