

Motor Insurance

Insurance Product Information Document



Company: Mulsanne Insurance Company Ltd

Product: Short Term Private Motor Insurance

Registered in Gibraltar under company number 101673. Authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020.

This is a summary of the insurance policy that is provided by Dayinsure.com Ltd and underwritten by Mulsanne Insurance Company Limited.

The Insurance Product Information document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You will find all the terms and conditions along with other important information online and in the policy documents. Your schedule will show you the cover you have purchased.

What is this type of insurance?

Short term private motor insurance provides the compulsory cover you need to drive a vehicle on a public highway, and fire, theft and accidental damage cover for the vehicle and for injury or damaged caused by your vehicle.



What is insured? Comprehensive

- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to £2,000,000.
- ✓ Damage or loss to your vehicle caused by:
 - accident
 - fire
 - theft or attempted theft
 - vandalism or malicious damage.
- ✓ Permanently fitted audio & communications equipment, limited to £500 if not the manufacturers fitted equipment.
- ✓ Personal belongings up to £100.
- ✓ Medical expenses up to £150 per injured person.
- ✓ New Vehicle Replacement of the same make, model and specification if your vehicle is less than 12 months old, has done less than 10,000 miles and the repair cost is more than 60% of its list price. This is subject to availability and you or your spouse or civil partner must its first owner and registered keeper.



What is not insured? Main exclusions only

- ✗ Driving without a valid driving licence.
- ✗ Driving outside the limitations of a driving licence.
- ✗ Using the vehicle for a purpose not allowed by the Certificate of Motor Insurance.
- ✗ Driving under the influence of drink or drugs.
- ✗ Loss or damage if your keys or any device used to start your vehicle have been left in your vehicle or left unattended.
- ✗ Driven by a person not named on the policy. If that person driving is reported to the police for taking a vehicle without your permission this exclusion does not apply.
- ✗ Loss or damage due to incorrect fuel being used.
- ✗ Claims for repairing or replacing glass or windscreens.
- ✗ Vehicles driven on the road or other public place if SORN registered.
- ✗ Vehicles without a MOT if one is required.
- ✗ Where racing, rallying or driving on a motor sport circuit.
- ✗ A deliberate or reckless act with the intention of causing damage or injury, or fear of damage or injury to property of other people.
- ✗ Using the vehicle for criminal purposes.
- ✗ Cyber: interference, malfunction or failure of your vehicles electronics, computer or artificial intelligence systems due to an act of cybercrime or a similar act.
- ✗ Over the air updates: if the update is not approved by the vehicle manufacturer, or not installed when recommended by the vehicle manufacturer.



Are there any restrictions on cover?

- ! The maximum pay under this policy for any loss or damage to your vehicle is £75,000.
- ! A policy excess will apply (see your policy schedule).
- ! Providing false, misleading or fraudulent information or documents at any stage of your policy or when making a claim may result in your policy being cancelled, treated as void (as if it never existed) or your claim not being paid.



Where am I covered?

- ✓ You are covered in the United Kingdom
- ✓ You are covered for the minimum compulsory insurance required by law in: European Union countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden. And Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Montenegro, Norway, Serbia and Switzerland.



What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- To tell us when any of your details changes, including motoring offences (convictions and fixed penalty notices), criminal convictions, changes of address, vehicle, vehicle modifications, drivers, use, annual anticipated mileage, occupation, type of licence held.
- You must report any incident to us straight away.
- You must report any Theft, attempted Theft or malicious damage to the Police.



When and how do I pay?

You must pay your premium all at once before policy inception by credit card or debit card



When does the cover start and end?

From the date and time, you select to the date and time specified on your Certificate of Motor Insurance and schedule.



How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by emailing support@dayinsure.com.

Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced, you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced, you will be entitled to a return of unused premium (this is not pro-rata). Cover for days or part days which have already commenced will not be refundable.

Once the policy has been cancelled your Certificate of Motor Insurance is no longer effective.