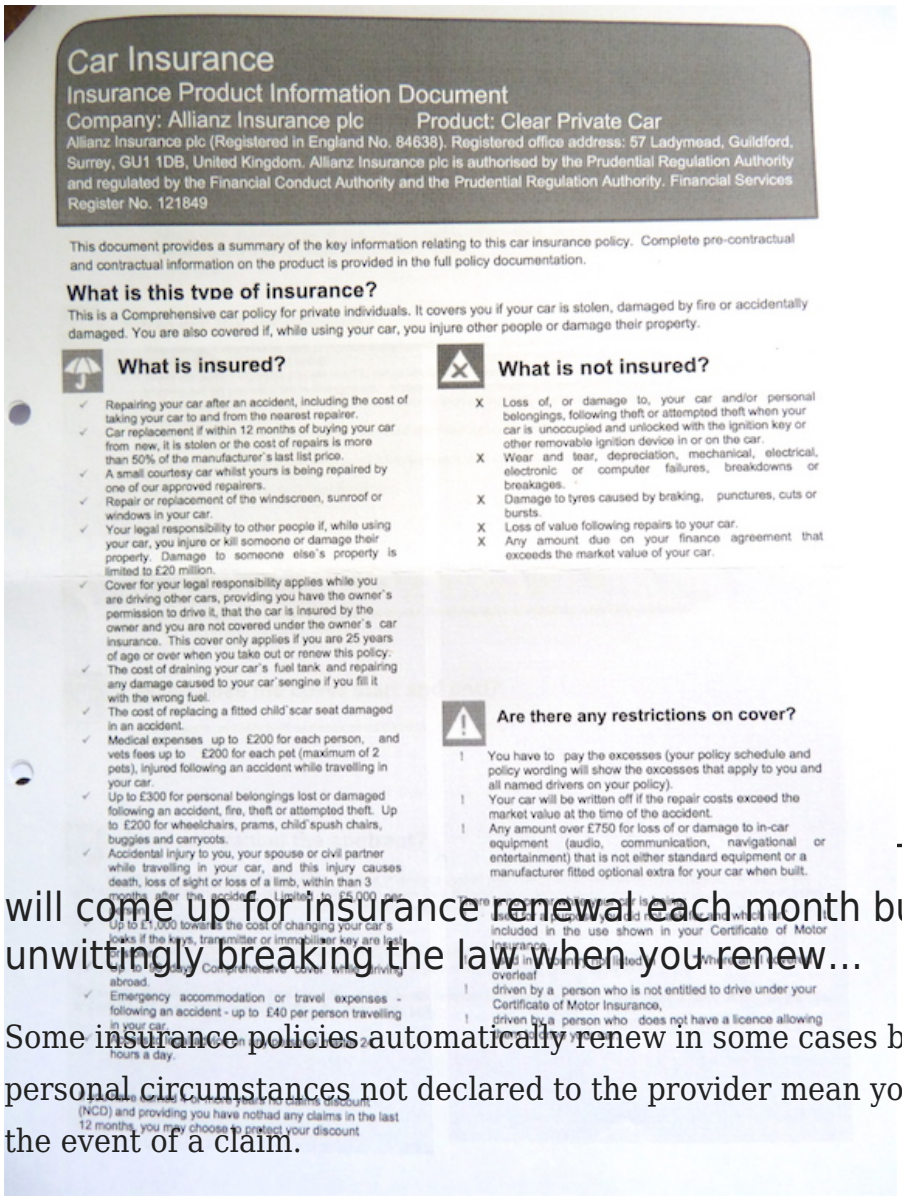
Insurance renewals – it’s ALWAYS best to tell the truth!

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Car Insurance

Insurance Product Information Document

Company: Allianz Insurance plc Product: Clear Private Car

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849

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

What is this type of insurance?

This is a Comprehensive car policy for private individuals. It covers you if your car is stolen, damaged by fire or accidentally damaged. You are also covered if, while using your car, you injure other people or damage their property.

What is insured?

- ✓ Repairing your car after an accident, including the cost of taking your car to and from the nearest repairer.
- ✓ Car replacement if within 12 months of buying your car from new, it is stolen or the cost of repairs is more than 50% of the manufacturer's last list price.
- ✓ A small courtesy car whilst yours is being repaired by one of our approved repairers.
- ✓ Repair or replacement of the windscreen, sunroof or windows in your car.
- ✓ Your legal responsibility to other people if, while using your car, you injure or kill someone or damage their property. Damage to someone else's property is limited to £20 million.
- ✓ Cover for your legal responsibility applies while you are driving other cars, providing you have the owner's permission to drive it, that the car is insured by the owner and you are not covered under the owner's car insurance. This cover only applies if you are 25 years of age or over when you take out or renew this policy.
- ✓ The cost of draining your car's fuel tank and repairing any damage caused to your car'sengine if you fill it with the wrong fuel.
- ✓ The cost of replacing a fitted child'scar seat damaged in an accident.
- ✓ Medical expenses up to £200 for each person, and vets fees up to £200 for each pet (maximum of 2 pets), injured following an accident while travelling in your car.
- ✓ Up to £300 for personal belongings lost or damaged following an accident, fire, theft or attempted theft. Up to £200 for wheelchairs, prams, child'spush chairs, buggies and carrycots.
- ✓ Accidental injury to you, your spouse or civil partner while travelling in your car, and this injury causes death, loss of sight or loss of a limb, within than 3 months after the accident. Limited to £5,000 per
- ✓ Up to £1,000 towards the cost of changing your car's locks if the keys, transmitter or immobiliser key are lost
- ✓ Up to £[illegible] Comprehensive cover while driving abroad.
- ✓ Emergency accommodation or travel expenses - following an accident - up to £40 per person travelling in your car
- ✓ [illegible] hours a day.
- ✓ [illegible] (NCD) and providing you have nothad any claims in the last 12 months, you may choose to protect your discount

What is not insured?

- X Loss of, or damage to, your car and/or personal belongings, following theft or attempted theft when your car is unoccupied and unlocked with the ignition key or other removable ignition device in or on the car.
- X Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- X Damage to tyres caused by braking, punctures, cuts or bursts.
- X Loss of value following repairs to your car.
- X Any amount due on your finance agreement that exceeds the market value of your car.

Are there any restrictions on cover?

- ! You have to pay the excesses (your policy schedule and policy wording will show the excesses that apply to you and all named drivers on your policy).
- ! Your car will be written off if the repair costs exceed the market value at the time of the accident.
- ! Any amount over £750 for loss of or damage to in-car equipment (audio, communication, navigational or entertainment) that is not either standard equipment or a manufacturer fitted optional extra for your car when built.
- ! [illegible] included in the use shown in your Certificate of Motor Insurance.
- ! [illegible] overleaf
- ! driven by a person who is not entitled to drive under your Certificate of Motor Insurance,
- ! driven by a person who does not have a licence allowing

Tens of thousands of cars will come up for insurance renewal each month but you may be unwittingly breaking the law when you renew…

Some insurance policies automatically renew in some cases but even then any change in personal circumstances not declared to the provider mean you will possibly have no cover in the event of a claim.

Look at our handy guide to check if any of these apply to you and consider whether you

need to tell the insurer. Always read the small print too on your renewal documentation, and in any cases of doubt, ask your insurers… DON'T just assume…

Having car insurance is a legal requirement for motorists, but whether it's valid or not depends on how accurate the current information your insurance company holds is. Providing false information or failing to update with changes of circumstance, whether accidentally or not, can invalidate your insurance meaning your insurer is able to refuse to pay out for claims, or even cancel your policy. Some types of misinformation may even be classed as fraud and could see you end up in court.

CarParts4Less.co.uk shares ten easy to make mistakes, that might be invalidating your car insurance.

1. Lying about your main address
   Car insurance premiums can vary depending on the postcode, as some areas have higher rates of thefts and break ins. It can be tempting to put down your home address as somewhere different to where your car stays every night – a parents' house while you are at university, for example, or at your house when you spend five nights a week living at your partner's. However, doing so can mean your insurer can refuse to pay out any claims made, for example if your car is broken into in the location it actually resides.

   Insurance companies have investigative departments (called special investigations unit, or SUI) dedicated to making sure information on your insurance and claims are correct, so while you may think you can get away with not updating your address, the likelihood is that this will be found out when you make a claim.

2. Ignoring your morning commute
   There are three types of car usage that insurance covers; social only, social and commuting, and business. Social only insurance covers driving for social or leisure use; driving to and from friends' houses, going to the supermarket, etc. The commute to and from work, or even to and from the train station, are not covered by this policy, so upgrading to a social and

commuting is necessary, even if you only commute a few times a month. Insurance companies may dispute or refuse claims made during a commute if the policy is social use only, even if it is claimed to be only a one off.

If you use your car for work purposes outside of commuting, for example using it to get to meetings, or carrying equipment, you will need to get business cover.

3. Not informing your insurer about any car modifications
   Car modifications can affect your insurance premium for two reasons; if they increase the likelihood of an accident, or if they increase the likelihood of theft. Optional add-ons for brand new cars, including something as simple and common as fitting in a SatNav, can impact insurance so it's important to ensure these options are noted when applying for insurance. Your insurer will also need to be made aware of modifications that are made during your policy, as this may require a change in policy.

4. Not informing your insurance company of minor accidents
   In the case of small bumps or minor accidents where only cosmetic damage occurs, it's common for motorists to have their car fixed without making a claim. However, even if you intend not to claim, it is important to inform your insurance of any damage received, as to not do so is a breach of your policy. This helps in the event that the other driver changes their mind and decides to claim, and also ensures damage is accounted for if you do need to claim after future incidents – damage which is inconsistent with a claim may mean that your claim is denied.

5. 'Fronting'
   Insurance for young drivers often costs more than for groups deemed less of a risk, and one way some motorists try and get round these higher premiums is by having a low risk driver, such as a parent or partner, named as the main policy holder, and adding the real motorist as a named driver. If you get caught 'fronting', your policy will immediately be cancelled, and any claims denied. These cases are often taken to court, too, as it is classed as insurance fraud, with outcomes including fines of up to £5,000 and six points on your

licence.

6. Using more miles than you thought
   Your annual mileage is one of the main factors used to calculate your insurance premium; the higher the mileage, the higher the cost. It's important to be as accurate as possible when providing this figure, rather than just guessing, as it's possible your insurance provider will decide not to pay a claim if your mileage is higher than what you've estimated. When working out how many miles you drive, don't forget to include weekends away, weekly shopping, etc, and add some contingency miles – it's better to be safe than sorry!

7. Driving with pets
   If you are driving with your pet in the car, you are legally required to make sure they are secured. Unsecured pets can make a car more at risk of accidents, as they may distract the driver or even physically get in the way of driving. If you crash with an unsecured pet in the car, it's likely that your insurance company will refuse to pay for your claim.

8. Letting other people drive your car
   While it's possible for your friends or family to have insurance policies that allow them to drive other people's cars, it is unlikely these policies cover damage to the vehicle in the event they are in an accident. It's more than likely that your own policy only covers vehicle damage that happens when a named driver is in the car, so while your friend can legally drive it, any accidents that occur may not be able to be claimed for.

9. You've recently changed jobs
   Your current occupation is one of the factors used to determine your risk profile, so it's important to update your insurance company if you have changed jobs or occupations. Failure to do so many mean any claims made after a job change can be denied by your insurer.

10. Charging for lifts
    Some policies specifically exclude cover for car sharing, whether you make profit or not. For

those whose policies do allow lift sharing, it may be void if you make a profit from giving lifts – many state you may only make enough to cover petrol and driving costs. Earning money from giving lifts can identify you as a ‘taxi hire service’, making a policy which does not cover this void.

It’s important to always read the terms and conditions of your car insurance policy, to ensure that you have not accidentally invalidated the policy. Keep your insurance provider up to date with any change of circumstances, regardless of whether or not you think it’s relevant, as some seemingly unrelated life changes can impact your premium.