

Motor Insurance

Insurance Product Information Document



Company: U K Insurance Limited Product: Fleet Insurance Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This policy has been set up to cover Drover Limited for the provision of a car subscription platform which allows drivers to find, review and select cars to take out on a subscription. The insurance provided covers Drover's customers who select insurance through Drover's platform. The policy is comprehensive and covers losses to third parties as well as the insured vehicles.



What is insured?

- ✓ Cover for claims from other people for injury, or damage to their car or property
- ✓ Cover if vehicles are stolen, damaged by fire or accidentally damaged up to the market value of the car
- ✓ Cover for windscreen repair and replacements
- ✓ Personal belongings up to £150
- ✓ Permanently fitted in-car audio fitted as part of the car's standard equipment up to £500
- ✓ Guaranteed Hire Car - we will provide a replacement car while the car is off-road at an approved repairer



What is not insured?

- ✗ The policy excess:
 1. £750 for each and every loss in respect of accidental damage, fire & theft for drivers aged 25 and over
 2. £1,500 for each and every loss in respect of accidental damage, fire & theft for drivers aged between 22 and 24
 3. £100 for replacement windows and windscreen
- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Breakdown
- ✗ If the car is left unlocked, left with keys/key fob in or on the car, left with engine running or left with window or roof open
- ✗ If the car is used by someone who is not authorised to drive



Are there any restrictions on cover?

There is no cover while the vehicle is being:

- ! driven by anyone aged under 22
- ! used for a purpose other than social, domestic, pleasure and commuting to multiple places of work from home
- ! used for hire and reward
- ! used for racing, pace-making, competitions, rallies, track days, trials or speed tests



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- Ensure all information provided is correct to best of your knowledge
- In the event of a claim, you must inform NIG as soon as possible, by calling the claims department on 0345 300 4644 or by visiting <https://www.nig.com/claims>



When and how do I pay?

The cost of insurance is included in your monthly subscription which is payable monthly in advance to Drover



When does the cover start and end?

The duration of cover matches the length of your vehicle subscription period with Drover



How do I cancel the contract?

You can cancel your contract with Drover or remove insurance cover at any time by telephone or in writing. Please refer to your subscription agreement for more information on your cancellation rights.