

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Booklet, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [PROVLICCOMP01/22]

What is this type of insurance?

MISL Provisional Learner Driver Cover - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Loss or damage caused accidentally, or as a result of malicious damage, fire and theft up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you or your partner (see policy wording for definition) for death, loss of limb(s)/eye(s) or total disablement up to the sum of £5,000
- ✓ Medical expenses. Up to £200 per person
- ✓ Personal belongings. Up to £200
- ✓ In-car entertainment & navigation equipment – unlimited if fitted as standard or up to £500 if not fitted as standard
- ✓ Replacement locks up to £500 if your car key or the card entry system for the insured vehicle is lost or stolen subject to an excess of £100
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount.
- ✓ Vandalism promise. If you make a claim caused as a result of vandalism, you will not lose your No Claim Discount.
- ✓ Emergency transport & accommodation. If you are not able to drive as a result of an incident covered under section A or B we will assist in getting you to your home or planned destination. Alternatively, we will pay for one night's accommodation to a maximum of £500 in total.
- ✓ Child car seat cover. If you have a child car seat fitted to the vehicle that is involved in a covered loss, we will cover the cost of replacing the seat even if there is no damage to it.



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule or in the Policy Booklet and can be advised to you by your insurance intermediary
- ✗ If your vehicle is damaged while a young or inexperienced person is driving, or is in charge of the vehicle, you will have to pay the excess as shown in your Policy Booklet
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured
- ✗ Loss or damage resulting from incorrectly maintaining or fuelling the vehicle
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Damage caused by frost unless you took precautions to protect the insured vehicle
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.
- ✗ Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Policy Booklet
- ! 'Driving other cars', cover is excluded from this policy.
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or following a change of address ie: garaged or on private property
- ! Provisional driving licence holders must be accompanied at all times when driving. The accompanying driver must be either a qualified driving instructor or a full driving licence holder which they have held for at least three years and are aged 35 years or older. You will also be required to drive accompanied when returning from the driving test centre even if you pass your practical driving test.
- ! The telematics device fitted to your vehicle will monitor how, where and when you drive. Should you drive at excessive speed or in a dangerous manner then your insurance may be cancelled.
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! Prior to taking out this policy you were asked by your insurance intermediary to select one of three cover options. These options state your obligations, both prior to and after you pass your practical driving test, which you must adhere to otherwise this insurance cover may become invalid. If you are unsure of the option you selected or your obligations then please discuss this with your insurance intermediary immediately.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ The policy provides the legal minimum level of cover in all EU countries. This legal minimum cover does not include the cost of repairs to the insured vehicle. There is no other cover available for the insured vehicle outside of the UK.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must adhere to the requirement of the cover option you selected when taking out this policy. If you agreed to have a telematics device fitted within the insured vehicle then this must be operational at all times
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for up to one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will refund your premium after making a deduction for the period of cover you have received subject to you not making or being aware of any claim that may be made against the policy. You will not be entitled to a refund of premium if a claim is made against this policy. Your insurance intermediary may make a deduction for any administration costs they have incurred. These charges would have been agreed with you prior to taking out this policy.

Full cancellation details are contained within your Policy Booklet, a copy of your Policy Booklet is available from your insurance intermediary.

Motor Insurance

Insurance Product Information Document

Company: West Bay Insurance Plc Product: Provisional Learner Driver Cover

West Bay Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085)

West Bay Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).



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- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Any liability to others when the car is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the car is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.
- ✗ Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement



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Full cancellation details are contained within your Policy Booklet, a copy of your Policy Booklet is available from your insurance intermediary.