

# Lloyds Bank Car Insurance

## Insurance Product Information Document

Company: AXA Insurance UK plc

Product: Silver Car Insurance - Comprehensive

Lloyds Bank Motor Insurance is arranged, administered and underwritten by AXA Insurance UK Plc which is registered in England and Wales registered number 078950 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312. Registered address is 20 Gracechurch Street, London EC3V 0BG.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Car insurance is designed to provide cover against damage to your vehicle or damage caused by your vehicle.



#### What is insured?

- ✓ Cover for loss of or damage to your car as a result of accidental damage, theft, attempted theft, fire, lightning or explosion, up to your car's market value, and including;
  - audio and satellite navigation equipment up to £2000 (unlimited for manufacturer fitted equipment).
  - a 3 door courtesy car while your car is repaired by one of our approved repairers. If a courtesy car cannot be provided we will pay alternative travelling costs up to £15 per day, for a maximum 14 days.
- ✓ Your legal liability for injury to other people or damage to their property. Liability for injury is unlimited, Third party property damage is covered up to £20,000,000 plus all legal costs and expenses provided the total does not exceed £25,000,000 per claim.
- ✓ Your policy automatically provides the minimum cover required by EU motor insurance directives in any EU member country plus Andorra, Iceland, Switzerland, Norway, Serbia and Montenegro.
- ✓ Cover to drive other cars if shown on your certificate. The policyholder may drive a car not owned by them or hired to them under a hire purchase agreement, rental or short-term hire agreement or annual leasing agreement. Cover for driving other cars is limited to third party only cover and is not available to all customers.



#### What is not insured?

- ✗ You will need to pay an amount of each claim, known as the excess
- ✗ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or unattended, or are left in or on the unattended car.
- ✗ Loss or damage caused by theft or attempted theft if your car was not switched off, properly locked or if any window, roof opening, removable roof panel or hood was left open or unlocked.
- ✗ Any loss, damage or costs from returning your car to its legal owner or from its repossession or seizure by any person or company having a financial interest in your car.
- ✗ Loss or damage due to Misfuelling
- ✗ Loss or damage to personal belongings and child car seats.
- ✗ Loss or damage to car keys, key fobs or other devices designed to access or start your car.
- ✗ Loss of use or any other loss, damage or expense (including alternative transport) following on from the event for which you are claiming.
- ✗ Loss or damage caused by any mechanical, electrical, computer failure or breakdown or breakage or any wear and tear. Loss of value.
- ✗ Minimum cover doesn't include damage to your car, or if your car is lost or stolen while its abroad.
- ✗ A courtesy car is only provided if you use one of our approved repairers and will not be provided outside the UK.
- ✗ Loss arising from deception or fraud.

### Optional Covers ( If selected )

#### What is Covered

##### Courtesy car upgrade

- We will provide a car of a similar size and transmission to yours and which will have at least as many doors and seats. If your car is an electric vehicle, we may not be able to provide you with an electric car as your temporary replacement.
- If a hire car cannot be arranged, we will pay alternative travelling costs up to a maximum of £25 per day.

##### NCD Protection

- Allows you to make one fault claim on your policy in any period of insurance (up to a maximum of two fault claims in any consecutive three year period of insurance), without affecting your NCD.

Breakdown – information supplied in a separate insurance product information document

Legal Cover – information supplied in a separate insurance product information document

### Optional Covers ( If selected )

#### What is not Covered

- Courtesy car upgrade
  - The car provided will have a maximum of 7 seats.
  - The car can only be used in the United Kingdom.
  - If your car can be repaired you may keep the hire car for the duration of repairs.
  - If your car is declared a total loss or is stolen you may only keep the hire car for 21 days.
  - Customers with third party fire and theft cover must make a valid fire or theft claim before a hire car will be provided.
- NCD Protection
  - To qualify for no claims discount protection, you must have earned at least 1 years NCD and have had no fault claims in the last 3 years.
  - If you have two fault claims in any consecutive three year period of insurance, your NCD protection will be removed at your next renewal. If you have further fault claims, your NCD will be reduced for each fault claim in accordance with our declared scale.
  - We will remove NCD protection if you no longer qualify.



### Are there any restrictions on cover?

- ! We will not cover more than our legal liability under the relevant road traffic legislation for any claim, if at the time of the accident the driver: is found to be over the permitted limit for alcohol; is driving whilst unfit through drugs, prescribed or otherwise or fails to provide a swab sample or sample of breath, blood or urine when required to do so, without lawful reason.
- ! Your car must be used in accordance with the limitations as to use in your motor certificate and the provisions of the licence of any named driver.



### Where am I covered?

- ✓ UK, Channel Islands and Isle of Man. The policy also provides the minimum cover you need by law to use your car in any member country of the EU (including Monaco, San Marino and the Vatican City) plus Andorra, Iceland, Norway, Serbia, Switzerland and Montenegro.



## What are my obligations?

- You must give complete and accurate answers to any questions we may ask you at the start of and when amending or renewing your policy. You must update this information if it changes. This includes:
  - updating your address or occupation,
  - claim or conviction details,
  - driver changes,
  - changes or modifications to your car or how you use it.
- You must make sure the car is taxed and roadworthy including that it has, if required, a valid MOT certificate and take all precautions to prevent any injury loss or damage.
- You must pay the premium or premium instalments on time.
- You must co-operate with us if a claim is made on your policy.



## When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



## When does the cover start and end?

Cover starts on the date you have selected when purchasing the policy and will end one year later.



## How do I cancel the contract?

You can cancel this policy at any time by contacting 0330 024 8081.

We will keep an amount of premium in proportion to the time you have been on cover, and as long as no claims have been made we will refund the rest to you. If you cancel after 14 days, an administration fee of £52.50 will also be applied.