

# Motor Car Insurance

## Insurance Product Information Document



Company: Argus Insurance

Product: Motor Car Policy

Argus Insurance Company (Europe) Limited is registered in Gibraltar No. 01862 and Licensed by the Gibraltar Financial Services Commission.

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 needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of vehicles. It also offers additional benefits (as set out below) depending on the cover you choose.



#### What is insured?

The sections of cover available are shown below. For full details please refer to your policy documents to see which cover you have chosen and the limits applied.

##### Cover for you and your vehicle

###### (Third party only)

- ✓ Liability to third parties – covering other people and their property.
- ✓ Payments made under compulsory regulations.
- ✓ Emergency Treatment.
- ✓ Continental use & compulsory insurance requirements – minimum insurance while driving on that continent.
- ✓ Trailers.
- ✓ Occasional Business Use.

###### (Third party fire & theft)

###### All the above plus:

- ✓ Loss or damage, fire, & theft of your vehicle.
- ✓ Child seat cover (Private or Commercial vehicle only), if damaged by fire, theft or attempted theft.
- ✓ Replacement locks (Private or Commercial vehicle only) if damaged by fire, theft or attempted theft.

###### (Comprehensive)

###### All the above plus:

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ New Car Replacement if new within one year of its first registration.
- ✓ Injury to you or your partner (private car only).
- ✓ Medical expenses (£200).
- ✓ Personal Belongings (£150).
- ✓ Child Seat Cover (£125).
- ✓ Replacement of locks (£300).
- ✓ Personal Accident for you and your spouse/civil partner (£5,000).
- ✓ Driving other vehicles (Gibraltar only).
- ✓ Glass in windscreens, sunroofs & windows.



#### What is not insured?

This is only a summary of what is not covered. For full details, please see the document of Insurance.

##### Vehicle cover excludes

- ✗ Excesses apply to your vehicle insurance and are shown on your quote/schedule – you are responsible for paying this amount in the event of a claim.
- ✗ Loss of value following repair.
- ✗ Loss or damage due to normal deterioration, mechanical or electrical fault, breakdown or failure or due to defective design.
- ✗ Damage to tyres by breaking or punctures, cuts or bursts.
- ✗ Loss or damage by pressure waves.
- ✗ Theft whilst ignition keys are left in the car.
- ✗ Use of your vehicle on airport grounds.
- ✗ Drivers you allow to drive your vehicle without having a valid licence or outside the terms of your certificate of motor insurance.

##### Optional covers

###### Legal protection and European Breakdown cover excludes

- ✗ If selected, please refer to ARAG Assistance for full terms on coverage and exclusions applicable to this cover.



#### Are there any restrictions on cover?

- ! Insured drivers must have a valid driving licence.

##### Limits which apply

- ! Liability to others – property damage £1,200,000 any one incident.
- ! Legal Protection and European Breakdown – refer to ARAG Assistance.



## Where am I covered?

- ✓ Gibraltar, Spain & Portugal.
- ✓ Any country which is a member of the European Union and any other which the Commission or the European Committee is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- You must tell us about any changes to the vehicle(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.

### It is your responsibility to:

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. a change of car, usual garaging or motoring convictions).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Give us the information and help we need. This includes details of any police charges against you or the person driving your vehicle related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by bank transfer, cash or debit/credit card.



## When does the cover start and end?

- Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. (We can accommodate less than a year if necessary).
- You can find your policy start and end date on your policy schedule.



## How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is later.
- If you want to cancel, and your insurance cover has not yet started, you'll be entitled to a full refund of the premium paid.
- Or if your insurance cover has already started, you'll be entitled to a refund of the premium paid, with a deduction for the time for which you've been covered. This is calculated on a pro-rata basis. (Minimum charge £35).
- After any statutory cooling-off period you continue to have the right to cancel the policy and you will be entitled to return of the premium at short period rates. (Minimum charge £35).

Legal Protection and European Breakdown cover is underwritten and administered by ARAG SE. (Please refer to ARAG Assistance terms and conditions for full details).

**Argus Insurance Company (Europe) Limited**  
**Unit G.04 West One**  
**Europort Road**  
**Gibraltar**  
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