

# Hedgehog Car Insurance

## Insurance Product Information Document

### Company: Hedgehog Limited    Product: Third Party Fire and Theft 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 a fire incident or is stolen.
- ✓ We'll pay up to £300 to replace damaged or stolen child's car seats.
- ✓ We'll pay any 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.
- ✓ Third party property damage: 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?

- ✗ You won't be covered in the event of an accident. This policy covers damage from a fire incident and/or a theft incident.
- ✗ We don't provide Driving Other Cars under this level of cover.
- ✗ 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.
- ✗ 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).
- ✗ You won't be covered if your car is damaged as a result of formal or informal racing.
- ✗ 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.
- ✗ Any consequences as a result of war or terrorism.

