

Motor Insurance

Insurance Product Information Document

Company: Zenith Insurance Plc

Zenith Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085)

Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential

Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording and Cover Note to ensure you understand the full terms and conditions that apply. [ZIPNISSDRIVE08/18]

What is this type of insurance?

ZIP NISSAN DRIVEAWAY - Motor Insurance policies provide the level of cover you are required, by law, to have in order to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Loss or damage to your vehicle caused accidentally or as a result of malicious damage or vandalism up to the market value. A £500 excess applies
- ✓ Loss or damage to your vehicle caused by fire, theft or attempted theft. A £500 excess applies
- ✓ Windscreen repair / replacement. A £500 excess applies
- ✓ Courtesy car for duration of repairs authorised by us and completed by an approved repairer
- ✓ In-car entertainment & navigation equipment up to £750 if fitted as standard or £300 if not fitted as standard
- ✓ Replacement locks up to a value of £300 if your car key or the car entry system for the insured vehicle is stolen



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Cover Note and can be advised to you by your insurance intermediary
- ✗ If your car is damaged while a young or inexperienced person (including you) is driving, or is in charge of the car, you will have to pay the following additional Excess,

Drivers	Amount of excess
Under 21	£300
Aged 21 to 24	£200
Aged 25 or over but not holding a full UK driving licence	£150
Aged 25 or over holding a full UK driving licence for less than a year	£150

- ✗ Damage to or loss of your vehicle and/or in-car entertainment and navigation equipment when your vehicle is left unattended arising from theft or attempted theft unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment or any claim arising from an accident. Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown in the Document of Insurance
- ! 'Driving other cars', is excluded from this policy.
- ! Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! Class of use is restricted to social, domestic, pleasure and commuting only
- ! Drivers are limited to Insured only or Insured & Spouse only
- ! Personal Accident cover does not apply to this policy
- ! Medical Expenses cover does not apply to this policy
- ! Personal Belongings cover does not apply to this policy
- ! Legal Expenses cover does not apply to this policy
- ! European Union full cover does not apply to this policy



Where am I covered?

You are covered to drive in:

- ✓ UK only



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

This policy is free for the duration of the Cover Note



When does the cover start and end?

The policy is for either 1 or 5 days, please see Cover Note. Cover starts on the time and date shown on your cover note. This will be the time that you pick your car up from your dealer.

Important: you must arrange your own insurance to cover you after this policy expires.

How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

As this policy was provided free of charge any cancellation of this cover will not result in a return premium as outlined in the cancellation clause.