

Motor Personal Accident Insurance



Insurance Product Information Document

Company: *Insure 2 Drive* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

Product: Enhanced

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides cover if you or any named driver or passenger suffers a serious injury or death as the result of an accident in the insured vehicle, malicious and unprovoked assaults by an occupant of any other vehicle. Cover is provided for all drivers named on the policy in any vehicle. This product falls under the law of England and Wales. Our chosen language is English.



What is insured?

- ✓ Accidental Death - £25,000 (£2,500 if person is 16 or under)
- ✓ Permanent Total Disablement - £25,000
- ✓ Loss of sight in both eyes - £25,000 (£15,000 for one eye)
- ✓ Loss of Limb or Limbs - £25,000
- ✓ Loss of Speech - £25,000
- ✓ Loss of Hearing in both ears - £25,000 (£15,000 for one ear)
- ✓ Hospitalisation - £100 each per 24-hour period of stay up to a maximum of £3,000
- ✓ One of more fractures – up to £5,000
- ✓ Third Degree Burns – up to £5,000
- ✓ Physiotherapy – up to £100 per session for a maximum of 5 appointments with a qualified professional
- ✓ Counselling – up to £100 per session for a maximum of 5 appointments with a qualified professional
- ✓ Dental Injury – up to £250 for emergency treatment to natural teeth
- ✓ Personal Belongings – up to £150 for items damaged in the Accident



What is not insured?

- ✗ Cover if the conditions of the core policy have not been met
- ✗ Cover if the vehicle is used for taxi, minibus or driving instruction purposes
- ✗ Any insured person committing or attempting to commit suicide or intentional self-injury
- ✗ Cover if under the influence or affected by drugs or alcohol other than drugs taken under the direction of a medical practitioner
- ✗ Any insured person committing a criminal or unlawful act
- ✗ Cover as a result of deliberate exposure to danger, except in an attempt to save human life
- ✗ Cover as a result of a provoked assault or fighting, except in the course of self-defence
- ✗ Participating in any motor racing rallies, competitions, speed trials, track days or off-road activity of any description
- ✗ Cover as a result of the vehicle being in an unroadworthy condition
- ✗ Cover as a result of using a moped or motorcycle of any kind
- ✗ Cover if the injured person did not comply with the law regarding Seat belts



Are there any restrictions on cover?

- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy
- ! We will pay a maximum of £25,000 for all injuries from a single accident
- ! The most we will pay for all injured insured persons in a single motor accident per policy period is £175,000
- ! The injury must occur within 52 weeks of the motor accident or assault
- ! No cover is provided for the first 24 hours of hospitalisation



Where am I covered?

- ✓ You are covered in the United Kingdom of Great Britain and Northern Ireland



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation
- You should review your personal circumstances on a regular basis and consider whether this insurance continues to meet your needs. You must contact us if you no longer meet the eligibility criteria
- You must take reasonable care to provide complete and accurate answers to any questions asked by us
- You must adhere to the to the eligibility criteria of being a permanent UK resident
- You must pay the premium on time
- You must notify us of a claim as soon as possible and follow the claims procedure. You must provide, at your own expense, all requested information by us
- You must assist us in the event of us having to take legal action against a third party



When and how do I pay?

Full details can be found within your policy documents. You can pay in full as a one-off payment or monthly instalments may be available in conjunction with your motor policy



When does my cover start and end?

It will run concurrently with your motor insurance policy for a maximum of 12 months and start on the policy commencement date and end on the date stated on your policy documentation, unless you no longer fulfil the eligibility criteria or it is cancelled by you or us.

If your motor insurance policy is cancelled, all cover under this policy will cease



How do I cancel my contract?

You can cancel this policy at any time, by contacting our customer service team at customer.services@insure2drive.co.uk

If you cancel within the first 14 days from the day of purchase or the day you receive your policy documentation ('cooling off period'), whichever is later, you will be entitled to a full refund of your premium. There will be no refund in premium in the event of a claim

If you cancel after the 'cooling off period', there will be no refund of premium