Comprehensive Car Insurance

Insurance Product Information Document

NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No 117664).

Product: Car Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for cars and motorhomes, including injury to others, and damage to their property.

What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft
- ✓ If your vehicle is stolen or written off, we'll:
  - pay the market value or the amount shown on your policy schedule, whichever is less; or
  - provide a new vehicle replacement if it's less than two years old and you've owned it from new
- ✓ Windscreen cover for replacing the glass with no reduction in no claims discount
- ✓ Guarantee on repair work when you use one of our approved repairers
- ✓ Courtesy car – we'll provide a 1 litre hatchback car for the duration of repairs if you have an accident and use one of our approved repairers; or up to 14 days if your vehicle is written off or stolen
- ✓ Replacing keys or lock transmitter if they are lost or stolen including the door locks or central locking mechanism
- ✓ Personal effects up to £250
- ✓ Audio or visual equipment fitted by the car manufacturer, or up to £500 for non-standard equipment
- ✓ RAC 'Mutual Assist' breakdown cover
- ✓ Trailer cover up to £1,000
- ✓ Medical expenses up to £250 for injury to anyone in the insured vehicle
- ✓ Personal accident – £15,000 for death, and £5,000 for injuries outlined in the policy wording, while travelling in any vehicle
- ✓ Third party cover for the main driver when driving other people's cars, which includes injury to others or damage to their property
- ✓ No excess to pay and no reduction in your no claims discount if you're involved in an accident caused by an uninsured driver
- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for damage to other people's property up to £20 million
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000. Administered by ARAG UK
- ✓ Access to a free 24 hour UK claims helpline
- ✓ European travel, giving you the same level of cover while driving your vehicle in countries listed in 'Where am I covered?' overleaf
- ✓ Access to a 24 hour emergency helpline when driving in Europe.

Additional cover you can choose to pay for:

- RAC 'National Assist' or 'National plus Home Assist' breakdown cover for your car
- RAC 'National Assist' or 'National plus Home Assist' breakdown cover for motorhomes and campervans under 3,500kg and less than 6.4 metres long
- Continental breakdown cover
- Increased personal possessions cover for motorhomes up to £1,000
- Trailers over £1,000 including livestock trailers, subject to age of trailer
- Protected no claims discount covering up to two claims in five years.

What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. You can also choose an additional voluntary excess. Your policy documents will outline where these apply
- ✗ Loss of value over time, damage to tyres, and wear and tear
- ✗ Any smartphone or mobile phone used as or to host any digital key or similar application to control the car
- ✗ Personal possessions not kept in a locked vehicle, boot or glove compartment
- ✗ Cash, tickets, stamps and cheques
- ✗ Caravans, horsebox, horse trailer, livestock trailers, catering trailer, or any item of plant
- ✗ Loss or damage caused by a cyber act, including any software failure or the vehicle computer system not functioning as designed.

Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate
- ! Provision of a courtesy car is restricted to the UK
- ! RAC 'Mutual Assist' breakdown cover is restricted to cars being driven in the UK, if you're more than ¼ mile from your home and the total recovery distance is no more than 20 miles. This cover excludes motorhomes and campervans
- ! Driving other cars is restricted to only one driver who is specified in your policy schedule and doesn't cover any damage to the other car being driven
- ! If you're involved in an accident caused by an uninsured driver, to maintain your no claims discount and not pay an excess, you must be able to provide the details as outlined in the policy wording.

Where am I covered?

- ✓ United Kingdom, the Republic of Ireland, the Isle of Man and the Channel Islands, and: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey
- ✓ The policy also gives the minimum requirements by law in: Albania, Bosnia and Herzegovina, Croatia, North Macedonia, Montenegro, Morocco, Republic of Moldova, Serbia, Tunisia, Ukraine.

What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had a motor insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all information you give us, don't make a fraudulent or exaggerated claim.

When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.
In addition, we don't charge administration fees for making changes to your policy.

When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.

How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

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