

Car Insurance

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Product: Lexus Comprehensive Car Insurance Policy

Aioi Nissay Dowa Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 816870)

This document provides a summary of the key information for this product. The full information is provided in the insurance schedule, certificate, Policy Booklet and Terms of Business Agreement.

What is this type of insurance?

This is an annual private car insurance policy that is underwritten by Aioi Nissay Dowa Insurance UK Limited. The cover that you have requested is **Comprehensive**.



What is insured?

- ✓ Accidental and malicious damage to the insured vehicle - limited to its market value at the time.
- ✓ Fire and theft damage to the insured vehicle - limited to its market value at the time.
- ✓ Accidental damage to the windows and windscreen of the insured vehicle.
- ✓ Third Party Liability (where the insured vehicle causes damage or injury to another person or their property, and you are legally responsible) - limited to £20 million for third party property damage.
- ✓ Accidental, fire and theft damage to the vehicle's standard permanently fitted audio, communication, navigation & entertainment equipment - limited to £750 if the equipment is not manufacturer's standard fit.
- ✓ Accidental, fire and theft damage to personal belongings while in the vehicle - limited to £500.
- ✓ Replacement vehicle locks following theft of the vehicle keys.
- ✓ Subject to availability, a courtesy car will be provided to keep you mobile while the insured vehicle is being repaired by an approved repairer in the UK.
- ✓ Uninsured driver promise - your No Claim Discount will not be affected and any excess paid will be reimbursed if due to an accident that was the fault of an uninsured driver.
- ✓ Medical expenses of up to £500 per person injured in an accident in the insured vehicle. A payment of £250 per person (limited to £500 in total) will be paid if injured after an accident in a 'road rage' attack, or if injured during theft of the car ('car jacking').
- ✓ Replacement of child safety seats if fitted in the insured vehicle at the time of an accident.
- ✓ If the vehicle is not roadworthy after an accident, help can be arranged to get you home. If you can't complete your journey, you can claim up to £150 per person for overnight accommodation (limited to £450 in total).
- ✓ Your policy may allow you to drive other cars that don't belong to you, on a third party only basis. Check your certificate of motor insurance to see if this cover is included.



What is not insured?

- ✗ The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy.
- ✗ Loss or damage to the vehicle caused by someone known to you taking the vehicle without your permission.
- ✗ Personal belongings that are money, business goods and telephones.
- ✗ Theft of the vehicle, personal belongings and permanently fitted audio, communication, navigation & entertainment equipment while the vehicle is unattended, unless all vehicle doors and windows are closed and locked, and all keys are removed from it.
- ✗ Replacement vehicle locks where the keys are taken without your permission by a member of your immediate family, your boyfriend or girlfriend, or a person living in your home.
- ✗ Replacement vehicle locks where the keys are left in, or in the vicinity of your car and your car is left unattended.
- ✗ Loss or damage to the vehicle caused by deception.
- ✗ Wear and tear to the vehicle, or damage to tyres caused by cuts, bursts and punctures.
- ✗ Optional trailer cover excludes caravans, trailer tents, livestock trailers, vehicle transporters, trailers with plant attached, and any trailer used for commercial purposes.

Optional cover

See your policy schedule for details of the cover you have selected

- Dependant on your eligibility, you may be able to protect your No Claims Discount.
- Increase the period of cover in the EU from the standard 3 day limit.
- You may select cover for a trailer (up to £2,500) attached to the insured vehicle.



Are there any restrictions on cover?

- ! If the insurer's approved glass repairer is not used, cover for damaged windows and windscreens will be limited to £100.
- ! If cover for driving other cars applies (check your certificate), there is no cover for damage to the car you are driving. The car must be registered in the UK and insured. This cover does not apply abroad. This cover is only for you, not any named drivers. You must still have the insured vehicle, and it must not be a write off. This cover does not apply if you are already insured under another policy to drive the other car.



Where am I covered?

- ✓ You are covered to drive the insured vehicle in the UK, Channel Islands, Isle of Man and for up to 3 days 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, or any named drivers' situation.
- In the event of a claim, you must tell us as soon as possible, even if there is no damage to your vehicle. You'll need to let your insurer negotiate, defend or settle any claims on your behalf. You'll also need to let them take legal action in your name to get back any payment they've made under this policy.
- It's really important that you're honest with us and your insurer 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.



When and how do I pay?

- You can pay your annual premium in full by credit or debit card, or we provide the option to pay by monthly instalments by Direct Debit.
- If you choose to pay by monthly Direct Debit you will need to pay a deposit up front, and the rest of your payments will be spread across the next 11 months.



When does the cover start and end?

This policy runs for 12 months and the dates of cover are specified on your policy schedule



How do I cancel the contract?

- You can cancel your policy by calling 0345 0400451 or by writing to;

Lexus Motor Insurance
Cornwall House
Station Approach
Princes Risborough
HP27 5DN

- You can also cancel your policy by emailing us at enquiries@lexus-insurance-quote.co.uk

Cancellation within 14 days

You have 14 days from either the start date of the policy or the date you receive the policy documents (whichever date is later) to cancel the cover. Providing a claim has not been made, there will be no charge.

Cancellation after 14 days

You can cancel the policy any time after the 14 days. Providing no claims have been made, you will only have to pay for the number of days you were covered, plus our administration charge of £35.