

Third Party Only Motor 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: Private Car

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 the minimum cover required by law. This product falls under the law of England and Wales. Our chosen language is English.

In addition, it will provide cover for third party damage subject to policy conditions, exclusions and endorsements.



What is insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ If your vehicle is a car, damage to third party vehicles or property up to £25,000,000
- ✓ If your vehicle is a van, damage to third party vehicles or property up to £5,000,000
- ✓ Protected No Claim Discount is available



What is not insured?

- ✗ Damage to your vehicle
- ✗ Cover for theft or attempted theft
- ✗ Driving without a valid licence or not complying with its terms
- ✗ Driving outside the permitted use of the policy
- ✗ Driving under the influence of drugs or alcohol
- ✗ Drivers not named on the policy
- ✗ Taking without consent by a member of your family, household or any person known to you
- ✗ Any loss as a result of war, terrorism, nuclear contamination, riot or earthquake
- ✗ Any loss as a result of racing or track events
- ✗ Cover for delivery or taxi purposes



Are there any restrictions on cover?

- ! **Please refer to your policy documentation for full details of restrictions and/or eligibility-**
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy.
- ! Driving other cars cover for the policyholder only. No cover is given for loss or damage to the car you are driving.
- ! Protected No Claim Discount is subject to conditions.



Where am I covered?

- ✓ You are covered in the United Kingdom of Great Britain and Northern Ireland.
- ✓ Minimum compulsory insurance is provided for EU countries.
- ✓ As long as you tell us before you travel, we will also provide cover equivalent to this policy for up to 13 weeks in EU Countries.



When and how do I pay?

You can pay your premium in full as a one-off payment. You can also pay by Direct Debit in monthly installments, Full details can be found within your policy documentation.

In the event of a claim, the premium must be paid in full



When does my cover start and end?

Full details can be found on your policy documentation.



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 14 days of the policy start date, we will charge a pro rata premium (subject to a minimum of £45+IPT) for the time on cover.

Cancellation charges that apply after the first 14 days of the policy start date are shown within your policy documentation.

There will be no refund in premium in the event of a claim.