

COMMERCIAL VEHICLE INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Aioi Nissay Dowa Insurance UK Limited

Product: Kinto LCV – Drive Home Cover

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 and registered in the United Kingdom. Financial Services Register number: 816870.

This document provides a summary of the key information relating to this motor insurance policy. Complete pre-contractual and contractual information on the product is provided in your Commercial Vehicle Policy Document. This should be read in conjunction with your Policy Schedule and Statement of Fact.

WHAT IS THIS TYPE OF INSURANCE?

This product is an insurance policy with comprehensive cover which will cover your vehicle against accidental damage, loss or damage caused by fire or theft and also cover you against third party claims for personal injury or property damage that arise from the use of your vehicle. You can also access a free 24/7 personal legal and tax advice helpline and a free 24/7 counselling helpline.



WHAT IS INSURED?

Cover for your vehicle / accessories, and your personal belongings:

- ✓ Up to the vehicle's market value - if your vehicle is:
 - damaged (by accident, fire, theft, or attempted theft); or
 - stolen
- ✓ Up to the market value of any in-car entertainment, phone and/or satellite navigation equipment - if permanently fitted by the manufacturer as standard
- ✓ Up to the repair/replacement cost of any windscreen or windows - if our approved repairer is used
- ✓ Up to £500 for personal belongings in your vehicle
- ✓ Replacement of each child car seat with a new one of the same quality up to £300
- ✓ Up to £250 to clean the fuel system and other associated parts of your vehicle if you fill your vehicle with an inappropriate grade or type of fuel
- ✓ Use of genuine parts for Toyota vehicles by Kinto LCV approved repairers, protecting any existing warranties
- ✓ A temporary replacement car where repairs after an accident are carried out by a Kinto LCV approved repairer (temporary replacement cars are subject to availability, and will usually be a small hatchback with a manual gearbox)
- ✓ New car replacement – for vehicles under 12 months old which have been stolen and unrecovered, or substantially damaged in a covered event.

Liability to other people:

- ✓ Unlimited cover for death of, or injury to, other people as a result of any accident involving your car
- ✓ Up to £4 million of cover for damage to property belonging to other people (and a further £1 million to deal with the legal costs arising from such claims).

Cover for you/your passengers for death/certain injuries:

- ✓ Up to £10,000 per person for death or accidental injury (to you, your husband, wife, common law partner, or civil partner) whilst travelling in, or getting into or out of any vehicle.
- ✓ Up to £250 per person for medical expenses resulting from an accident whilst travelling in your car.



WHAT IS NOT INSURED?

- ✗ Loss or damage resulting from:
 - a deliberate act by you or any other driver (including, but not limited to, driving or attempting to drive or being in charge of a motor vehicle while over the legal limit for alcohol or under the influence of drugs, whether prescribed or otherwise); or
 - any authority legally removing or destroying your car
- ✗ Loss or damage by theft or attempted theft, if your vehicle is left unlocked and unattended, or the keys have been left in or on your vehicle or with a window or roof open
- ✗ General wear and tear including tyres, brakes etc
- ✗ Loss of or damage to your vehicle where your vehicle is driven or used without your permission by an employee or ex-employee, member of your family or household or someone in a close personal relationship with you or a member of your household



ARE THERE ANY RESTRICTIONS ON COVER?

Restrictions which apply to the whole of your policy:

- ! Most claims will be subject to an excess, which is the amount you have to pay towards any claim. See your Schedule for all excesses
- ! There is no cover to drive any vehicle other than that shown in the Certificate of Motor Insurance
- ! There is no cover to drive any car loaned to you by a Toyota Centre whilst your vehicle is being serviced or undergoing warranty work

Restrictions to items under the 'What is Insured?' heading

- ! For in-car entertainment, phone and/or satellite navigation equipment not permanently fitted by the manufacturer as standard, cover is restricted to £350
- ! Temporary replacement cars aren't available if your vehicle has been stolen and not recovered; or if your vehicle isn't repairable. They aren't covered outside the UK, the Channel Islands or the Isle of Man
- ! For glass claims through your own repairer, cover is limited to £200 for replacement, and £50 for repair, less any excess
- ! The use of genuine Toyota parts for repairs does not extend to replacement glass
- ! Personal Accident cover is restricted to certain serious injuries within 90 days of the incident.



WHERE AM I COVERED?

- ✓ The cover provided in this insurance policy applies within the United Kingdom, the Channel Islands or the Isle of Man and in all EU countries as well as certain other countries listed in the Commercial Vehicle Policy Document. However, full policy cover when driving outside of the UK, the Channel Islands or the Isle of Man is limited to the period of policy cover as shown on your Schedule.



WHAT ARE MY OBLIGATIONS?

- It's your responsibility to ensure that all the information that's been given by you, or that's been given on your behalf, is true and complete. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided or cancelled. Please contact Kinto LCV if you're in any doubt that your policy details are correct.
- You must tell us as soon as is practically possible of any changes to the information you've provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- If you wish to drive abroad, you must ensure that you have any documentation required to evidence insurance. If you travel to any of the countries listed in your Private Car Policy Document, you may need a Green Card in addition to your Certificate of Motor Insurance to evidence you hold the minimum compulsory insurance
- If you want to make a claim, you must call us as soon as possible after the incident occurs and no later than 24 hours after discovery of the incident occurring.
- You must maintain your vehicle in an efficient and roadworthy condition, and protect your vehicle from damage or loss.



WHEN AND HOW DO I PAY?

This insurance cover is provided at no cost. There is no premium to be pay.



WHEN DOES THE COVER START AND END?

This policy will not cover you annually. Start and end dates are shown in your Schedule and Certificate of Motor Insurance.



HOW DO I CANCEL THE CONTRACT?

You can cancel your policy at any time by contacting us on 0333 103 9984, using Live Chat or by emailing us at service@kinto-lcv-insurance.co.uk. Cancellation can take effect immediately or from a later date. Cancellation cannot be backdated to an earlier date. Cancellation cannot be backdated to an earlier date. As this insurance cover is provided at no cost, no refund will be applicable.