

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company:** Covered Insurance Services Limited

**Product:** Learner Driver On Demand Insurance

Covered Insurance Services Limited is an appointed representative of 3XD Limited. 3XD Limited is authorised and regulated by the Financial Conduct Authority No.469379 Registered in England & Wales No. 5729788. Registered Office: Halls Arms Business Centre, Knowle Green, Preston PR3 2XR

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the Policy Document. You will also receive a Certificate of Insurance showing the specific details of your policy and the cover(s) included. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This motor policy provides comprehensive cover when you are learning to drive in a friend, relative or family member's car, under the supervision of an accompanying driver, provided that they meet the supervisor criteria as specified by the policy. You are only covered to drive if you have booked the driving day and received your Certificate of Insurance. The policy is not suitable if you own the car you are learning to drive in or if the car you are learning to drive in does not have insurance cover in the name of the vehicle owner in place separately, throughout the period of this insurance.



### What is insured?

For a full list of what is covered, please refer to the Policy Document.

- ✓ Up to £20,000,000 in respect of one accident or series of accidents arising out of one event for death of or injury to any person or accidental damage to any person's property (including animals), involving the car.
- ✓ Up to £250 of medical expenses incurred for each person injured in an accident whilst you are driving.
- ✓ Up to £800 of cover in respect of loss of or damage to audio and visual equipment and components.
- ✓ Up to £100 in respect of any loss or damage to personal belongings whilst in the car.
- ✓ Cover for the provisional driver to take the practical test in the insured vehicle.
- ✓ Extended cover for the accompanying driver to return the car to your home or its normal garaging address upon you passing your official Driver and Vehicle Standards Agency (DVSA) practical test.
- ✓ Extended cover for the supervising driver to complete the journey in the event of an emergency.



### What is not insured?

For a full list of what is not covered, please refer to the Policy Document.

- ✗ Windscreen repair or replacement.
- ✗ Any claim occurring when you are not the driver of the vehicle.
- ✗ Courtesy vehicle.
- ✗ Any claim that would be insured under a separate insurance policy.
- ✗ Damage to tyres caused by breaking, punctures, cuts or bursts.
- ✗ The cost of draining and cleaning or the cost of repairs for any damage to the car as a result of the incorrect type or grade of fuel being used.
- ✗ Car telephones, mobile telephones, cassettes, tapes and discs as part of audio and visual equipment claims.



### Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Document.

- ! Any excess shown on your Certificate of Insurance. The excess is the amount of money you will have to pay towards the cost of any claim you make under this policy.
- ! Any endorsement shown on your Schedule of Insurance. An endorsement is a change to the terms and conditions of your policy.



## Where am I covered?

- ✓ England, Scotland, Wales, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.



## What are my obligations?

It is your responsibility to:

- Ensure that you continue to meet the entry requirements of the policy throughout the term of cover.
- Display "L" plates at all times when driving the car and remove these when the vehicle is not being driven by you.
- Keep to all the terms of this policy.
- Ensure that all of the information you provide is truthful, complete and accurate to the best of your knowledge.
- Tell us as soon as possible of any change in your circumstance.
- Take all reasonable steps to prevent loss, damage or accident.



## When and how do I pay?

This is a short term insurance policy and payment is taken in full, from your debit or credit card at the time of the application.



## When does the cover start and end?

The cover start date and time for your booked driving days is shown on your Certificate of Insurance and lasts until the expiry date and time as shown on the Certificate of Insurance.

You are only insured to drive when you have successfully booked driving days through your driving planner and have received the Certificate of Insurance, ensuring that all details are correct. A suitable accompanying driver, who meets the supervisor criteria, must always supervise you whilst you are driving the car.



## How do I cancel the contract?

If you wish to cancel your policy you should contact us by:

Telephone: 0345 519 4969

Email: [ldriver@coveredadmin.co.uk](mailto:ldriver@coveredadmin.co.uk)

Writing: Covered Insurance Services Limited. PO Box 672, Longridge, Preston PR3 8AD