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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive cover for road risks relating to your motor trade business



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism, subject to cover limitations
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft, subject to cover limitations
- ✓ Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days per period of insurance for EU countries subject to certain terms and conditions

Optional Covers available:

Accidental Damage, Fire and Theft cover is available for the Insured's own specified vehicles parked at their home address subject to Underwriters' approval and the payment of an additional premium.



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Damage to any vehicle on the Business Premises or on a road at or in the vicinity of the Business Premises
- ✗ Damage to any vehicle arising from the malicious act of any employee, partner or member of the Insured's family
- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss or damage to your vehicle or any spare parts or accessories as a result of fraud, trickery or deception
- ✗ Loss or damage to your vehicle if it is not securely locked and the keys removed when it is unoccupied or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Damage in respect of any radio/cassette/ CD player or other audio equipment permanently fitted to your vehicle.
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Damage or loss arising from the vehicle being filled with the incorrect fuel
- ✗ Loss or damage to any tools, goods or personal effects carried in or on your vehicle



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to the “Endorsements Applicable to this insurance” section on the policy schedule for the maximum Indemnity amount we will pay under Section 2 (Accidental Damage) and Section 3 (Fire and Theft) of the policy in respect of one claim or a number of claims arising out of one event.
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! Third Party Property Damage claims limit - £5,000,000 or a number of claims arising out of one cause and associated costs in excess of £5,000,000.
- ! Any Loss or Damage to your vehicle whilst outside the United Kingdom.
- ! ALL COVER IS FOR ROAD RISKS ONLY– vehicles owned by the Insured or held in trust by or in the custody or control of the Insured for Motor Trade purposes whilst being driven, or in charge for the purpose of being driven by a driver specified on the Certificate of Insurance. Vehicles parked and unattended at any location are not covered except when temporarily parked in the course of a journey for Motor Trade purposes.



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid



When and How do I pay?

Terms and conditions of payment are agreed with your insurance advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance advisor.

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under ‘General Conditions’.

Where a claim has occurred, no refund of premium will be allowed.