

Insurance Product Information Document

Company: Tradewise Insurance Company

Product: Learner Driver 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 provisional licence holders for a maximum period of 28 days, whilst practising in a car which is owned, registered and insured by someone other than the policyholder.



What is insured?

- ✓ 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).
- ✓ Loss of (or damage to) the vehicle caused accidentally or as a result of malicious damage.
- ✓ Loss of (or damage to) the vehicle caused by fire, lightning, theft, or attempted theft.
- ✓ Emergency medical treatment as required under the Road Traffic Act.
- ✓ Third party only cover whilst towing.
- ✓ Accidental injury which has occurred as a direct result of using the vehicle (up to £1,500), for full details please refer to your policy wording.
- ✓ Discretionary legal expenses up to £1,000 for proceedings taken any person insured under this insurance for manslaughter or reckless or dangerous driving causing death.



What is not insured?

- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Damage arising from wear and tear, mechanical or electrical breakdown.
- ✗ 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.
- ✗ Loss or damage caused deliberately by you or any person, who is in charge of the vehicle with your permission.
- ✗ Loss or damage where your car has not been maintained in a roadworthy condition.
- ✗ Loss or damage if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of the accident.
- ✗ 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 will only cover provisional licence holders aged between 17 and 30 years of age.
- ! The policyholder must always be accompanied by a full licence holder who is aged between 25 and 72 years of age and has held a full UK/EU/EEA driving licence for a minimum of 3 years.
- ! The accompanying driver is only allowed to drive in an emergency, please refer to your policy documentation for full details.
- ! The use of the vehicle on any racing track is not covered.
- ! For loss or damage claims, the most we will pay is the market value of the vehicle at the time up to £25,000, for full details please refer to your policy documentation.
- ! The vehicle insured must be owned, registered and insured by someone other than the policyholder.
- ! If the vehicle is involved in a single vehicle incident or if no other Party is traced / identified, your excess will double.



Where am I covered?

Whilst in the UK, the policy offers Comprehensive cover.

Whilst EU legislation requires that all motor insurance policies issued in the UK provide the legal minimum cover in all EU member countries, you are reminded that the holder of a provisional licence is not allowed to drive abroad and therefore cover will not be effective outside the UK.



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, unless you pass your driving test within the policy duration.



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 insurelearnerdriver.co.uk, on 01707 624 780 or by emailing to enquiries@insurelearnerdriver.co.uk.