

Insurance Product Information Document

Company: Ramasis Limited

Product: Short-Term Private Motor Insurance

Registered in England Company No. 04670555. Registered Office: 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH.
Regulated by the Financial Conduct Authority, Firm Reference: 306294.

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This motor insurance policy provides short term cover for a period up to 5 months for provisional licence holders whilst practising in a car which they do not own.



What is insured?

- ✓ Legal liability for death, bodily injury, or damage to third party property (up to £20,000,000 for any one event of loss or damage to third party property).
- ✓ Loss or damage to the vehicle caused accidentally or as a result of malicious damage or vandalism.
- ✓ Loss or damage to the vehicle caused by fire, lightning, theft, or attempted theft.
- ✓ Emergency medical treatment as required under the Road Traffic Act.
- ✓ Theft of permanently fitted in-car entertainment, communication and navigation equipment. A limit of £300 applies to any one occurrence however, if this equipment forms part of the original vehicle specification then the limit is increased to £750.
- ✓ Third party only cover whilst towing.
- ✓ Protection and recovery of the vehicle if it can not be driven following an incident leading to a valid claim.



What is not insured?

- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Damage arising from wear and tear, mechanical or electrical breakdown.
- ✗ Damage to the windscreen or panoramic roof.
- ✗ Loss or damage where the ignition keys have been left in or on the vehicle.
- ✗ Personal belongings.
- ✗ Liability, loss or damage caused by acts of terrorism.
- ✗ Loss or damage caused deliberately by you or any person, who is in charge of the vehicle with your permission.
- ✗ Loss or damage if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of the accident.
- ✗ Loss or damage where your car has not been maintained in a roadworthy condition, this includes having a current MOT certificate if required.
- ✗ The policy excess which you have to pay in the event of a claim (refer to your policy documentation for excess amounts).
- ✗ Loss or damage caused by an inappropriate type or grade of fuel, oil or other consumables being used.



Are there any restrictions on cover?

- ! The policyholder must always be accompanied by a full licence holder who is aged between 25 and 72 years of age and has held a full valid UK driving licence for a minimum of 3 years.
- ! The accompanying driver is only allowed to drive in an emergency, please refer to your policy documentation for full details.
- ! The vehicle insured must not be owned or registered in the name of the policyholder.
- ! The owner/registered keeper must maintain in force a separate policy on the vehicle in his/her own name.
- ! For loss or damage claims, the most we will pay is the market value of the vehicle at the time up to £25,000.
- ! The use of the vehicle on any racing track is not covered unless disclosed to underwriters and they agree to provide cover.
- ! All cover ceases within 3 hours of the policyholder passing their driving test, please refer to your policy documentation for full details.
- ! This policy does not provide a 'driving other cars' extension.
- ! This policy does not cover damage to the windscreen or panoramic roof caused accidentally or as a result of malicious damage or vandalism where this is the only damage to the insured vehicle.



Where am I covered?

You are covered comprehensively in the UK.

Whilst EU legislation requires that all motor insurance policies issued in the UK provide the legal minimum cover in all EU member countries, you are reminded that the holder of a provisional licence is not allowed to drive abroad and therefore cover will not be effective outside the UK.



What are my obligations?

- You must ensure that you read and meet the acceptance criteria for this product.
- All claims must be reported directly to your insurer Markerstudy on 0344 705 8183 **within** 24 hours.



When and how do I pay?

You must pay your premium as a one-off payment by debit or credit card.



When does cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance.



How do I cancel the contract?

You have the right to cancel this contract at any time.

Policies of 28 days duration or less

Due to the short-term nature of policies of 28 days duration or less, there will be no refund in the event of cancellation.

Policies of more than 28 days duration

If at the date of cancellation your policy has not yet commenced you will receive a full refund from us.

If you cancel within 14 days of the effective date of the policy or receiving your policy documentation, whichever is the later, you will be entitled to a refund provided you have not made a total loss claim. This refund will be subject to a charge for the period of insurance cover you have received, including a cancellation fee. For more information please refer to your policy documentation.

If you cancel after 14 days of the effective date of the policy or receiving your policy documentation, whichever is the later, you will be entitled to a refund providing there have been no claims in the current period of insurance. This refund will be subject to a charge for the period of insurance cover you have received, including a cancellation fee. For more information please refer to your policy documentation.

To cancel, in the first instance please get in touch with insurelearnerdriver.co.uk, on 01707 624 780 or by emailing to enquiries@insurelearnerdriver.co.uk.