

# Hedgehog Car Insurance

## Insurance Product Information Document

Company: Rostella Limited

Product: Comprehensive Car Insurance Policy

This insurance is underwritten by Berkshire Hathaway International Insurance Limited.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

This policy provides cover against damage to your car or damage caused by your car.



#### What is insured?

- ✓ We'll repair your car if it's damaged due to an accident/fire, stolen or if it is damaged maliciously. Our repairers will collect it and return it to you. Repairs are guaranteed for 5 years. If it is not economical to repair your car or if it is stolen, we'll pay out a sum not exceeding the market value.
- ✓ New car replacement - If your vehicle is 12 months old or less, you are the first registered keeper and it is written off or stolen and unrecovered we'll replace it with one of the same make, model and specification if available in the UK or pay the market value at the time of the loss.
- ✓ We'll pay £2,500 for death or £1500 for certain serious injuries to you or your spouse, as a result of a road traffic accident in your car. We'll also pay medical expenses up to £100 for any person injured in your car.
- ✓ Driving other cars - If you meet certain criteria, you can drive other cars. We'll confirm if this is included on your Certificate of Motor Insurance.
- ✓ Uninsured driver promise - If you make a claim against an identified uninsured driver for an incident that isn't your fault, you'll keep your no claims discount.
- ✓ If your personal belongings are damaged or stolen and aren't excluded under the "What is not insured?" section, we'll pay you up to £250.
- ✓ We'll pay up to £300 to replace damaged or stolen child's car seats.
- ✓ Courtesy car - Subject to restrictions, you'll get a small car usually with a manual gearbox (typically a one litre hatchback or similar) while we are repairing yours following an accident.
- ✓ If you lose your car keys or if they're stolen from somewhere other than your car, we'll pay you up to £500 to replace the locks.
- ✓ We'll repair or replace your windscreen and/or glass windows if they break, subject to an excess.
- ✓ We'll pay any costs you're legally responsible as a result of an accident in your car that injures or kills another person (including passengers).
- ✓ If an accident involving your vehicle causes damage to another person's property we'll pay up to £20,000,000 and £5m for costs and expenses.

- ✓ Optional cover: Protected no claims bonus - Your no claims bonus will only be reduced if you make more than 2 separate claims in a 3 year period.



#### What is not insured?

- ✗ We don't cover non-standard parts unless they are manufacturers' optional extras or disability adaptations that you have declared.
- ✗ You won't be covered if anyone named on your Certificate of Motor Insurance is driving without a licence or not in accordance with their licence.
- ✗ You won't be covered if the driver is found to be unfit or over the legal limit due to drink or drugs or fails to provide a specimen without lawful reason.
- ✗ We won't provide cover if you leave your car unlocked or unsecured or where keys or other opening device have been left in the car.
- ✗ You won't be covered if the car is used for a purpose not shown in the permitted use section of the Certificate of Motor Insurance.
- ✗ You won't be covered if an accident happens and the driver is not insured on the policy.
- ✗ This policy doesn't cover money, debit/credit cards, tickets, vouchers, documents or any goods or samples carried in relation to business. Property taken from an open or unlocked convertible car will also not be covered, unless the property was locked in a locked luggage compartment or glove compartment.
- ✗ You won't be covered for damage or injuries caused intentionally or through reckless actions.
- ✗ We won't pay out if your car is taken without your consent by someone who normally lives with you as part of your household or who is your partner.
- ✗ This policy does not provide cover for any driver to carry out the delivery of goods or food.
- ✗ You won't be covered if your car is rented out or used for payment (e.g. used as a taxi).
- ✗ This policy does not provide cover for loss of value or wear and tear, mechanical, electrical, computer or software breakdown.
- ✗ Loss or theft of your car by deception.
- ✗ You won't be covered if your car is damaged as a result of formal or informal racing.
- ✗ Any consequence as a result of war or terrorism.



## Are there any restrictions on cover?

Endorsements may apply to your policy.

- ! When driving other cars, your level of cover is restricted to third party injury and third party property damage. If your Certificate of Motor Insurance states that you have the driving other cars extension you can drive other cars not hired or belonging to you or your partner.
- ! We won't cover the first portion of any claim that you agree to pay (the excess).
- ! Standard amounts apply to glass repairs (£15) and replacements (£90). The glass repair excess increases to (£25) if you choose to not use our approved windscreen repairer. If you use an unapproved windscreen repairer following an accident the most we will pay is £50 repair and £200 for replacement.
- ! Market value - The cost of replacing your car, with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Should we pay out the market value for your vehicle the amount paid out for your car shall not exceed its market value at the time of the incident.
- ! A courtesy car is only provided if yours is repaired by one of our garages. We can't ensure it will be adapted for special needs or disabilities. A courtesy car is not provided if yours is stolen or is a total loss.
- ! Audio, visual or electronic equipment - If it is not permanently fitted by the manufacturer this cover is limited to £1000 or 15% of the value of the car, whichever is lower.



## Where am I covered?

- ✓ You're covered when driving your car in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and for up to 90 days in each period of insurance in the EU.



## What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us without delay if any information on your Statement of Fact or Policy Schedule is incorrect or changes or if you are planning on taking your car abroad for more than 90 days.
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise.
- If there is any incident or accident involving your car, you must notify us as soon as possible and within 24 hours. You must not admit that the accident is your fault or attempt to negotiate a settlement without speaking to us first. Unless it is in the interest of safety, you should not drive your car after an accident.
- You must report thefts, arson or malicious damage to the police and give us the crime reference number within 24 hours of you becoming aware of the theft or damage.
- If your car is involved in any type of claim you must tell us immediately if you're charged with a motoring offence or receive any notice of a motoring prosecution, inquest or fatal enquiry. You should also inform us about any court documentation you receive and send us any summons or bill within 48 hours or receipt.
- You must protect your car from loss or damage and ensure it is kept in a roadworthy condition.
- You need to let us know if you plan to leave the country for more than 60 days and are not taking your car.
- This policy is governed by English Law; unless we have agreed otherwise with you all communication will be in English.



## When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card or if eligible, you can pay in monthly instalments by Direct Debit via a Financial Loan Agreement.



## When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule.



## How do I cancel the contract?

You can cancel at any time at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com). Your cancellation will be subject to the relevant cancellation fee.