

Car Insurance

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited Product: Motor Ichiban Car Insurance Policy

Registered Address: 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ Registered in England and Wales No. 11105895. Authorised by the Prudential Regulation Authority and regulation by the Financial Conduct Authority and Prudential Regulation Authority No 816870.

This document provides a summary of the key information for this product. The full information is provided in the insurance schedule, certificate, Policy Booklet and Terms of Business Agreement.

What is this type of insurance?

This is an annual private car insurance policy that is underwritten by Aioi Nissay Dowa Insurance UK Limited. The cover that you have requested is **Comprehensive**.



What Is Insured?

- ✓ Accidental and malicious damage to the insured vehicle - limited to its market value at the time.
- ✓ Fire and theft damage to the insured vehicle - limited to its market value at the time.
- ✓ Accidental damage to the windows, windscreen and sunroof of the insured vehicle.
- ✓ Third Party Liability (where the insured vehicle causes damage or injury to another person or their property, and you are legally responsible) - limited to £20 million for third party property damage and to £5 million for any costs and expenses.
- ✓ Accidental, fire and theft damage to the vehicle's standard permanently fitted audio, visual, telecommunication and electronic navigation equipment - limited to £500 if the equipment is not manufacturer's standard fit.
- ✓ Accidental, fire and theft damage to personal belongings while in the vehicle - limited to £100.
- ✓ Replacement vehicle locks following theft or loss of the vehicle keys - limited to £500.
- ✓ Subject to availability, a courtesy car will be provided to keep you mobile while the insured vehicle is being repaired by an approved repairer in the UK.
- ✓ Medical expenses of up to £500 per person injured in an accident in the insured vehicle.
- ✓ Emergency and travel expenses If you cannot complete your journey because of loss or damage to your vehicle - limited to £100
- ✓ Your policy may allow the policyholder to drive other cars that don't belong to him/her, on a third party only basis. Check your certificate of car insurance to see if this cover is included.
- ✓ Personal Accident in the case of death or injury - limited to £20,000 per person up to the age of 70.



What Is Not Insured?

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- ✗ The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy. Additional excesses apply for young and /or inexperienced drivers that are shown in the policy booklet.
- ✗ Loss or damage by theft or attempted theft to the vehicle caused by a member of your family or a person living in your household taking the vehicle without your permission.
- ✗ Personal belongings that are money, stamps, tickets, documents, securities or business goods.
- ✗ Theft of the vehicle, personal belongings and permanently fitted audio, visual, telecommunication and electronic navigation equipment while the vehicle is unattended, unless all vehicle doors and windows are closed and locked, and all keys are removed from it.
- ✗ Replacement vehicle locks where the keys are taken without your permission caused by a member of your family or a person living in your household.
- ✗ Replacement vehicle locks where the keys are left in the vehicle.
- ✗ Loss or damage to the vehicle caused by deception.
- ✗ Wear and tear or depreciation to the vehicle, or damage to tyres unless caused by an accident.
- ✗ Emergency and travel expenses following a broken windscreen, window or sunroof.
- ✗ Accidental, fire and theft damage to the vehicle's audio, visual, telecommunication and electronic navigation equipment not permanently fitted to the car.
- ✗ Driving other cars outside UK that don't belong to the policyholder.

Optional cover

- You can enhance the Personal Accident cover by taking up the Personal Accident Plus, which increases the benefit up to £120,000 per person up to the age of 70.
- Dependant on your eligibility, you may be able to protect your No Claims Discount.



Are there any restrictions on cover?

- ! If the insurer's approved glass repairer is not used, the excess amount for windows and windscreens replacement/repair will increase to £125.
- ! If cover for driving other cars applies (check your certificate), there is no cover for damage to the car you are driving. The car must be registered in the UK and insured. This cover does not apply abroad. This cover is only for the policyholder, not any named drivers. You must still have the insured vehicle, and it must not be a write off. This cover does not apply if you are already insured under another policy to drive the other car.



Where am I covered?

✓ You are covered to drive the insured vehicle in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and sea transit between them, and for up to 60 days in the European Union.



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your, or any named drivers' situation.
- In the event of a claim, you must tell us as soon as possible, even if there is no damage to your vehicle. You'll need to let your insurer negotiate, defend or settle any claims on your behalf. You'll also need to let them take legal action in your name to get back any payment they've made under this policy.
- It's really important that you're honest with us and your insurer when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers



When and how do I pay?

You can pay your annual premium in full by credit or debit card, or we provide the option to pay by bank remittance.



When does the cover start and end?

This policy runs for 12 months and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

- You can cancel your policy by sending us a completed cancellation form, downloadable from our website www.motorichiban.com. Alternatively, please call 0370 010 8111 or email motorichiban@aioinissaydowa.eu or write to us and request the form.

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Cancellation within 14 days

If you decide that you do not want this policy, you may cancel it without giving reason, by contacting us within 14 days after the start date of your cover, or after you receive your policy, whichever is later and declare your requirement to cancel. The premium we will return to you is shown in the policy conditions of your Motor Ichiban policy booklet.

Cancellation after 14 days

You can cancel the policy any time after the 14 days. Providing no claims have been made in the current period of insurance we will return the premium as shown in the policy conditions subject to cancellation charge of £35 inclusive of IPT.