

Private Car Insurance

Insurance Product Information Document

Product: Overseas Motor Policy

Company: KGM Motor



KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643.

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?

- ✓ Any country within the European Union that is agreed with your Insurance Advisor



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?

From the start date you select for 12 months



How do I cancel the contract?

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