

Pay As You Flex (PAYF) Motor Insurance



Insurance Product Information Document

Company: Inshur UK Limited

Product: Pay As You Flex

This policy is sold and administered by Inshur UK Limited. Inshur UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 916800 to carry on insurance distribution activities. Inshur UK Ltd is registered in England and Wales company number 10830222. Registered office at 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE.

This policy is underwritten by Wakam UK Limited which is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565. More details on Wakam can be found on the Financial Services Register (register.fca.org.uk).

This document provides a summary of the key information relating to this motor insurance policy only, intended to quickly give you an understanding of the product. It does not contain all of the details of the cover. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Capitalised terms in bold below are defined in the policy.

What is this type of insurance?

Commercial motor vehicle policy for supplementary courier use, allowing the carriage of goods for hire and reward whilst driving for an **Approved Delivery Partner**. Cover is only provided when there is a valid **Underlying Social Domestic & Pleasure (SD&P) Policy** in place and when accompanied by a pre-agreed **Booking Block** from an **Approved Delivery Partner**. Your **Schedule** will show the cover **You** have chosen and must match **Your Underlying SD&P Policy** cover to be valid.



What is insured?

Included in Third Party Only Cover

Your liability to others, arising out of an accident involving the Insured Vehicle while being used for permitted purposes, for:

- ✓ Death of or bodily injury to a third party (unlimited)
- ✓ Damage to other people's property up to £20,000,000
- ✓ Costs and expenses (including legal) up to £5,000,000 in connection with a claim or claims arising from one incident made against **You**, if incurred with **Our** prior consent.

Included in Comprehensive Cover

Includes the above under Third Party Only Cover and in addition to this also includes:

Loss or damage to Your Vehicle:

- ✓ Damage to **Your Vehicle** because of an accident, fire, flood, malicious damage or theft.
- ✓ If **Your Vehicle** is stolen or written off, we will pay the **Market Value**.
- ✓ Guarantee on repair work when you use one of **Our Approved Repairers**.

Coverages included for cars & vans only:

- ✓ Windscreen cover for replacing the glass (up to 3 windscreen claims in the Period of Insurance). Windscreen cover not included for motorcycles and mopeds.
- ✓ **Courtesy Car** – we'll provide a small car for the duration of repairs for social, domestic and pleasure use only if you have an accident and use one of **Our Approved Repairers**.



What is not insured?

Exclusions applying to all cover levels

- X Social Domestic and Pleasure Use
- X Any liability, loss or damage arising out of use of the **Insured Vehicle** outside of pre agreed **Booking Blocks** from an **Approved Delivery Partner**
- X Death or bodily injury to any insured person driving or with custody or control of the **Insured Vehicle**.
- X Damage to goods carried and personal belongings.
- X Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your **Certificate of Motor Insurance**, or while being driven by somebody not permitted to drive (or not having a correct and valid CBT in place and/or full driving licence).
- X Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- X Any legal liability, loss or damage covered by another insurance policy.
- X Any legal liability, loss or damage caused by the tipping operation of **Your Vehicle**.
- X Any legal liability, loss or damage whilst **Your Vehicle** is being used as a tool of trade.

Exclusions applying to Third Party Only cover

- X Damage to Your Vehicle.
- X Repair or replacement of windscreen.

Exclusions applying to Comprehensive cover

- X Your policy **Excesses** as shown in the policy **Schedule**.
- X Compensation for not being able to use **Your Vehicle**.
- X Repair or replacement of windscreen for motorcycles & mopeds.
- X Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- X Damage to your tyres unless caused by an accident to **Your Vehicle**.
- X Any **Accessories** not permanently attached to your vehicle.
- X Loss of or damage to **Your Vehicle** or its contents by theft or attempted theft or an unauthorised person taking and driving it if:

For cars & vans:

- It has been left unlocked;
- It has been left with the keys (or any form of keyless entry/ignition control device), in it or on it;
- It has been left with the windows, roof panel or the roof of a convertible vehicle open; or
- You have not taken reasonable precautions to protect it.

For motorcycles & mopeds:

- It was left unlocked, without the steering lock activated; or
 - It was left with the keys (or any form of keyless / ignition control device) in or on it; or
 - it was unattended for more than 30 minutes and/ or not secured by a manufacturer recommended chain and padlock; or
 - You have not taken reasonable precautions to protect it.
- X Loss or damage to **Your Vehicle** as a result of deception.



Are there any restrictions on cover?

- ! **Your Vehicle** can only be used for the purposes shown on your **Certificate of Motor Insurance**.
- ! Special terms may apply to your policy, these will be shown in your policy documents.
- ! Cover is only provided when there is a valid **Underlying Social Domestic & Pleasure (SD&P)** Policy in place and when accompanied by a pre agreed **Booking Block** from an **Approved Delivery Partner**.
- ! If a claim is made which **You** or anyone acting on your behalf knows is false, fraudulent, exaggerated or provides false or stolen documents to support a claim **We** will not pay the claim, may cancel or void the policy and cover under this insurance will end.



Where am I covered?

- ✓ The **United Kingdom**.
- ✓ When driving in Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, (Republic of) Ireland, Iceland, Italy (including San Marino and the Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden and Switzerland , for up to 30 days per trip.
- ✓ **Your** policy provides the minimum cover necessary to comply with laws of compulsory insurance required in the countries stated above except the **United Kingdom** (where the full policy cover is provided).



What are my obligations?

- Your premium is based on the information in the **Statement of Fact** which **You** (or your broker) gave at the start of the insurance and when it is renewed. If **You** have failed to give **Us** complete and accurate information, this could lead to **Us** changing the terms of your policy, refusing your claim or the insurance not being valid.
- **You** must tell **Us** (or your broker) immediately about any changes to the information **You** have already provided. Please contact **Us** (or your broker) if **You** are not sure if information is relevant. If **You** don't tell **Us** about relevant changes, your insurance may not cover **You** fully, or at all.
- Cover is only provided when there is a valid **Underlying Social Domestic & Pleasure (SD&P) Policy** in place.
- Cover is only provided when **You** are driving a pre-booked **Booking Block** from an **Approved Delivery Partner**.
- **You** must pay any charges for **Actual time driven**, premiums, top ups, and or **Fees** when they become due.

In the event of a claim or possible claim:

- Call the claims and windscreen helpline - 0808 164 6545
- **You** will need to pay the agreed **Excess(es)** as shown in your **Schedule**.
- If **You** report an incident to us after 24 hours of it occurring an additional **Excess** will be applicable.
- If **You** decide to use a **non-approved repairer** an additional **Excess** will be applicable.
- **You** or any **Named Driver** must not admit liability, negotiate on or settle any claim unless **You** or any **Named Driver** have **Our** permission.



When and how do I pay?

- Payment of the 40 hours premium must be made by credit or debit card when purchasing the policy.
- The initial premium will provide cover for 40 hours of actual driving time which will be credited to your **Wallet**. **You** must have 40 hours of premium in your **Wallet** for the policy to be active at inception. The **Wallet** will be topped back up to 40 hours of premium using Continuous Payment Authority when you have only 16 hours of premium remaining.
- Any **Fees** charged on this product are detailed in **Your** policy document and will be taken from any **Wallet** balance where applicable.



When does the cover start and end?

The cover starts on the date that **We** have agreed with **You** and lasts until the date noted in your policy **Schedule**. Unless cancelled by **You** or **Us**. **INSHUR** will send **You** notice when **Your** policy is approaching renewal.



How do I cancel the contract?

- To cancel your policy please call **INSHUR** on 0808 169 9165 (or if your policy has been purchased via a broker **You** should contact them to discuss cancellation).
- **You** may cancel the insurance at any time by contacting **Us** (or your broker). **We** will make a charge equal to the period of cover **You** have had within your **Actual Time Driven** and this will be calculated in arrears based upon the details supplied by the **Approved Delivery Partner**. In the event of a claim no refund from the **Wallet** will be due. If a refund is due any refunds will be credited back to **You**.
- If **You** cancel **Your** policy, any policy **Fees** due will be charged to **Your Wallet** and taken from **Your Wallet** balance before any refunds are due.