

Comprehensive motor Insurance

Insurance product information document – Motor insurance

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs. Complete precontractual and contractual information on the products is provided in your policy documentation.

What is this type of insurance?

This is a Comprehensive motor insurance policy. It covers your third party liability for bodily injury and/or property damage to third parties caused by the insured vehicle. In addition to this legally mandatory liability coverage, the insurance also includes coverage for loss or damages to the insured vehicle, as well as personal benefits and policy extensions.



What is insured?

Third party liability is required by law. The coverage for damages to your vehicle, personal benefits and policy extensions are granted if they were expressly chosen by you and therefore appear in your Policy schedule.

Third party Liability

- ✓ Third party liability covers bodily injury and/or property damage to third parties caused by the insured vehicle, as well as the relating legal defence costs.
 - ✓ bodily injury: unlimited
 - ✓ material damage: up to £20M
 - ✓ legal defence costs: unlimited

Damage to your vehicle

- ✓ The insurance covers, up to market value, damage or loss to the insured vehicle due to:
 - ✓ Accident
 - ✓ Windscreen
 - ✓ Vandalism
 - ✓ Fire, lightning, explosion
 - ✓ Theft and attempted theft
- ✓ Towing of the immobilised vehicle to an approved repairer is included.

Personal benefits

- ✓ Personal accident of the named driver
 - ✓ complete and permanent loss of sight or limb up to £5,000 and death up to £10,000
- ✓ Extension for personal accident of the named driver
 - ✓ complete and permanent loss of sight or limb up to £50,000 and death up to £100,000
- ✓ Medical expenses for each person in the insured vehicle
 - ✓ up to £250 per person
- ✓ Personal belongings in the insured vehicle
 - ✓ up to £250 per claim
- ✓ Child car seats
 - ✓ replacement of damaged child seats

Policy extensions

- ✓ Other additional coverages may also be included in the policy. These possible extensions are:
 - ✓ Battery cover
 - ✓ Key replacement
 - ✓ Charging equipment
 - ✓ Glass cover plus
 - ✓ New value compensation for a total loss up to 12 or 24 months (depending on the plan)
 - ✓ Tire & rim damage



What is not insured?

Please refer to our General Terms and Conditions for the complete overview of exclusions, including the coverage specific ones. Here some general examples:

- ✗ Your insurance premium has not been paid.
- ✗ Your vehicle does not have a valid MOT certificate.
- ✗ You are not named as a driver on the Certificate of motor insurance.
- ✗ Delivery and commercial use (Business Class 2, 3 and Commercial Class).
- ✗ An intentional act of the insured.
- ✗ The driver is under the influence of alcohol in excess of the country's legal limit, or drugs; or is not permitted to drive.
- ✗ When it was unlawful to use the automated function of your vehicle.
- ✗ When a computer software failure or loss of electronic data causes damage, including a criminal cyber act or event.



Are there any restrictions on cover?

Coverage restrictions are defined in the General Terms and Conditions and are mentioned in your Policy schedule. Here are a few examples:

Excess:

- ! The excess is the amount you pay yourself in case of a claim. The excess varies depending on the applicable coverage and is stated on your Policy schedule.

Compensation value in case of a total loss:

- ! If the policy extension "New value compensation" is included, we pay in case of a total loss, the insured vehicle's new value up to 12 or 24 months as from its first registration date.
- ! If it is not included, we pay the market value of the insured vehicle in case of a total loss.



Where am I covered?

When travelling, it is important to note that your insurance will not fully extend to foreign countries. You might also need to ask us to provide you with a physical Green card prior to your trip, when it is a legal requirement to have one in your possession in the country you are travelling to, permitted by this policy.

You are covered for the entire scope of insurance of this policy, i.e. third party liability and damages to the insured vehicle:

- ✓ in the UK, excluding the Channel Islands, the Isle of Man and Gibraltar

You are covered for the minimum legal level of cover in respect of liability which is legally insurable while the insured vehicle is in any country of the following list:

- ✓ in a country member of the European Union (EU)
- ✓ Andorra, Bosnia-Herzegovina, Gibraltar, Iceland, Liechtenstein, Montenegro, Norway, Serbia, Switzerland

As a consequence, loss or damages to the insured vehicle are not covered outside the UK. Keep this in mind when embarking on an international trip with your car.



What are my obligations?

- When subscribing, you must provide correct and complete information to the best of your knowledge.
- During the policy, you must report to us as soon as possible changes in your situation or in the details you communicated when subscribing, such as a change in address, in driver, in class of use, etc.
- Do you have a claim? Report it to us immediately. We also expect you to cooperate fully with us and answer our questions honestly.
- In case of theft, attempted theft or vandalism, report it as soon as possible to the police.
- Pay due premium(s) on time.

Please note this is not an exhaustive list. Refer to the General Terms and Conditions for full details of your obligations.



When and how do I pay?

You pay the premium monthly or annually, by credit card. At renewal of the policy, we will send you in good time an invitation to pay. Do you not pay on time? Then we may terminate the policy.



When does coverage start and end?

The start and end date of the insurance are specified in your Policy schedule. The policy period runs for 1 year. We will automatically renew your insurance each year thereafter by 1 year and will notify you by email in good time before the renewal. You can at any time notify us that you refuse the automatic renewal of this policy by email.



How do I cancel the contract?

- You can cancel the policy at any time without notice by contacting us via email to motor-insurance@qover.com. The cancellation will take effect at midnight on the day of your email. We will then refund pro rata the excess premium paid, provided there are no open claims. Please note that your Certificate of motor insurance is no longer in effect from the date and time of cancellation requested.
- In any case, you dispose of the legal cooling off period enabling you to revoke the policy without any cost within 14 calendar days of receiving the General Terms and Conditions and the Policy schedule. The revocation will take effect immediately after its notification.