

snnug Insurance is provided by snnug Insurance Services, a trading name of KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FCA Firm Reference Number 799643.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Driving Abroad – The minimum cover required by law in any country that is a member of the European Union
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass – unlimited cover provided our approved glass supplier is used.
- ✓ Personal belongings cover
- ✓ Replacement keys and locks cover
- ✓ Medical Expenses cover
- ✓ Personal accident cover



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Any excess. The amount you need to pay towards a claim
- ✗ Any loss or damage caused whilst under the influence of alcohol or drugs



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these.
- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule.
- ! Third Party Property Damage claims limit - £5,000,000.
- ! Audio cover limit – Aftermarket equipment is limited to 10% of market value up a maximum limit of £500.
- ! Satellite Navigation cover limit – Aftermarket equipment is limited to 10% of market value up a maximum limit of £500.
- ! Windscreen cover is limited to £100 after deduction of your excess if our approved glass supplier is not used.
- ! Personal belongings cover limit £300.
- ! Replacement keys and locks limit - £300.
- ! Medical Expenses cover limit - £200 per person.



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive



When and How do I pay?

The premium for this policy may be paid in one single amount or if offered, by monthly instalments (subject to a credit agreement). Payment may be made by credit or debit card.



When does the cover start and end?

From the start date you select for 12 months.

If you have agreed, this policy will renew automatically after 12 months unless you contact us to cancel the policy, there is a change to the terms and conditions or there is a change in circumstances which means that you are no longer eligible.



How do I cancel the contract?

Please call 0800 032 5638.

- If you cancel before the policy starts, we will retain our £25 administration fee.
- If you cancel after the 14 days cooling off period, we'll refund any money you've paid, less a pro rata charge for the cover you've had plus a £50 administration fee.

Where a claim has occurred, no refund of premium will be allowed.