

Slick Car Insurance



Insurance Product Information Document

Company: Slick Cover Limited | Product: Slick Car Insurance

Registered in England and Wales number 17026475 and is regulated by the Financial Conduct Authority, authorisation number 1054575.

This document summarises key information you need to know about Slick car insurance. As no advice is given, it should be read together with the policy booklet and your schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

All motorists are required, by law, to insure their cars in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury.



What is insured?

Below is only a summary of what is covered. For full details, please see the policy booklet.

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million).
- ✓ Accidental damage cover for your car.
- ✓ If your car or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen.
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it.
- ✓ Policyholders may have third party only cover for driving other cars, check your certificate of motor insurance.
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment.
- ✓ European Cover – cover extends to EU countries and those countries following EU directives.
- ✓ Personal Accident cover (£5,000) for you, your spouse/partner, and named drivers whilst in or getting into or out of your car.
- ✓ Replacement child car seats.
- ✓ New Car Replacement if your car is less than 12 months old and written off or stolen and not recovered.
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage.

Optional Covers available:

- **Protected No Claim Discount (NCD)**

Subject to eligibility criteria, you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any three-year period).



What is not insured?

Below is only a summary of what is not covered. For full details, please see the policy booklet.

- ✗ The excess shown in your personal details – you're responsible for paying this amount if you make a claim.
- ✗ Wear and tear including to tyres and brakes.
- ✗ Deliberate damage caused by you or anyone insured on your insurance.
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or the ignition device is left in, attached to or left in range of your car, or if you leave a window or sunroof open.
- ✗ Drivers other than those named on your certificate of motor insurance.
- ✗ Personal Accident cover will not apply if injury or death is the result of:
 - Suicide or attempted suicide.
 - The driver is proven unfit through alcohol or drugs.
 - Failure to wear a seatbelt when required by law.
- ✗ Any loss, damage, liability related to a Cyber Attack.

Optional Covers – what is not insured:

- Protected No Claim Discount doesn't guarantee that your premium won't increase.



Are there any restrictions on cover?

- ! Driving other cars is restricted to the UK for policyholders only and limited to third party only cover
- ! New car replacement cover applies where you or your partner are the first and only registered keeper
- ! European cover is for up to 90 days per policy year provided your car is registered and normally kept in Great Britain.

! In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturer's original specification.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.
- ✓ When driving in EU countries and those following EU Directives, you'll have the same level of cover as you have in the UK for up to 90 days per policy year provided your car is registered and normally kept in Great Britain.



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 let us know if your circumstances change either before your cover starts or during the period of insurance via our Slick Insurance account. This includes if you change your car, the registered keeper, main driver, or want to add an additional driver, change of occupation, change of address or changes which improve its value, appearance, performance or handling.
- Premiums must be paid on time.
- You should make sure your car is regularly maintained, kept in a road legal condition and has a valid MOT (if one is needed).
- If we've said you need to fit or you already have a tracking device, it should be on and working when your car is left unattended. Car keys must also be removed, windows and sunroofs closed and all doors locked.
- If you need to make a claim you must give us full details as soon as possible.



When and how do I pay?

- The premium for this annual policy may be paid in one single amount or, if offered, by monthly instalments.



When does the cover start and end?

- The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



How do I cancel my policy?

- Cancel your policy via your Slick account. Full cancellation information is available in the policy booklet which can be found within your slick insurance account.