Road Risks Plus

Insurance Product Information Document

Company: Provego Limited on behalf of Accelerant Insurance UK Limited

Product: Road Risks Plus

Provego Limited is authorised and regulated by the Financial Conduct Authority FRN 671437. Registered in England and Wales, Company no. 09366935. It is underwritten by Accelerant Insurance UK Limited which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658)

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for Motor Trade businesses including motor, tools, contents, public liability and employer liability.

What is insured?

- ✓ Accidental and malicious damage to your motor vehicle and customers motor vehicles up to the indemnity limit specified on your Schedule.
- ✓ Third party liability caused by use of a motor vehicle.
- ✓ New vehicle replacement up to the maximum single vehicle limit.
- ✓ Reinstatement of losses.
- ✓ Public liabilities including claims caused by defective workmanship.
- ✓ Lock & key replacement up a maximum of £2,500 in any one period of insurance.
- ✓ Loss or damage to in vehicle safety technology up to a value of £250.
- ✓ Court attendance costs up to £250 per day for your directors and £100 per day for your employees.
- ✓ Option to include accidental and malicious damage to other business property at your premises including tools up to the indemnity limits specified on your Schedule.
- ✓ Option to include injuries to directors and partners whilst working for the business.
- ✓ Option to include Legal liability for accidental injury to an employee.
- ✓ Option to include damage to stock and vehicles in transit.
- ✓ Option to include windscreen cover.

What is not insured?

- ✗ Your policy excess.
- ✗ Exclusions as shown in the Policy Booklet
- ✗ Loss or damage to your motor vehicle if it is left unattended and all openings have not been closed and locked.
- ✗ An accident where you or the named driver are found to be driving illegally.
- ✗ Any death, injury or damage caused by a deliberate or unlawful act.
- ✗ Loss or damage from wear and tear, electrical or mechanical breakdown, failures or breakages.
- ✗ Hiring or letting out your vehicle in return for money.
- ✗ Any loss or damage as a result of war, terrorism, nuclear contamination, riot or earthquake.
- ✗ Any injury, loss or damage as a result of racing or track events.
- ✗ Theft of tools unless suitably secured.
- ✗ Damage caused by pollution or contamination.
- ✗ Making good incorrect workmanship.

Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example
  - The first amount of any claim as detailed as the excesses in Your policy schedule
  - Monetary limits for certain covers
  - Clauses that exclude certain types of loss or damage
- ! Cover for loss or damage as a result of certain Defined Perils, such as flood, for some policies. Your policy schedule will show any Defined Peril exclusions.

Where am I covered?

- ✓ Road Risks - Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and any Country Listed as shown in the policy wording.
- ✓ Tools - Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, the off-shore islands and the Republic of Ireland including sea crossings between them.
- ✓ Employers Liability & Public Liability - The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Defective Workmanship & Sales Indemnity - Anywhere in the world.

What are my obligations?

- You must pay Your premium
- You must take reasonable care to give Us complete and accurate answers to any questions We ask - whether You're taking out, renewing or making changes to Your policy
- You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that you must not misrepresent any material facts
- You must tell us immediately if the information set out in the Statement of Fact document or your schedule changes.
- You must send proof of any No Claims Discount from Your previous insurer within 30 days of inception
- You must tell Us about any event which might lead to a claim as soon as possible
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect Your cover

When and how do I pay?

You pay Your premium through Your insurance broker or intermediary

When does the cover start and end?

Your cover will start and end on the dates stated in Your policy documents

How do I cancel the contract?

You can cancel Your policy without penalty prior to the commencement of cover and We will refund Your premium in full. Once cover has commenced You may cancel at any time by contacting Your insurance broker or intermediary. You will be entitled to a return premium based upon the time remaining in the current Period of Insurance.

You will not be entitled to any return of premium if a claim has been made (or an incident notified to Us that could give rise to a claim) in the current Period of Insurance.