

First Short Term Insurance Product Information Document

Company:	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.		
Insurers:	Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website. Accredited Insurance (Europe) Limited – UK Branch is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance Europe Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.		
This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Document. You should refer to your own Policy Document, your Schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover. What is this type of insurance? This is a motor insurance policy providing cover for damage to or loss of your vehicle and third party liability.			
	What is insured?		What is not insured?
	Comprehensive Cover Your legal liability for death of or bodily injury to any person and damage to third party property. In respect of damage to property, the most we will pay is £20,000,000 and in respect of legal costs the most we will pay is £100,000; Damage to or loss of your vehicle as a result of fire or theft; New for Old cover if the vehicle is less than 12 months old and the cost of repairs exceeds 75% of the value of the vehicle at the time of the loss; Up to £250 to replace the keys or lock transmitter to the vehicle if they are lost, or stolen by forcible and violent means or as a result of robbery or attempted robbery. Damage to or loss of your vehicle as a result of accidental damage, malicious damage, flood or vandalism; Damage to or loss of personal effects while in or on the vehicle as a result of accidental damage, fire, theft or attempted theft up to £100; Medical expenses for the driver or anyone traveling in the vehicle following injury caused by an accident involving the vehicle up to £100.		The first part of any claim, known as an excess and as shown in the policy document or on the schedule; Wear, tear and depreciation of your vehicle; Loss of use of the vehicle; Repair or replacement of damaged windscreens; Loss resulting from repossessing the vehicle and returning it to its rightful owner; Breakage, failure or breakdown of mechanical, electrical, electronic or computer equipment; Damage to tires caused by braking or by cuts, punctures or bursts; Any diminution of the value of the vehicle as a result of any claim for damage; Damage or loss to the vehicle or its contents arising from theft or attempted theft whilst the ignition keys of the vehicle have been left in or on the vehicle or the vehicle has been left unlocked; Liability, loss or damage whilst the driver is over the legal limit for alcohol or under the influence of drugs; Liability, loss or damage whilst the vehicle is being used on any race track, race circuit or toll road without a speed limit (including the Nurburgring) or being used for racing, pace-making, speed testing or reliability testing; Liability, loss or damage for any consequence of terrorism except where cover must be provided under Road Traffic Acts; Liability loss or damage for any consequence of war or hostilities.
	Are there any restrictions on cover?		

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 	For loss or damage claims, the most we will pay is the market value of the vehicle at the time of the loss; Restrictions as to who may drive under the policy or any additional specific terms for a driver or vehicle will be shown in your schedule.
	Where am I covered?
	You are covered whilst using the vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. In addition, you are also covered whilst using the vehicle in any country in the European Union, Andorra, Iceland, Norway, Serbia and Switzerland provided each trip is no longer than 60 days.
	What are my obligations?
	Your premium is based upon the information that you have given to us. If any of this information is incorrect or inaccurate, you must tell us immediately or this could lead to your claim being denied or your insurance invalid; You must tell us as soon as possible during the period of insurance if there is any change in circumstances or to the material facts or information previously disclosed to us; You must report to us details of any event which might result in a claim under this policy and all subsequent developments as soon as possible; In the event of a claim, you may have to pay an excess. The amount of any excess will be shown on the schedule..
	When and how do I pay?
	Please contact your broker for details of how and when you must pay the premium.
	When does the cover start and end?
	This cover lasts for the period specified on your Schedule and Certificate of Insurance
	How do I cancel the contract?
	Policies of less than one calendar month in duration: Due to the short-term nature of policies of less than one month in duration, there will be no refund in the event of cancellation. Policies of more than one calendar month in duration: If you cancel within 14 days of receiving your policy documentation, you will be entitled to a refund provided there have been no claims or incidents likely to give rise to a claim. This refund will be subject to a charge for the period of insurance cover you have received, including a cancellation fee. If you cancel after 14 days of receiving your policy documentation, due to the nature of the product and the administration costs involved there will be no refund. To cancel, in the first instance please get in touch with SafelyInsured on 01707 624 780 or by emailing enquiries@safelyinsured.co.uk.