

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance plc and QIC Europe Limited

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This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MARMFD08/18]



What is this type of insurance?

Marmalade Named Young Driver Insurance - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Damage to your vehicle up to the market value
- ✓ Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight. Up to £2,500
- ✓ Medical expenses. Up to £250
- ✓ Personal belongings. Up to £100
- ✓ Voluntary work & 'indemnity to principal' cover
- ✓ In-car entertainment & navigation equipment – Up to £500, subject to policy excess. Or unlimited if fitted as standard,



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by your insurance intermediary
- ✗ No Cover applies unless your vehicle remains at all times insured and the subject of another motor insurance contract which satisfies the vehicle owner/registered keeper's obligations under the Road Traffic Act 1988.
- ✗ Windscreen damage is not covered
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss or damage caused by poor workmanship
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise.
- ✗ Foreign Use is excluded



Are there any restrictions on cover?

This policy differs from a standard motor car policy and requires the fitting of a telematics device to the insured car and use of the data the telematics device collects. The telematics device links to a driver. The App for the driver using the insured car must be activated before the insured car is driven. Failure to activate the App will invalidate your policy. Please refer to your policy booklet for full details/conditions.

- It is a condition of this insurance that the insured car is owned by your parents, and is not an additional vehicle purchased for you to drive.
- Mileage is restricted 3000, 4000 or 5000 miles per year for each App user (depending on the mileage you select). Cover can be increased to 6,000 miles. Please contact your insurance intermediary for full details.
- Journeys are categorised into three levels based on the driving behaviour score; Green or Amber journeys will result in no premium increase, Red journeys may result in cancellation of your policy.
- After any Red journey we will give you and the vehicle owner 24 hours to review the details on the internet portal, during which time, we will not take any action if you incur another Red journey. Once the 24 hour review period has ended, the next Red journey will result in you entering the caution process at Red Zone Stage 1 and additional Red journeys could lead to policy cancellation as set out in the table below –

Red Zone	Time Period	Consequence of a red journey during this stage
Stage 1	30 Days	Move to Stage 2
Stage 2	30 Days	Move to Stage 3
Stage 3	30 Days	Policy Cancellation

- Driving other cars cover is excluded from this policy
- Courtesy cars are not provided under this policy
- We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment or any claim arising from an accident.
- Your policy cover may be inoperative and of no effect if your car is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



Where am I covered?

You are covered to drive in the UK



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy
- The black box must remain installed for the duration of the policy.



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

The policy will run for a year from the start date to the end date specified in your policy schedule.

- Full licence holders only:** Your policy will not start until the telematics device has been installed in the car that you are being insured to drive on this policy, and you have had the call to activate your policy and confirm your start date.
- Provisional licence holders only:** You can start driving on your chosen start date. For the insurance to remain in force you must send the required documents to us within 24 hours of this date and install the telematics device in the insured car



How do I cancel the contract?

You have the right to cancel your policy within 14 days of receiving the policy documents or the start of the policy, whichever is later, without giving reasons. If that happens, we will refund your premium, first deducting a charge for cover provided from the beginning of the contract until the policy is cancelled.

If you choose to cancel the insurance policy after this initial period of cover, you will have to pay 'pro rata' rates for the period of time you have had insurance cover. There will also be a cancellation fee of £150 payable to your insurance intermediary, sufficient to cover both theirs and the Insurers costs. Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.