

Insurance Product Information Document

Company: John Lewis Finance Limited

Product: Essentials Car Insurance

John Lewis Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 1018169).

This document summarises the key features of your insurance policy. It is not tailored to individual needs so may not provide all the information relevant to the cover needs and optional extras you have selected. Full pre-contractual and contractual information is available in your individual policy documents e.g. policy wording.

What is this type of insurance?

This is a comprehensive private car policy.



What is insured?

- ✓ Loss of or damage to your car caused by:
 - ✓ Accidental or malicious damage.
 - ✓ Fire.
 - ✓ Theft or attempted theft.
- ✓ Glass replacement or repair.
- ✓ Replacement Locks – up to £1,000 per incident.
- ✓ Cover for amounts you are legally responsible for if someone else is injured or killed, or their property damaged, resulting from an accident involving your car.

Other product benefits

- ✓ Audio and satellite equipment – up to £750.
- ✓ Personal Belongings – up to £250 per incident.
- ✓ Uninsured Driver Protection – No excess to pay and no reduction in your no claims discount if you're involved in an accident caused by an uninsured driver.
- ✓ A courtesy vehicle for the duration of repairs (duration subject to availability).
- ✓ Emergency Driver – In a medical emergency cover is provided for anyone over 25 with a full, valid UK licence to drive your car.
- ✓ Personal Accident – up to £5,000 cover for you, your spouse/partner whilst in or getting into or out of your car or any private motor car.
- ✓ Third party cover for the main driver when driving other people's cars, which includes injury to others or damage to their property (check your certificate of motor insurance).

Optional Cover

The following covers are optional. Your policy schedule will show if you have chosen this cover:

- No claims discount protection is available on request if you have 4 years or more No Claim Discount (NCD).
- Foreign Travel – comprehensive cover up to 30 days.
- Guaranteed Replacement Vehicle - a replacement car for up to 21 days in the event your car is stolen and not recovered or is deemed a total loss.
- Motor Legal Protection – covers up to £100,000 towards legal costs and expenses, if the accident wasn't your fault.
- Breakdown Cover – provides help following a breakdown of your vehicle and other benefits depending on the cover level chosen, as indicated on your policy schedule.



What is not insured?

- ✗ Wear and tear.
- ✗ Mechanical, electronic or software failures.
- ✗ A deliberate act by anybody insured on this policy.
- ✗ Any use of your car by someone you know without your permission unless they are prosecuted for doing so.
- ✗ Loss of use of your car.
- ✗ Medical Expenses.
- ✗ If any claim under this policy is also covered by any other insurance, then this policy will pay no more than a proportionate share of the claim.
- ✗ The insurer will not pay more than the market value of your car at the time of the loss.
- ✗ Loss or damage caused by theft or attempted theft if nobody is in the car, unless all doors are closed, locked and any door or ignition unlocking devices are removed.
- ✗ Any amount over £20 million for damage to other people's property.
- ✗ Any amount over £5 million for related legal costs and expenses as a result of a claim.
- ✗ Cover for driving other private motor cars does not apply if you no longer own the insured vehicle.
- ✗ We will not pay any costs towards replacement of children's car seats.
- ✗ Cover when your car was being used for hire or reward, racing, competition, rallies or trials.



Are there any restrictions on cover?

- ! Cover for driving other private motor cars is third party cover only.
- ! Your car can only be used for the purposes that are allowed as shown on your certificate.
- ! If you use a windscreen repairer of your own choice cover will be limited to £150.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.



What are my obligations?

Excesses apply and are shown in your schedule – you are responsible for paying this amount in the event of a claim.

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and / or ability to make a claim.
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your car, health of any person driving, any motor accidents, fixed penalty offences or motoring convictions.
 - You must tell us as soon as possible if you need to make a claim for loss, accident or theft.
- You must pay your excess as the first part of your claim (incl. windscreen). This will be shown on your policy schedule.
- You should make sure your car is regularly maintained, kept in a roadworthy condition and has a valid MOT (where one is needed).



When and how do I pay?

- You can pay your premium annually in a single payment by credit/debit card or, if eligible, you can pay monthly by Direct Debit under a credit agreement.



When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your policy schedule will show the start date of your policy. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

You can cancel your policy at any time by calling or writing to us, or through your online account.

From your policy start date, or the day you receive your policy documents (whichever is later) you have a cooling off period of 14 days to cancel without incurring a fee. If you cancel after this cooling off period, you will be charged a cancellation fee.

If the insurance cover hasn't started when you cancel, we'll give a full refund of any premium paid. If the cover has already started, we'll deduct an amount for the time you've had cover and refund the rest. We won't refund any amount paid during the cooling off period if:

- You've made a claim
- A claim has been made against you.

And if you pay by monthly instalments, you'll need to pay the remaining balance of your policy in full.

For further details on cancellation and fees, please refer to the Terms of Business document and your policy wording.