

# Car Insurance

## Insurance Product Information Document



**Company:** Marmalade is a trading name of Atlanta Insurance Intermediaries Limited, registered in England and Wales, authorised and regulated by the Financial Conduct Authority reference 309599

**Product:** Marmalade Essentials Car Insurance

This is an Insurance Product Information Document and does not contain the full terms of the policy. This information can be found in the Marmalade Essentials Car Insurance Policy Wording, Statement of Fact, Schedule and Certificate of Insurance.

### What is this type of insurance?

This car insurance policy provides cover against damage to your car and damage or personal injury caused by your car.



#### What is insured?

- |   | <u>Cover Level</u>  |
|---|---|
| ✓ Accidental and malicious damage, fire, theft and attempted theft  | Up to market value  |
| ✓ Courtesy Car  | Included  |
| ✓ Replacement locks   | Up to £300  |
| ✓ Audio and Sat Nav Equipment cover   | Up to the market value for manufacturer fitted equipment  |
| ✓ Personal Belongings   | Up to £150  |
| ✓ Personal Accident if you or your partner dies or suffers loss of sight or limb whilst travelling in or getting into or out of a motor car | Up to £5,000 per injured person   |
| ✓ Legal Liability   | Up to £20 million for damage to property. Up to £5 million for related defence costs and expenses. Unlimited cover for bodily injury. |
| ✓ Windscreen and Glass repairs or replacement   | Unlimited   |

#### Optional Cover

- Your no claim bonus is protected for up to 2 claims in any 3 year period
- Motor Legal Expenses to recover uninsured losses
- Breakdown Assistance
- Hire Car up to 28 days

A separate IPID will be provided for Motor Legal Expenses, Breakdown Assistance and Hire Car if you have purchased them.



#### What is not insured?

- ✗ Your excess shown in your schedule.
- ✗ Damage or loss caused by criminal acts you commit.
- ✗ Wear and Tear.
- ✗ Damage or loss when:
  - your car is being used for a purpose which is not allowed by your certificate of insurance e.g. as a Taxi; or
  - keys are left in the car or the car is left unlocked.
- ✗ Seizure or destruction by any government or public authority.
- ✗ Used in a race, speed trial, rally, track day or similar motor sporting event.
- ✗ Any accidents where you or the authorised driver are being prosecuted for driving whilst under the influence of alcohol or non prescribed drugs.
- ✗ The wrong fuel being used.
- ✗ Personal belongings does not cover loss or damage to money, jewellery, stamps, tickets, documents, tools or goods or samples carried in connection with any business.



#### Are there any restrictions on cover?

- ! A courtesy car if your car is stolen and not recovered or is deemed a write off (cost to repair is more than 59% of the market value of your car).
- ! Replacement locks cover is only provided for stolen keys.
- ! There is no cover for Audio and SatNav equipment not fitted by the manufacturer.
- ! Windscreen and Glass cover is reduced if you do not use Marmalade's accident and claims service.



## Where am I covered?

- ✓ You are covered anywhere in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ You have the minimum cover required in any country which is a member of the European Union and any other country which agrees to follow European Union Directives on motor insurance and is approved by the Commission of the European Union.



## What are my obligations?

- Take care of your car and any trailer or caravan towed by your car.
- Provide us with honest, accurate and complete information.
- Inform us as soon as possible of any changes in your circumstances.
- Inform us as soon as possible if you have a claim.
- Do not admit fault for any injury or damage without our agreement.
- Send us any documentation you receive about a claim such as letters and receipts.
- Do not answer any documentation you receive about a claim (unless it is from us or your insurers).
- Do not agree to pay any legal costs or other amounts before getting your insurers agreement.



## When and how do I pay?

You can pay your premium as a one-off payment when you take out your insurance policy or in monthly instalments by direct debit.



## When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule.



## How do I cancel the contract?

You can cancel your policy at any time or choose not to renew by contacting Marmalade at [www.wearemarmalade.co.uk](http://www.wearemarmalade.co.uk) and starting a chat.