

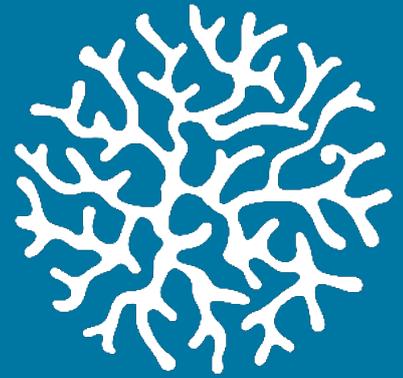
Archipelago Motor Insurance

Insurance Product Information Document

Company: Archipelago Risk Services Limited on behalf of Arch Insurance Company (Europe) Limited

Product: Archipelago Motor Insurance Policy

Archipelago Risk Services Limited is an Appointed Representative of Arch Insurance Company (Europe) Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (register number 229887) and the Prudential Regulation Authority.



This document provides a summary of the key information relating to the standard terms and conditions of this insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation, including any endorsements which may change the scope of this cover.

What is this type of insurance?

This policy is designed to meet the needs of motor vehicle owners who want cover for loss of or damage to their vehicle and claims arising from the ownership or use of their vehicle, cover in the event of a breakdown and cover for legal costs to pursue a claim following injury or property damage that was not their fault.



What is insured?

Physical damage

- ✓ The cost of repairing an insured vehicle after physical loss or damage. Up to the agreed value shown in the schedule, including if it is a total loss.
- ✓ Costs to repair or replace damaged windscreen, window or sunroof glass.
- ✓ Costs to replace lost or stolen keys.
- ✓ Replacement child car seats, even if they are not visibly damaged, following a covered claim for impact damage.
- ✓ Reasonable hire costs of a courtesy vehicle of a similar make and model as the insured vehicle, while it cannot be used following a covered incident.
- ✓ Emergency transport, accommodation and meals if a covered incident occurs over 50 miles from your home.
- ✓ Reasonable and necessary medical expenses and emergency treatment under the Road Traffic Act 1988 following a covered incident.
- ✓ Personal accident benefit following a covered incident.

Third party liability

- ✓ The legal liability of any named driver to compensate others for bodily injury or damage to property following an incident arising from:
 - the maintenance, operation or use of any insured vehicle; or
 - the use of any vehicle, provided it is registered with the DVLA.
- ✓ We will also pay reasonable costs incurred with our prior agreement to defend a claim.

European motor breakdown – covered by ARAG

UK Cover

- ✓ If an insured vehicle breaks down more than 1 mile away from your home, ARAG will provide:



What is not insured?

Physical damage

- ✗ Loss, damage or liability from any deliberate act by you or a named driver.
 - ✗ Liability of any named driver under 25 years old driving any car other than the named vehicle.
 - ✗ Use of a vehicle without the owner's permission.
 - ✗ Reduction in value or loss of use of a vehicle following a covered claim.
 - ✗ Any incident if you or the named insured person were intoxicated or under the influence of an illegal substance.
 - ✗ The use of an insured vehicle for racing, rallies, trials, speed testing, pace-making, track day or pre-organised event.
 - ✗ Use of an insured vehicle for a fee or reward.
 - ✗ Liability to an employee that is covered under a compulsory employers' liability policy.
 - ✗ Any vehicles: with fewer than four wheels (unless agreed by us); with ten or more seats; used airside at an airport; carrying dangerous materials or any waterborne or amphibious vehicles.
 - ✗ Routine maintenance, wear and tear or breakdown.
 - ✗ Terrorism, other than where compulsorily insurable.
- ##### European motor breakdown – covered by ARAG
- ✗ Any replacement parts, labour away from the scene of the breakdown, specialist equipment required, running costs of a hire vehicle.
 - ✗ Additional assistance in the event of immobilisation due to conditions e.g. snow or mud.
 - ✗ Breakdown caused by:
 - racing, rallying, hire or courier services;
 - failure to maintain the vehicle;
 - overloading the vehicle.

- roadside assistance; or if this cannot be completed within 1 hour;
- recovery to the nearest suitable garage, your home or intended destination, if closer.

✓ Alternative transport or hire vehicle costs following:

- a covered breakdown that cannot be repaired on the same day and is 20 miles from your home; or
- theft of the vehicle.

✓ Emergency overnight accommodation.

✓ Tank drain and flush in the event of mis-fuelling.

✓ Named vehicles are covered if they break down at home or within 1 mile of your home address.

✓ Key retrieval if you lock it in your car.

European cover

✓ If an insured vehicle breaks down within the European territorial limits, ARAG will provide:

- roadside assistance or if this cannot be completed within 1 hour, recovery to the nearest suitable garage;
- shipping of replacement parts

✓ Alternative transport or emergency overnight accommodation costs following:

- a covered breakdown that cannot be repaired on the same day; or
- theft of the vehicle.

✓ Repatriation costs after 48 hours if the vehicle cannot be repaired within 48 hours or before your intended return date.

Motor legal indemnity – covered by ARAG

✓ Legal costs and expenses to pursue a claim that was not your fault, provided that the claim has more than 50% prospects of success, if:

- a named vehicle or personal contents within it suffers damage; or
- you are killed or injured whilst in or on a named vehicle as a result of an event.

✓ The costs of your opponent you have been ordered to pay or that you have paid with our prior agreement.

✗ Damage caused during recovery or repair or any claim if the vehicle is not secure.

✗ Any incident outside the period of insurance. Illegal, dangerous, uninsured or untaxed vehicles or those without a required valid MOT certificate.

✗ European trips that finish outside of the period of insurance.

Motor legal indemnity – covered by ARAG

✗ Costs and expenses incurred without our consent.

✗ Contractual disputes.

✗ Defence costs, other than the appeal costs of a covered claim.

✗ Any fine, penalty or compensation.

✗ Litigation subject to a group litigation order.

General exclusions – applicable to all covers

✗ Deliberate, dishonest or criminal acts by you.

✗ Any claim, loss or liability due to war, biological or chemical contamination from an act of terrorism or any nuclear reaction, radiation or contamination.

✗ Deliberate government action.

✗ Any computer error or computer virus.

✗ Any claim, loss or liability insured elsewhere.

✗ Payments that would breach international sanctions.



Are there any restrictions on cover?

Physical damage and Third party liability

! We will only cover a vehicle used or intended to be used outside the UK for up to 30 consecutive days.

! We do not cover the liability of anyone driving a vehicle that is not a named driver if it is owned or available for regular use by you or a named driver, hired to someone other than the named driver or insured elsewhere.

! We will only cover commuting or ad hoc business use of less than 2500 miles per named driver or vehicle each year.

European motor breakdown – covered by ARAG

! You must pay for alternative travel and emergency accommodation initially and then reclaim it from ARAG.

! You must pay for replacement parts and repairs that cannot be completed at the roadside.

! Repeat issues within 28 days are not covered unless the vehicle has been fully repaired, declared fit or is in transit to a pre-booked appointment at a garage.

! Cover is limited to 6 call-outs per vehicle in a year.

! Any additional costs caused by your failure to carry wheel repair equipment or due to modifications to the vehicle.

! Cover in Europe only applies to vehicles less than 10 years' old.

Motor legal indemnity – covered by ARAG

! We only cover claims arising from events that occur during the period of insurance.

! We only cover claims that are reported during the period of insurance.

! The claim must be dealt with by the Courts within the territorial limits or the MIB.

! You must use our appointed advisor unless we agree otherwise or there is a conflict of interest. We will only pay the amount we would have paid to our appointed advisor.

! You must not negotiate or withdraw from the dispute without our prior consent.

- ! We will pay up to £100,000 for all connected claims, disputes and appeals arising from the same act, incident or event
- General – applicable to all sections**
- ! We will not cover the amount of any applicable excess.
- ! We will not cover claims or losses unless you are covered under the relevant section of the policy.
- ! We will not cover claims made against you or your own losses occurring before the start of the policy.



Where am I covered?

Please see each section in the policy wording under 'territorial limits'.



What are my obligations?

- You must give us true, accurate and complete information and tell us if the information on the Statement of Fact changes.
- You must take reasonable steps to prevent any act, incident, loss or damage that would be covered and maintain items in good and safe condition.
- You must take reasonable care to make sure any insured vehicle is in a roadworthy condition and is compliant with road traffic legislation (e.g. it has been taxed and has a valid MOT certificate, where relevant).
- You must take reasonable care to prevent any act, incident, loss or damage.
- You must stay with the vehicle in the event of breakdown and await confirmation the vehicle is functioning properly before continuing your journey.
- You must tell us as soon as possible about any claim or loss.
- You must see a doctor and follow their advice as soon as possible after suffering any illness or injury that might be covered.



When and how do I pay?

You must pay your insurance by instalments through a monthly direct debit facility. No charges will be applied.



When does the cover start and end?

Please check your policy schedule for your cover start date. The policy continues until cancelled.



How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and have not made a claim. If you cancel after the first 14 days, you must give us 30 days' written notice. If you have not made a claim, we will return a pro-rata proportion of your premium.