Pothole Insurance

Insurance Product Information Document

Company: Collinson Insurance **Product:** Pothole Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This policy covers damage to your motor vehicle as a result of hitting a pothole. This is subject to the terms, conditions and limitations shown in your policy wording or as amended in writing by us.

What is Insured?

- ✓ Up to £2,000 in total per period of insurance for damage to your motor vehicle's wheels, tyres, suspension, bodywork/paint and/or headlights as a result of you hitting a pothole.

You can claim up to:

- ✓ £200 per tyre (up to £600 per period of insurance.
- ✓ £250 per wheel (up to £500 in total per period of insurance)
- ✓ £150 for wheel alignment / rebalancing per period of insurance
- ✓ £500 for suspension damage per period of insurance
- ✓ £250 for bodywork / paint including headlight replacement per period of insurance

What is not Insured?

- ✗ The excess payable for each claim as shown in your policy schedule.
- ✗ Damage occurring outside of the United Kingdom, Channel Islands or the Isle of Man.
- ✗ Any claim unless relating to your motor vehicle as detailed in your policy schedule.
- ✗ Any claim where you have not provided evidence of the pothole.
- ✗ Any claim for damage where you were driving carelessly.
- ✗ Any claim for betterment of parts.
- ✗ Damage as a result of general wear and tear, lack of care, or poor maintenance.
- ✗ Any claim where you were not driving the motor vehicle
- ✗ Any claim which happened before the period of insurance or that you were aware was an imminent claim.
- ✗ Any claim where the motor vehicle is being used:

  a) In any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
  b) For any purpose in connection with the motor trade.
  c) Any claim where the motor vehicle is being used for commercial use, business use class 3 or hire and reward unless such use has been declared to and accepted by the insurer and is specified as permitted use in the policy schedule, including use as a taxi, minicab, limousine or for courier work.

Are there any restrictions on cover?

! The maximum payable in the period of insurance is £2,000.
! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
! The insurance policy for your motor vehicle must be maintained, current and valid.
! This is a pay and claim policy. You will have to pay costs upfront and then submit evidence to us for a refund.
! We will only accept receipts/invoices as evidence from a reputable garage i.e. VAT registered or approved by an accredited automotive organisation.

Where am I covered?

✓ United Kingdom, Channel Islands or the Isle of Man.

What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- You must have a current and valid UK driving licence or hold a full internationally recognised licence.
- You must provide evidence of the pothole and damage to your motor vehicle when making a claim - location of the pothole that caused damage to your vehicle, including the date and time of the incident and evidence that you have reported the pothole to the relevant highway authority, for example, a photograph which shows the size and depth (including details of the location, date and time of the incident) and relevant highway authority case reference number.
- You must report a claim to us within 31 days of the damage occurring

When and how do I pay?

You can pay your premium as a one-off annual payment, or you can pay monthly. Payment can be made by debit/credit card or monthly Direct Debit.

When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.

How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. As long as you have not made a claim, we will refund to you any premium you have paid to us. If you have made a claim, you will not get any premium back.

To cancel this policy please contact the broker who sold it to you.