

Motor Insurance

Insurance Product Information Document

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This document provides a summary of your insurance cover and its restrictions. It is not specific to your individual requirements. For details of your cover and the full terms and conditions please refer to your policy documentation.

What is this type of insurance? This is a Comprehensive minibus policy.

	What is insured?		What is not insured?
✓	Loss of or damage to the insured vehicle caused by: <ul style="list-style-type: none"> accidental or malicious damage (excluding malicious damage by anyone employed by you); fire, lightning, or explosion; theft or attempted theft. Theft or accidental damage to trailers (up to £5,000).	✗	The first amount of any claim (the "excess"). As set out in your policy documentation.
✓	New vehicle replacement - if within one year of registration from new, and provided the insured vehicle does not exceed a gross vehicle weight of 7.5 tonnes and is owned by you or bought under a hire purchase agreement or was leased or hired by you from first registration then, where any repair costs, relating to a valid claim under this policy, exceed 50% (including VAT) of the list price at the time of purchase or if the vehicle stolen and not recovered, we will replace it with a new vehicle of the same make, model and specification (subject to availability).	✗	Theft or attempted theft whilst your vehicle is left unsecured, if the ignition keys have been left in or on your vehicle or the security features have not been activated.
✓	Loss or damage to personal effects while in or on the vehicle up to £500.	✗	Loss of use, depreciation, wear and tear and mechanical, electronic, computer, electrical failures or breakdowns.
✓	Loss or damage to glass in the windscreen, sunroof or windows of the vehicle subject to a £75 excess.	✗	Liability, for death bodily injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with bringing of a load to the insured vehicle for loading or the taking away of a load from an insured vehicle after unloading.
✓	Replacement of keys or lock transmitter excluding the cost of replacing alarms and security devices, if lost or stolen, up to £1,000.	✗	Loss or damage to your vehicle as a result of deception.
✓	Your legal liability for injury to third parties or damage to third party property arising out of an accident involving the vehicle or in direct connection with loading or unloading the vehicle.	✗	Any liability, loss or damage arising out of the carriage of hazardous goods except where you have obtained our prior written consent to use the insured vehicle for the carriage of such items
✓	Medical expenses - up the limit of £500 per person for the driver or passenger who is injured whilst travelling in the insured vehicle subject to a maximum of £2000 for each accident.	✗	Any loss arising directly or indirectly out of terrorism or war. Except as required under the Road Traffic Acts.
		✗	Any loss or liability attributable to or arising from the use of your vehicle in an area to which any aircraft has access.
		✗	Any accident, injury, loss or damage whilst your vehicle is being used for racing, whether formal or informal.
Legal Expenses (Optional Extra)			
✓	If you have selected the Legal Expenses cover: Your legal costs to take legal action for damages for death or bodily injury or damage to your vehicle or property following an accident which was not your fault up to the limit of £100,000 per road accident.	✗	Claims where there is not a reasonable prospect of success.

	Are there any restrictions on cover?
!	Endorsements may apply to your policy and amend the standard cover. Please refer to the policy schedule for details.
!	For loss or damage claims, the most that we will pay is the market value of the vehicle. You may be entitled to new for old cover for details, see the policy wording.
!	The maximum amount for damage to a third party property is: <ul style="list-style-type: none"> £20,000,000 where the insured vehicle is a private car or motorcycle* £5,000,000 in respect of all other insured vehicles* *£1,200,000 in respect of any vehicle whilst carrying any high category hazardous goods or being driven at any hazardous location.
!	Except for where a licence is not required by law, All drivers must hold a valid licence for the class of vehicle being driven.
!	In respect of legal expenses (optional extra): <ul style="list-style-type: none"> We must agree in advance there is a reasonable prospect of success. There is no cover for any claim reported to us later than is practicable or any claim arising from a contract you have with another person or organisation or any claim for an event which is not covered under your current motor insurance policy.
!	In respect of UK breakdown assistance (optional extra) there is no cover for the cost of spare parts, garage labour or towing.
!	In respect of European breakdown assistance (optional extra) there is no cover for the cost of spare parts, petrol, oil, keys or garage labour.
	Where am I covered?
✓	<ul style="list-style-type: none"> Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands. Any member country of the European Union, Norway, Switzerland and Iceland.
	What are my obligations?
-	You shall pay the insurance premium.
-	You must notify us as soon as practically possible of any incident which may result in a claim under your policy and adhere to the conditions set out under the 'Claims conditions and requirements' section.
-	You must tell your broker immediately if you become aware of any changes to your circumstances which may affect your cover such as, but not limited to, a change of vehicle, vehicle modification or a change in the purpose for which you use the vehicle.
-	Consumers must take reasonable care not to make a misrepresentation to us when applying for cover or when renewing or amending the policy.. This means that you must take reasonable care to provide honest and accurate answers to all questions that we ask you. Commercial customers must make a fair presentation of the risk when seeking insurance or seeking to vary or renew this insurance This means that you must provide disclosure of circumstances material to the risk a clear and accessible manner.
	When and how do I pay?
-	You can pay your premium via your broker.
	When does the cover start and end?
-	Your policy is a twelve month contract commencing from the start date shown in your schedule and on your certificate of motor insurance.
	How do I cancel the contract?
-	<p>You may cancel your policy at any time by letter to: QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX you will be entitled to a pro rata refund of the premium paid.</p> <p>However, such refund is subject to:</p> <ul style="list-style-type: none"> the policy being an annual contract; and no claims having been notified or to be notified in the current policy period. <p>If you have made a claim or if one has been made against you during the period of insurance, you will not be entitled to a refund of the premium.</p> <p>If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the full premium as stated.</p>