

Insurance Product Information Document

Company: Tradewise Insurance Company Product: Impounded Vehicle Short-Term Private Motor Insurance

This policy is arranged and administered by Sky Insurance Services Group Limited on behalf of Tradewise Insurance Company.

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This motor insurance policy provides short-term cover for a period of 30 days.



What is insured?

This policy provides you with third party cover only:

- ✓ Legal liability for death, bodily injury, or damage to third party property (up to £20,000,000 for any one event of loss or damage to third party property).
- ✓ Release of an impounded vehicle.
- ✓ We will provide the legal minimum amount of cover required for driving in any Country which is a member of the European Union or Country which meets European Union directives.



What is not insured?

- ✗ Loss of (or damage to) your vehicle caused accidentally or as a result of malicious damage or vandalism.
- ✗ Loss of (or damage to) your vehicle caused by fire, lightning, theft, or attempted theft.
- ✗ Windscreen damage.
- ✗ Loss or damage where the ignition keys have been left in or on the vehicle.
- ✗ Personal belongings.
- ✗ Loss or damage caused by inappropriate type or grade of fuel being used.
- ✗ Liability, loss or damage caused by acts of terrorism.
- ✗ The policy excess which you have to pay in the event of a claim (refer to your policy documentation for excess amounts).



Are there any restrictions on cover?

- ! This policy only covers you if you damage someone else's property or injure them while driving. For full details please refer to your policy wording.
- ! This policy will only cover persons aged between 21 and 75 years of age.
- ! The policyholder must have held their licence for at least 12 months at the start of the policy.
- ! You will not be covered for Driving Other Cars / Vehicles. You will only be insured to drive the vehicle specified on the Certificate of Motor Insurance.
- ! You must be the owner and registered keeper of the vehicle you are insuring / securing the release of.



Where am I covered?

You are covered on a Third Party Only basis in the United Kingdom.

Provided the journey starts and finishes in the UK, Third Party European cover is also provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries.



What are my obligations?

- You must ensure that you read and meet the acceptance criteria for this product.
- All claims must be reported directly to your insurer Tradewise on 0800 2055 513 **within** 24 hours.



When and how do I pay?

You must pay your premium as a one-off payment by debit or credit card.



When does cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance.



How do I cancel the contract?

You have the right to cancel this contract at any time, however due to the short-term nature of this product, there will be no refund in the event of cancellation.

To cancel, in the first instance please get in touch with insure4aday.co.uk on 01707 624 780 or by emailing to enquiries@insure4aday.co.uk.