

Admiral Insurance

Insurance Product Information Document

Company: EUI Limited

Product: Admiral Live

EUI Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 309378

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy will cover you against third party claims for personal injury or property damage that arise from the use of your vehicle. The level of protection provided will depend on the cover you have selected, there are three levels of cover to choose from. This insurance policy will use data from your vehicle to review your driving performance and validate the information you've told us.



What is insured?

Please refer to your Policy Schedule to see which level of cover you have chosen.

Third Party Only:

- ✓ **Third party injury:** We'll pay everything you're legally responsible to pay if another person is injured in an accident involving your vehicle.
- ✓ **Third party property damage:** You have cover if an accident involving your vehicle causes damage to another person's property.

Third Party Fire and Theft:

The benefits of Third Party Only plus:

- ✓ **Damage caused by fire and theft:** You're covered if your vehicle is damaged by fire, theft or attempted theft.
- ✓ **Locks:** Up to £500.
- ✓ **Courtesy vehicle:** We'll provide a small courtesy vehicle while yours is being repaired by our approved repairer.

Comprehensive

The benefits of Third Party Fire and Theft plus:

- ✓ **Damage to your vehicle:** You're covered if your vehicle is damaged in an accident.
- ✓ **New vehicle replacement:** If your vehicle is less than 12 months old and it's written off or stolen and unrecovered, we'll provide you with a brand-new vehicle as a replacement.
- ✓ **Personal Injury:** Up to £5,000 for death, loss of limbs or permanent blindness.
- ✓ **Personal belongings:** Up to £200.
- ✓ **Windscreen damage:** We'll repair or replace your windscreen, windows or sunroof.

Optional Cover

Windscreen damage: We'll repair or replace your windscreen, windows or sunroof (optional on Third Party Only and Third Party Fire and Theft).



What is not insured?

Below is only a summary of what is not covered

We won't pay for

- ✗ **Modifications:** Unless the modifications are due to a disability.

You won't be covered under these circumstances

- ✗ **Uninsured Driver:** You won't be covered if an accident happens and the driver of your vehicle is not named on the policy.
- ✗ **Drink and drugs:** You won't be covered if an accident happens and the driver of your vehicle is over the legal limit of alcohol or drugs.
- ✗ **Licence:** You won't be covered if an accident happens and the driver of your vehicle doesn't hold a valid licence or they're breaking the conditions of their licence.
- ✗ **Incorrect use:** You won't be covered if your vehicle is used for a purpose not shown on the Certificate of Motor Insurance.
- ✗ **Deliberate damage:** You won't be covered if an accident is caused by the deliberate or reckless actions of a driver insured by this policy.
- ✗ **Poor security:** You won't be covered if you leave your vehicle unlocked or unsecured.
- ✗ **Mis-fuelling:** We won't pay to replace parts that are damaged as a result of using the incorrect type of fuel.
- ✗ **Cyber Act/Incident:** You won't be covered if your vehicle is affected by cyber act/incident which results in any damage, loss of use or loss of, corruption or access to data.
- ✗ **Tamper:** If you tamper with your in built vehicle modem or interfere with the accuracy of data.



Are there any restrictions on cover?

- ! **Third party property damage:** Cover for property damage is limited to £1,200,000 where the carriage of hazardous goods causes or contributes to an accident.
- ! **Courtesy vehicle:** A courtesy vehicle will not be provided if your vehicle has been stolen, damaged beyond economical repair or you choose not to use one of our approved repairers. We cannot guarantee that the courtesy vehicle will be adapted for any disability.
- ! **Total loss:** If your vehicle can't be repaired, our settlement will not exceed the vehicle's market value.
- ! **Personal Belongings:** We don't cover money, debit/credit cards, tickets, vouchers, documents, tools or anything carried in relation to a trade or business.
- ! **Driving other vehicles:** You only have this cover if it appears on your Certificate of Motor Insurance.
- ! **Excess:** You're responsible for paying any excess.



Where am I covered?

- ✓ You're covered when driving your vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ We will provide the cover shown on your Certificate of Motor Insurance for a maximum of 90 days in a period of insurance in any country which is a member of the European Union, Norway, Switzerland, Iceland, Serbia, Andorra and Liechtenstein. After 90 days we'll provide the minimum insurance required in these countries.



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us if any information on your Motor Proposal Confirmation is incorrect or changes.
- You must activate your vehicle's data sharing capabilities within 15 days of your policy start date.
- You must download the FordPass app to your compatible phone within 15 days of your policy start date and link it to your vehicle.
- You must allow us to receive data from your vehicle whilst your policy is active.
- You must respond when we contact you as we are not receiving your Admiral Live data.
- You must respond to all requests for documentation or information.
- You and anyone else covered by the policy must adhere to the terms and conditions of the policy.
- You must keep your vehicle software up to date, and not alter the software against the manufacturer's instructions.
- You must protect your vehicle from loss or damage and ensure it is kept in a roadworthy condition.
- If your vehicle is involved in an accident you must notify us within 48 hours.
- You must report malicious damage, theft or deliberate fire to the police and give us the crime reference number.
- You must cooperate with us during the handling of a claim.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit/credit card when you take out your policy. If eligible, you can pay monthly instalments by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule. If you do not wish your policy to automatically renew, please let us know.



How do I cancel the contract?

You can cancel at any time either by phone or in writing to our Customer Service department. These details can be found within your policy documentation or on our website.