

Company: G2I Ltd T/As Got2Insure.com is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 843797. Registered in England and Wales under Company Number 10735938.

Product: Motor Insurance

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

Cover for cars including injury to others and damage to their property.



What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft up to £75,000
- ✓ New vehicle replacement – if you have owned the vehicle from new and it is written off and you're the owner
- ✓ If your vehicle is stolen or written off, and it is more than 1 year old we will pay the market value or the amount shown on your policy schedule, whichever is less
- ✓ Glass – we'll repair or replace your accidentally damaged glass with no reduction in no claims discount
- ✓ Guarantee on repair work when you use one of our approved repairers
- ✓ Courtesy car (small car) – whilst your vehicle is being repaired by our approved repairers
- ✓ Replacement keys and locks if the keys are lost or stolen
- ✓ Personal possessions up to £150
- ✓ Child car seats if they're lost or stolen up to £200
- ✓ Personal accident – up to £5000 for death, loss of limbs or sight
- ✓ Third party cover for the Policyholder for driving other people's cars, which includes injury to others and damage to their property
- ✓ No excess to pay and no reduction in your no claims discount if you're involved in an accident with an uninsured driver
- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for other people's property up to £20 million

Additional cover you can choose to pay for:

- Legal assistance up to £100,000
- Courtesy car (large family car)
- Breakdown
 - Recovery & Homestart
 - Recovery, Homestart & European Recovery
- Personal Accident up to £50,000
- Protected No Claims Discount



What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your Certificate of Motor Insurance, or whilst being driven by somebody not permitted to drive (or not having a correct or valid driving licence)
- ✗ Any claim as a result of the consequences of war or terrorism – except where cover must be provided under the Road Traffic Acts
- ✗ Loss or damage if your vehicle has been left with the keys in the ignition, or left unattended with the engine running
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Cover for delivery or taxi purposes
- ✗ Any loss as a result of racing or track events



Are there any restrictions on cover?

- ! Please refer to your policy documentation for full details of restrictions and/or eligibility
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy
- ! Policy excesses apply in the event of a claim
- ! Driving other cars for policyholder only. No cover is given for loss or damage to the car you are driving
- ! Supply of a courtesy car is restricted to the UK



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Any other country which a member of the European Union and Norway, Switzerland, Iceland, Croatia, Andorra and Liechtenstein (limited to 60 days)
- ✓ Optional European Breakdown cover is available to purchase



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to questions we ask – whether you're taking out or making changes to your policy
- You must tell us about any changes to the car or to the people on the policy (including penalty points or convictions)
- You must observe and fulfil the terms, conditions and clauses of this policy – failure to do so will affect your cover
- You must tell us about any accident, injury loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue recovery



When and how do I pay?

You can pay for your premium all at once by debit or credit card.

You may be able to pay in monthly instalments by Direct Debit (a variable credit charge will apply).



When does the cover start and end?

From the start date you selected, for 12 months. Your Policy Schedule will display actual dates.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal – we'll refund any money paid, providing the cover has not started – less an administration fee.

If you cancel after your policy has started, we'll reduce your refund to pay for the time cover has been provided – less an administration fee.

Details of all administration fees can be found in your policy documentation.

There will be no refund in premium in the event of a claim.