

# Private Car Insurance

## Insurance Product Information Document

Company: KGM Motor

Product: Standard Private Car Policy

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This policy summary does not form part of the Policy Document

### What is this type of insurance?

Third Party Fire & Theft Motor Insurance



#### What is insured?

- ✓ Fire or Theft damage to your vehicle
- ✓ Third Party damage or bodily injury
- ✓ Audio Equipment
- ✓ Permanently fitted Sat Nav Equipment
- ✓ Legal Defence Costs



#### What is not insured?

- ✗ Any compulsory or voluntary excess on your policy
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism



#### Are there any restrictions on cover?

- ! Full terms and conditions can be found in our Policy Document which is available from your insurance advisor



#### Where am I covered?

- ✓ Great Britain and Northern Ireland, the Republic of Ireland, the Isle of Man, the Islands of Guernsey, Jersey and Alderney



#### What are my obligations?

- Tell us as soon as possible about any changes to the information you provided at the time of quotation
- Protect your vehicle from loss or damage
- Ensure your vehicle has a valid MOT test certificate if required to do so by law
- Keep your vehicle in a safe and roadworthy condition



#### When and how do I pay?

Terms and conditions of payment are agreed with your Insurance Advisor



#### When does the cover start and end?

Xxxxxx



#### How do I cancel the contract?

You may cancel this policy at any time by contacting your Insurance Advisor