

# Private Motor Insurance

## Insurance Product Information Document

**Company: Broker Direct Plc**  
**Product: BDCarline**



This document provides a summary of the key information covered by this policy. It does not contain the full terms of the policy which can be found in the full policy documentation.

### What is this type of Insurance?

This is a Third Party Fire & Theft Private Motor Car Insurance policy.



#### What is insured?

- ✓ The market value of your vehicle.
- ✓ **Audio and Telephone Equipment** - unlimited for standard fitted equipment, £500 for other fitted equipment.
- ✓ **Fire and Theft Damage to the Vehicle** caused by fire, lightning, explosion, theft or attempted theft.
- ✓ **Personal Effects** up to £100 for personal effects lost or damaged in an incident.
- ✓ **Liability to Third Parties** for death of or bodily injury to any person (including passengers) or damage to property caused by or in connection with the vehicle being used in accordance with your Certificate of Insurance.
- ✓ **Damages, Costs and Expenses at Law.**
- ✓ **Trailer or Mechanically Disabled Vehicle Cover.**
- ✓ **Emergency Treatment up to £200** following an incident that involves the vehicle and results in injury, as required by the Road Traffic Act.
- ✓ **Foreign Use** up to 45 days duration in countries shown on your Certificate of Insurance.
- ✓ **Car Sharing** for non profit.
- ✓ **Servicing and Parking** cover provided whilst your vehicle is in the custody or control of a member of the motor trade, hotel, restaurant or car park or similar establishment for parking purposes only.
- ✓ **Vehicle Recovery** if after an incident which is covered under this policy we will pay reasonable cost of protecting your vehicle and removing in to the nearest authorised repairer.

**No Claims Bonus Protection** is available; please ask your broker for further details and cost of this cover.



#### What is not insured?

- ✗ Loss of use, wear and tear, depreciation, mechanical or electrical breakdowns, electronic or computer failures or breakdowns, damage caused by freezing, losses you sustain through not being able to use the vehicle and the cost of hiring another vehicle.
- ✗ Reduction in value of the vehicle as a result of damage, whether repaired or not.
- ✗ Money (including cash, credit cards, debit cards, cheque cards), stamps, tickets, documents or securities.
- ✗ Goods, tools, samples or equipment carried in connection with any trade or business.
- ✗ Property covered under any other insurance.
- ✗ Audio Equipment, telephones, two-way radios and their ancillary equipment unless fitted permanently to the vehicle.
- ✗ Loss as a result of any person obtaining or attempting to obtain the vehicle using any form or payment which proves to be fraudulent, counterfeit, false, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- ✗ Driving other vehicles.
- ✗ Loss or damage to the vehicle where possession is obtained by fraud, trick or false pretences.
- ✗ Loss resulting from repossession of the vehicle or restitution to its rightful owner.
- ✗ Damage to the vehicle caused deliberately.
- ✗ Loss or Damage to vehicle resulting from unauthorised use of the vehicle by a person known to you, unless that person is convicted of theft.
- ✗ Property stolen from an open or convertible vehicle unless from a locked boot or glove compartment.
- ✗ Losses arising from use of keys which had been left in or around the vehicle.
- ✗ Loss or damage to a towed trailer or mechanically disabled vehicle.
- ✗ Accident, injury, loss, damage or liability when the insured vehicle is in the charge of anyone that is disqualified from driving, or who has not held, or by law is prevented from holding or getting a driving licence, or any person who does not comply with the terms and conditions of the driving licence held.
- ✗ Accident, injury, loss, damage or liability when the insured vehicle is in an unsafe or un-roadworthy condition or does not have a valid MOT (where required to do so).
- ✗ Accident, injury, loss, damage or liability when towing a trailer which is unsafe or has an insecure load or being driven with a load or a number of passengers that exceeds the manufacturers specification.



## Are there any restrictions on cover?

We will not pay for claims arising from:

- ! War, invasion, terrorism or civil war except as necessary to meet the requirements of the Road Traffic Acts.
- ! Riot or civil commotion outside Great Britain.
- ! Pressure waves caused by aircraft travelling at the speed of sound or faster. Ionising radiation. Radioactivity, nuclear fuel, nuclear waste or nuclear equipment.
- ! Earthquake.
- ! Racing, pacemaking, speed testing, trials or rallies.
- ! Pollution or contamination unless directly caused by sudden identifiable, unintended and unexpected incidents.
- ! A contract that says you are liable for something which you would not have been otherwise liable for.
- ! Decisions made by a Court outside the territorial limits unless we have agreed cover there.
- ! The vehicle being driven outside of the circumstances defined in your Motor Insurance Certificate or by you or any other person who is not permitted to drive or who does not hold a licence to drive. If a provisional licence holder is not accompanied by a holder of a Full Licence.
- ! Use in or on restricted areas of airports or military bases.



## Where am I covered?

- ✓ The British Isles.



## What are my obligations?

You are required to:

- Provide honest, accurate and complete information to us or your insurance broker as required.
- Tell us immediately about any changes such as, but not limited to, change of drivers, change of vehicle or modifications to the vehicle, criminal or motoring convictions, change of occupation or where the vehicle will be kept.
- Advise of any incident which may result in a claim as soon as possible by contacting our Claimline and send us immediately any writ, summons, letter or communication which you receive in connection with any incident.
- Your vehicle must be kept in a roadworthy and good condition.
- You must pay your premium and any applicable excesses.



## When and how should I pay?

You pay your broker, this may be a one off payment or your broker may be able to arrange credit facilities if required.



## When does the cover start and end?

Your policy covers you for 12 months from the date you request your policy to be started. The dates will be shown within your Policy Schedule.



## How do I cancel the contract?

You may cancel this policy at any time by telling your broker.

Within the first 14 days – you will be entitled to a pro-rata refund subject to no claims being made in the current period of insurance, subject to a minimum premium of £15.00.

After the first 14 days – you will be entitled to a pro-rata refund subject to no claims being made in the current period less a charge of up to £35.00.

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on [www.fca.org.uk](http://www.fca.org.uk).

**Underwritten by:** Premier Underwriting Limited for and on behalf of Premier Insurance Company Limited.

Premier Underwriting Limited is registered in England. No. 03760475. Registered Office 37 Commercial Road, Poole, Dorset, BH14 0HU. Authorised and regulated by the Financial Conduct Authority (307164).

Premier Insurance Company Limited registered office is PO Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar (registered no. 100875) and it is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of the regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

# Private Motor Insurance

## Customer Information

**Company:** Broker Direct Plc

**Product:** BDCarline



### **Making a Claim**

**In the Event of a claim please contact:**

Premier Claims Service, PO Box 119, Cheltenham, GL51 4YD.

Claims Telephone number: 0800 096 9629.

Glass Claims Telephone number: 0345 075 1966.

### **Complaints Process**

**Complaints Process:** At Broker Direct Plc we are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to your policy or claim, please contact your insurance broker who should be able to assist. If your insurance broker cannot resolve the complaint, please contact Broker Direct on 01204 600200 or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

If Broker Direct is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

**Financial Services Compensation Scheme:** Premier Underwriting Ltd and Broker Direct Plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.