Third Party, Fire and Theft 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?
Third party, fire and theft car and motorhome insurance, which means you're covered for injury to others and damage to their property. Your vehicle is also covered if it's stolen or damaged by fire.

What is insured?

- ✓ Damage to your vehicle because of fire or theft
- ✓ If your vehicle is stolen or written off by fire, 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
- ✓ 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 due to fire or theft and you use one of our approved repairers
- ✓ Replacing keys or lock transmitter if they are stolen or lost by fire
- ✓ Audio or visual equipment fitted by the car manufacturer, or up to £500 for non-standard equipment if the loss is due to fire or theft
- ✓ RAC 'Mutual Assist' breakdown cover
- ✓ Trailer cover up to £1,000
- ✓ Third party cover for the main driver when driving other people's cars, which includes injury to others or damage to their property
- ✓ Your legal liability for personal injury to other people 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
- 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. Your policy documents will outline where these apply
- ✗ Loss or damage to your vehicle due to an accident
- ✗ 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
- ✗ Caravans, horsebox, horse trailer, livestock trailers, catering trailer, or any item of plant.

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.

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 any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and 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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