

## Insurance Product Information Document

Company: UK General Insurance Ltd.  
Policy

Product: ŠKODA Accident Repair & Legal Expenses

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

If your ŠKODA is damaged in an accident, it will be repaired in an ŠKODA approved repairer, by ŠKODA trained technicians who will only use genuine ŠKODA parts and paints, and if this costs any more, we'll pay. We will also provide you with legal expenses cover to pay the legal costs and expenses of any legal proceedings to recover uninsured losses caused as a result of any road accident which results in: – loss or damage to your vehicle, loss or damage to any personal property owned by you whilst the property is in/or attached to your vehicle, death or injury to you whilst getting into or out of the vehicle.



### What is insured?

- ✓ Should your insurer not agree to pay the cost of an ŠKODA Approved Repairer we will pay up to £2,500 of the difference between the cost of the ŠKODA Approved Repair and the amount that your insurer would be happy to pay.
- ✓ Up to £50,000 of legal expenses cover for any claims arising out of a road traffic accident.



### What is not insured?

- ✗ We will not provide cover if you do not have a comprehensive motor insurance policy in force at the time of the damage or loss to your vehicle. Your motor insurance policy must provide cover for the damage or loss that has occurred.
- ✗ We will not pay the legal costs and expenses of legal proceedings to recover your uninsured losses or costs if we consider that you will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved. Your claim must have a reasonable chance of success and by this we mean 50% or more.
- ✗ We will not cover any claim where we are not informed about the incident first and as soon as reasonably possible after the date of loss.
- ✗ The policy does not cover any excess you may have to pay towards any claim made on your motor insurance policy.
- ✗ The policy does not cover any claims caused by or resulting from infectious or contagious disease.



### Are there any restrictions on cover?

- ! We will not cover any claim where we are not informed about the incident first and as soon as reasonably possible after the date of loss.
- ! The ŠKODA Insurance cover must be activated prior to an incident occurring.



## Where am I covered?

- ✓ Cover is offered for your vehicle within the United Kingdom (England, Scotland, Wales, Isle of Man or Northern Ireland).



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your Administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Your cover had been provided to you free of charge and no payment is due.



## When does the cover start and end?

Your cover will start and end on the dates stated on your Confirmation of Cover document.



## How do I cancel the contract?

You may cancel your Insurance policy at any time. This policy was provided to you free of charge so if you do choose to cancel your policy you will not be entitled to any premium refund.

To cancel your policy please contact us at:

Name: ŠKODA Insurance

Address: PO Box 869, Warrington, WA4 6LD

Tel: 0333 043 3782

Email: [customerservices@ŠKODA-insurance.co.uk](mailto:customerservices@ŠKODA-insurance.co.uk)