

Castle Cover Comprehensive Car Insurance

Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Car Insurance

Castle Cover is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This is a Comprehensive car insurance policy. It covers the insured car against loss or damage to it caused by accident, fire, theft and vandalism/malicious damage. The policy also covers liability for death, injury and property damage caused to third parties while the insured car is being driven or used. Cover is provided to all drivers named on the Certificate of Motor Insurance.



What is Insured?

Damage caused to your car as a result of:

- ✓ Accident
- ✓ Malicious damage
- ✓ Vandalism
- ✓ Fire
- ✓ Theft
- ✓ Attempted theft

Death, injury or damage to other peoples' property caused by:

- ✓ Your car
- ✓ Driving other cars (If your policy covers this)
- ✓ A Trailer being towed

Other benefits (See policy wording for cover limits):

- ✓ Audio/Entertainment equipment
- ✓ New car replacement
- ✓ Medical expenses
- ✓ Windscreen damage
- ✓ Death-lump sum
- ✓ Loss of sight-lump sum
- ✓ Loss of limb-lump sum
- ✓ Personal belongings
- ✓ Comprehensive EU cover

Additional Cover

- ✓ If you are eligible you will automatically receive protected No Claims Discount. Please see your policy schedule or statement of fact to see if you have this cover



What is not Insured?

Damage caused to your car as a result of:

- ✗ Wear and tear
- ✗ Mechanical breakdown
- ✗ Punctures
- ✗ Depreciation in value
- ✗ Damage caused deliberately by you or any names driver
- ✗ Incorrect or inappropriate fuel being used
- ✗ Excesses- The first amount of any claim (see policy wording and statement of fact for more information)
- ✗ Vandalism/Malicious damage if car not locked when unattended
- ✗ Theft by persons known to you (family etc.)
- ✗ Theft by deception (bogus buyer)
- ✗ Death, injury or damage to other peoples' property: Property Damage Limit - £20m Legal Expenses - £5m
- ✗ Acts of War or Terrorism

Other benefits

Lump sums not covered for injury or death in the event of:

- ✗ Suicide/Attempted suicide
- ✗ Intentional self injury
- ✗ Persons aged under 16 and over 74

Personal belongings does not cover:

- ✗ Work tools
- ✗ Money
- ✗ Stamps

Driving other cars:

- ✗ Only applies if shown on your certificate of motor insurance
- ✗ Only applies to the policyholder
- ✗ Only offers third party cover
- ✗ Only applies in the geographical limits



Are there any restrictions on cover?

! The most that will be paid for loss or damage to the insured car is the market value of the car at the time of the loss



Where am I covered?

- ✓ You and any named drivers will be covered in the UK, Channel Islands and the Isle of Man and for up to 93 days in each period of insurance in the European Union



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation or those of any named drivers
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers
- In the event of a claim, you must tell your insurer as soon as possible, even if there is no damage to your car. You should not admit fault, negotiate or promise to make any payment



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



When does the cover start and end?

The cover starts on the date we have agreed with you and will last for 12 months. Dates of cover are specified in your policy schedule



How do I cancel the contract?

You can cancel your policy by calling 0800 183 3512 or by writing to Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing help@castlecover.co.uk

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will only have to pay for the number of days you were covered. An administration fee of £25 will be applied

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered. A cancellation administration fee of £50 will be applied