

# Prestige Underwriting Services Ltd

## Insurance Product Information Document

Company: Gefion A/S Product: Prestige Commercial Vehicle - TPF&T

This policy is administered by Prestige Underwriting Services Limited on behalf of Gefion Insurance A/S. Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 307105. Prestige Underwriting Services Limited is a limited company registered in Northern Ireland. Reg No: NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, Northern Ireland, BT38 7BN

Gefion Insurance A/S is a non-life Insurance Company incorporated and registered in Denmark. Registered office: Ostergade 10, 4, Copenhagen, Denmark, DK1 051. Gefion Insurance A/S is authorised by the Danish FSA and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker should you have any questions or to amend the details we hold.

Commercial Vehicle Insurance – Every motorist is required by law to have insurance on their vehicle unless the vehicle is registered as off road with a Statutory off Road Notice (SORN). This cover provides you and other named drivers cover for loss or damage to your vehicle in certain circumstances, damage against a third party vehicle or person, in the event of an accident or incident that may give rise to a claim.



### What is insured?

- ✓ If your vehicle is damaged by Fire, lightning, explosion, theft or attempted theft.
- ✓ Liability to others for death, bodily injury and damage to property
- ✓ Medical expenses up to £100
- ✓ Entertainment equipment up to £150



### What is not insured? (Key exclusions only)

- ✗ Accidental Damage – there is no cover for loss or damage unless caused by fire, lightning, explosion, theft or attempted theft
- ✗ Loss of or damage to your vehicle by theft or attempted theft if your vehicle has been left unlocked, and/or the ignition key or other ignition key is left in, on or attached to the vehicle.
- ✗ Loss or damage caused deliberately by you or anyone driving your vehicle with your permission
- ✗ Loss of or damage to your vehicle as result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- ✗ Loss of your vehicle being taken and returned to its rightful owner.
- ✗ Wear and tear
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns
- ✗ Damage to tyres
- ✗ Damage caused directly by pressure waves
- ✗ Loss of use of your vehicle or any other indirect loss
- ✗ Loss of or damage caused by deception, fraud or trickery
- ✗ Loss or damage resulting from the vehicle being used as a tool of trade
- ✗ Loss or damage arising from the insured vehicle being filled with the wrong fuel



### Are there any restrictions on cover?

- ! Your vehicle must have a current and valid test certificate if one is required by law.
- ! We will not make any payment for any death, injury, loss or damage caused directly or indirectly as a result of any deliberate acts by you or any person driving your vehicle.

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### Where am I covered?

- ✓ Your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your vehicle is being transported within and between them.
- ✓ Foreign Use - 90 days in any one annual insurance period. Countries as shown on your insurance certificate.



### What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss
- ✓ To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim or your vehicle is stolen
- ✓ To ensure all drivers have a valid driving licence and keep to the conditions of the licence



### When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay



### When does the cover start and end?

- ✓ The period of insurance is stated on your policy schedule



### How do I cancel the contract?

- ✓ To cancel your policy you must notify your broker or agent