Cupra Car Insurance

Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.
Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: Cupra Drive Away Car Insurance

This document summarises key information you need to know about Cupra Drive Away Car Insurance. As no advice is given, it should be read together with the document of insurance and your personal details so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

All motorists are required, by law, to insure their cars in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury.

What is insured?

The cover available and a summary of the limits are shown below. For full details see the document of insurance. Please refer to your personal details to see the limits applied.

Comprehensive:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million)
- ✓ If your car or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover –when driving in EU countries and those following EU directives, you have the minimum compulsory insurance required by law in that country
- ✓ Accidental damage cover for your car
- ✓ Personal Accident cover (£5,000) for you, your spouse/partner, and named drivers whilst in or getting into or out of your car
- ✓ If you misfuel we'll pay to fix the resulting damage to the engine and drain & flush the fuel tank
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it
- ✓ Guaranteed Hire Car (Small 3 door hatchback) We guarantee you'll have a hire car if yours is being repaired after an accident by one of our recommended repairers. This excludes if your vehicle is a total loss or stolen. If your car is electric, we'll provide an electric or hybrid car, subject to availability.

What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

- ✗ The excess shown in your personal details – you're responsible for paying this amount if you make a claim
- ✗ Wear and tear including to tyres and brakes
- ✗ Deliberate damage caused by you or anyone insured on your insurance
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or the ignition device is left in, attached to or left in range of your car, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on your certificate of motor insurance
- ✗ Personal Accident cover will not apply if injury or death is the result of:
  - Suicide or attempted suicide
  - The driver is proven unfit through alcohol or drugs
  - Failure to wear a seatbelt when required by law
- ✗ Any loss, damage, liability related to a Cyber Attack

Are there any restrictions on cover?

- ! **Guaranteed Hire Car**
  - You won't be insured to drive the hire car after your policy end date
  - Benefit only applies in our territorial limits
- ! In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturer's original specification

Where am I covered?

✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.
✓ When driving in EU countries and those following EU Directives, you'll have the minimum compulsory insurance required by law in that country provided your car is registered and normally kept in Great Britain or Northern Ireland.

What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your cover starts or during the period of insurance via your online portal or by telephone on 0330 678 5259. This includes if you change your car, the registered keeper, main driver, or want to add an additional driver, change of occupation, change of address or changes which improve its value, appearance, performance or handling.
- You should make sure your car is regularly maintained, kept in a road legal condition and has a valid MOT (if one is needed).
- If we've said you need to fit or you already have a tracking device, it should be on and working when your car is left unattended. Ignition devices must also be removed, windows and sun-roofs closed and all doors locked.
- If you need to make a claim you must give us full details as soon as possible.

When and how do I pay?

No premium is due for this policy.

When does the cover start and end?

The policy is for a period of 5 days. Your policy start and end dates will be confirmed in your policy documents.

How do I cancel my policy?

Cancel your policy via telephone 0330 678 5259 or the online portal.