

Hedgehog Car Insurance

Insurance Product Information Document

Company: Hedgehog Limited

Product: Comprehensive Car Insurance Policy

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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 information is provided in the 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 replacements - 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 loss.
- ✓ We'll pay £2,500 for death and £1,500 for certain serious injuries to you and 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 unidentified 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 up to £250.
- ✓ We'll pay up to £300 to replace damaged or stolen child's car seats.
- ✓ 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 manufacturer 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 devices 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 of 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 consequences as a result of war or terrorism.

