First Underwriting Limited: Short Term Insurance Product Information Document

Company:	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.
Insurers:	All policies are underwritten on behalf of Accredited Insurance (Europe) Ltd who are Authorised and Regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Wording. You should refer to your own Insurance Certificate, Policy Wording, your Schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?
This is a short-term motor insurance policy providing cover for damage to or loss of your vehicle and third-party liability.

	What is insured? For a full list of what is and isn't covered please refer to the policy wording.
	Comprehensive Cover
✓	Your legal liability for death of or bodily injury to any person and damage to third party property. In respect of damage to property, the most we will pay is £5,000,000 and in respect of legal costs the most we will pay is £100,000;
✓	Damage to or loss of your vehicle as a result of fire or theft;
✓	Damage to or loss of your vehicle as a result of accidental damage, malicious damage, flood or vandalism;

	What is not insured? For a full list of what is and isn't covered please refer to the policy wording.
✘	The first part of any claim, known as an excess and as shown in the policy document or on the schedule;
✘	Wear, tear and depreciation of your vehicle;
✘	Loss of use of the vehicle;
✘	Repair or replacement of damaged windscreens;
✘	Loss resulting from repossessing the vehicle and returning it to its rightful owner;
✘	Breakage, failure or breakdown of mechanical, electrical, electronic or computer equipment;
✘	Damage to tyres caused by braking or by cuts, punctures or bursts;
✘	Any diminution of the value of the vehicle as a result of any claim for damage;
✘	Damage or loss to the vehicle or its contents arising from theft or attempted theft whilst the ignition keys of the vehicle have been left in or on the vehicle or the vehicle has been left unlocked;
✘	Liability, loss or damage whilst the driver is over the legal limit for alcohol or under the influence of drugs;
✘	Liability, loss or damage whilst the vehicle is being used on any race track, race circuit or toll road without a speed limit (including the Nurburgring) or being used for racing, pacemaking, speed testing or reliability testing;
✘	Liability, loss or damage for any consequence of terrorism except where cover must be provided under Road Traffic Acts;
✘	Liability loss or damage for any consequence of war or hostilities.

	**Are there any restrictions on cover?**
!	For loss or damage claims, the most we will pay is the market value of the vehicle at the time of the loss.
!	Restrictions as to who may drive under the policy or any additional specific terms for a driver or vehicle will be shown in your schedule.
	**Where am I covered?**
✓	You have comprehensive cover whilst using the vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. In addition, you have the minimum cover required by law whilst using the vehicle in any country in the European Union, Andorra, Iceland, Norway, Serbia and Switzerland.
	**What are my obligations?**
➢	Your premium is based upon the information that you have given to us. If any of this information is incorrect or inaccurate, you must tell us immediately or this could lead to your claim being denied or your insurance invalid;
➢	You must tell us as soon as possible during the period of insurance if there is any change in circumstances or to the material facts or information previously disclosed to us;
➢	You must report to us details of any event which might result in a claim under this policy and all subsequent developments as soon as possible;
➢	In the event of a claim, you may have to pay an excess. The amount of any excess will be shown on the schedule.
	**When and how do I pay?**
➢	Please contact your broker for details of how and when you must pay the premium.
	**When does the cover start and end?**
➢	This cover lasts for the period specified on your Schedule and Certificate of Insurance
	**How do I cancel the contract?**
➢	**Your rights to cancel this policy** You can cancel this insurance at any time however due to the short-term nature of this policy you may not receive any refund of premium. Please contact your broker if you wish to cancel the policy.