

Bank of Scotland Car Insurance

Insurance Product Information Document

Company: Bank of Scotland Car Insurance Car Cover is arranged and administered by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England **Product:** Comprehensive

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Provides insurance in the event of specified driving and vehicle related incidents



What is insured?

- ✓ Loss or damage to the insured car and its accessories caused by accidental or malicious damage, fire, theft or attempted theft, or vandalism
- ✓ Personal belongings damaged or lost following an accident, fire, theft or attempted theft involving the car
- ✓ Glass damage
- ✓ Personal accident cover
- ✓ Replacement locks if your keys or ignition activation device is stolen
- ✓ Cover whilst travelling abroad to the same level as your UK cover



What is not insured?

- ✗ Misfuelling the car
- ✗ Loss or damage caused whilst the car is left unattended, or by theft or attempted theft, if the keys or entry systems are left in or on the car without being properly locked or if any entrance to the car is left open
- ✗ The total excess for all relevant claims types shown in the schedule of insurance
- ✗ Loss or damage to money, credit/debit cards and telephones



Are there any restrictions on cover?

- ! The insurer will not pay more than the market value of the car at the time of the loss (unless the new car benefit applies)
- ! Personal belongings cover - up to £100 per claim
- ! Personal accident cover - up to £10,000 per incident
- ! Replacements locks cover - up to £500 per claim
- ! Cover whilst travelling abroad is restricted to 60 days in total per policy term and is restricted to EU countries and those other countries set out in the policy wording
- ! Driving other cars cover only applies if shown on your certificate of motor insurance
- ! Liability cover for damage to other people's property is limited to £20,000,000



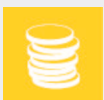
Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, The Channel Islands, EU, EEA and Switzerland



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can pay the premium as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents