

Company: Tradewise Insurance Company Limited

Insurance Product Information Document

Product: Private Car Europe Portugal – Oct 2018

This policy is administered by Abbeygate Insurance on behalf of Tradewise Insurance Company Limited.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation, which includes the policy wording, statement of fact, certificate of motor insurance, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker should you have any questions or to amend the details we hold.

You must answer all questions accurately and truthfully. If you do not it could result in an increase in premium, change in terms and conditions, your claim not being fully paid or your policy may be cancelled.



What is insured?

- ✓ Legal Liability for death or injury to any third party including passengers up to €1,200,000 per victim or €5,000,000 per claim, regardless of the number of victims.
- ✓ Damage to other people's property up to €1,000,000.
- ✓ If you have Third Party Fire and Theft or Comprehensive cover you are covered as per the above and additionally the cost of repairs to your vehicle if it's damaged by fire, lightning, self-ignition, explosion, theft or burglary and/or any attempted theft.
- ✓ If you have Comprehensive cover you are covered for all of the above and the cost of repairs to your vehicle if it's damaged by accident, vandalism or malicious damage.
- ✓ The cost of emergency medical treatment and/or transport immediately following an accident. Limits apply as per Portuguese Law.
- ✓ Windscreen/Glass cover – if you have Comprehensive cover.
- ✓ Full policy Cover whilst driving in Countries, which are members of the European Union, or any other Country that is not a member of the European Union but that has had special arrangements agreed in respect of European Vehicle insurance directives. We will provide you with up to 90 days cover free of charge.



What is not insured? (Key exclusions only)

- ✗ The excess as shown on your schedule and/or detailed in the policy wording.
- ✗ Loss or damage where the insured vehicle has not been kept and maintained in a proper state of repair and condition, or roadworthiness or is being kept or used without a current valid MOT/IPO if applicable.
- ✗ Loss of use, mechanical, electrical, electronic, computer failures or breakdowns or breakages.
- ✗ Pre-existing damage, wear and tear and depreciation or that part of the cost of repair which improves your car beyond its condition before the loss or damage occurred.
- ✗ Loss or damage caused while the vehicle is driven and/or in the custody or control of any driver not covered or named on the Certificate of Insurance.
- ✗ Any loss or damage arising from theft or attempted theft when the ignition keys have been left in or on the vehicle.
- ✗ The first 500 euros of any claim where the vehicle is a convertible or soft top and the convertible mechanism or soft top has sustained damage.
- ✗ Loss of or damage to the vehicle or its contents when the vehicle has not been secured by means of the door and boot locks or if the windows or any form of sliding roof or removable panel roof or hood have been left open or unlocked.
- ✗ Loss or damage where it has been proven to the insurer's satisfaction the driver at the time of the incident was under the influence of alcohol and/or drugs.
- ✗ Any medical treatment or loss of earnings to the driver of the vehicle



Are there any restrictions on cover?

- ! Windscreen/Glass cover is limited to a maximum payment of €650 per claim. Any cost above this will need to be paid by you.
- ! Using your vehicle or taking part in racing, rallies, pace making events and/or speed trials/testing, competitions against any other motorist, either formal or informal, hiring of vehicles and transportation of chemicals, explosives or flammable liquid are not allowable under this policy.



Where am I covered?

- ✓ Your insurance applies in full in Portugal and any territory under the control of Portugal. This includes while your vehicle is being transported within and between them.
- ✓ Full policy cover for 90 days to any Country which is a member of the European Union or any other Country which the Council of the European Union is satisfied meets European Union Directives.



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and truthful, including any modifications to your vehicle.
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent.
- ✓ To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss.
- ✓ To notify us at the earliest possible opportunity (within 5 days maximum) if you are involved in an accident or any incident occurs.
- ✓ To ensure all drivers have a valid full European driving licence for a minimum of 24 months and their licence entitles them to drive the vehicle you are insuring.



When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay.



When does the cover start and end?

- ✓ Cover starts from the time and date shown on the Certificate of Motor Insurance.
- ✓ Cover ends on the time and date shown on the Certificate of Motor Insurance.



How do I cancel the contract?

- ✓ To cancel your policy you must notify your broker or agent.