

# KeyFacts



# The KeyFacts



This is your motor insurance policy summary; it contains the key information about your policy that you should read. Your policy summary does not contain the full details of the limits, terms and conditions of the insurance contract. For full details, please read the Schedule, Certificate of Motor Insurance, Statement of Facts and Policy Booklet together. You will find the name of the Insurer along with the inception and renewal dates of your insurance policy on your Schedule and Certificate of Motor Insurance. All policies are issued for 12 months and must be renewed for cover to continue. You can download your Policy Booklet from the online portal at [www.wisedriving.com/managemypolicy](http://www.wisedriving.com/managemypolicy).

## Your Cover

If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain. You are also covered for loss of or damage to your vehicle caused by fire or theft. Additional cover for damage sustained to your vehicle in an accident or damaged caused by vandalism is provided depending on the cover provided on your Schedule. No cover will be provided should it be proved that the driver of your car was driving under the influence of drink or drugs. You should refer to your Schedule if you are unsure of your level of cover.

## Cancellation

If the cover does not meet your requirements, you have the right to cancel the Policy and receive a refund, provided no claims have been made. The refund will be subject to a charge for any cover that has been in force. If you require the WiseDriving Box to be de-installed iGO4 Limited will charge a fee. Please see the Terms and Conditions document for details of all fees and administration charges. You must return all your documents including the Certificate of Motor Insurance to us.

## Keep Us Updated

Please tell us immediately about changes to your vehicle, address, occupation, drivers, and convictions etc. Failure to do so could result in you not getting the level of cover you require or may invalidate your policy and impact your ability to make a claim.



## Claims

If you need to report an accident or theft or need to make a claim please call **0800 0086709**. For glass repair or replacement, please telephone **0800 008 6709**.





## Complaints

iGO4 Limited is proud of its reputation for fairness in the way they deal with their policyholders. However, occasionally disputed or misunderstandings can happen. If you have any complaint with iGO4 Limited or WiseDriving Box faults or your policy or a claim made under it, you should first phone the Customer Services team on **0844 2253928**, email us at [complaints@wisedriving.com](mailto:complaints@wisedriving.com) or write to us at WiseDriving, Olympus House, Staniland Way, Peterborough. PE4 6NA. If you are not happy with our response, you may approach the Financial Ombudsman Service by writing to them at Exchange Tower, Harbour Exchange Square, London E14 9SR or by telephone on **0800 023 4567** from a landline or **0300 123 9123** from a mobile.





## Financial Services Compensation Scheme (FSCS)

iGO4 Limited and your insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we were unable to meet our obligations. Further information about compensation scheme arrangements are available from the FSCS on [www.FSCS.org.uk](http://www.FSCS.org.uk) or by telephoning **0207 741 4100**.



	Comp	TPFT	Features & Benefits	Exclusions & Limitations
<i>Accidental or Malicious Damage</i>			<ul style="list-style-type: none"> <li>Loss of or damage to your car, its accessories and spare parts as a result of certain events.</li> <li>We will replace your car with a new one of the same make, model &amp; specification if your car is less than 12 months old</li> </ul>	<ul style="list-style-type: none"> <li>The policy does not cover damage to tyres by braking, punctures, cuts or bursts.</li> <li>We will only replace your vehicle if the mileage at the time of the claim is under 10,000, you have owned the car since it was first registered as new, it is under 12 months old, you are the registered keeper and repairs will cost more than 60% of the manufacturers list price.</li> <li>Any statutory police recovery and storage charges. You will need to pay these directly to the police before your car is released.</li> <li>Loss or damage caused by an inappropriate type or grade of fuel being used.</li> <li>Confiscation, requisition or destruction by a government, public or local authority.</li> <li>Loss of or damage to your car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you unless you can prove that the driver intended to permanently deprive you of your car.</li> <li>Any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork.</li> </ul>
<i>Loss or damage to audio or Radio equipment</i>			<ul style="list-style-type: none"> <li>Cover is unlimited for loss or damage to permanently fitted in-car entertainment equipment if it forms part of the original vehicle specification and was fitted by the manufacturer of your car.</li> </ul>	<ul style="list-style-type: none"> <li>We will pay up to £150 for equipment, after taking off your Excess, that is not part of the manufacturer's original specification.</li> <li>The policy does not cover portable items such as radios, tape and CD/DVD playing equipment, satellite navigation systems, telephones, televisions, games consoles and screens being carried in your car.</li> </ul>





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<p><i>Damage to your car by fire, Theft or attempted theft</i></p>			<ul style="list-style-type: none"> <li>We will pay for loss or damage to your car, its accessories and spare parts</li> </ul>	<ul style="list-style-type: none"> <li>Theft or attempted theft if your car keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) are left in or on your car.</li> <li>Theft or attempted theft that involves somebody using trickery or deception to acquire your car.</li> <li>Confiscation, requisition or destruction by a government, public or local authority.</li> <li>Loss of or damage to your car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you unless you can prove that the driver intended to permanently deprive you of your car.</li> <li>Any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork.</li> <li>There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT.</li> <li>Any statutory police recovery and storage charges. You will need to pay these directly to the police before your car is released.</li> <li>Any loss or damage caused by theft or attempted theft if your car is fitted with a WiseDriving Box and the device is not operational or is not in use.</li> </ul>
<p><i>Legal liability to third Parties</i></p>			<ul style="list-style-type: none"> <li>Legal liability to death of or injury to any person and damage to any other person's property</li> </ul>	<ul style="list-style-type: none"> <li>There is no cover for any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from your car.</li> <li>There is no cover for death or bodily injury to the person driving or in charge of your car or to any person being carried in or on, getting onto or off, a trailer or vehicle being towed</li> <li>Any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss or damage to property. This limit is inclusive of all costs and expenses up to £5,000,000.</li> </ul>



	Comp	TPFT	Features & Benefits	Exclusions & Limitations
<i>Glass/ windscreen cover</i>	✓	✗	<ul style="list-style-type: none"> <li>Cover for repair or replacement of damaged glass in your windscreen, windows or sunroof</li> </ul>	<ul style="list-style-type: none"> <li>An excess applies if the glass is replaced.</li> <li>If you choose not to use our approved glass repairer, cover may be limited and you may be asked to pay an increased excess. Please refer to any endorsements in your Schedule.</li> </ul>
<i>Driving other cars</i>	✓	✓	<ul style="list-style-type: none"> <li>Only applies if shown on your Certificate of Motor Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Cover will not apply if you are the owner of the car or it is hired to you under a hire purchase agreement. The cover will only apply if the car is registered and kept in the UK.</li> </ul>
<i>Personal belongings</i>	✓	✗	<ul style="list-style-type: none"> <li>Cover of up to £100 for loss or damage to certain personal belongings whilst they are in your car</li> </ul>	<ul style="list-style-type: none"> <li>Theft or attempted theft of belongings is excluded if your car has been left unlocked, left with the keys in or on it or with a window or roof open. Theft of belongings is excluded unless they are kept out of sight in a locked boot or other storage compartment. A list of excluded items is shown in your policy.</li> </ul>
<i>Personal accident</i>	✓	✗	<ul style="list-style-type: none"> <li>Death and injury benefits of up to £5000 for you, your spouse or civil partner and £2500 death benefit for any other passenger, if the incident is a result of a road accident whilst travelling in any car</li> </ul>	<ul style="list-style-type: none"> <li>Applies only to death, permanent loss of limbs or complete and irrecoverable loss of eyesight in one or both eyes.</li> <li>Does not apply if the injured person was not complying with the law regarding seat belts or was under the influence of alcohol or drugs</li> </ul>
<i>Foreign use</i>	✓	✓	<ul style="list-style-type: none"> <li>Your policy provides the minimum cover required by law for travel within countries that are members of the EU.</li> <li>Any other country which the Commission of the European Union approves as meeting the requirements of Article 7(2) of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No.72/166/EEC)</li> </ul>	<ul style="list-style-type: none"> <li>Loss of or damage to your car is excluded unless your policy has been extended to provide full cover</li> <li>Prior application for full policy cover must be made before the journey commences</li> <li>Maximum 90 days full cover outside of the UK in any one annual period of cover</li> </ul>



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<i>Courtesy car</i>			<ul style="list-style-type: none"> <li>If the claim is covered by the policy and your car is repairable, a courtesy car will be provided by the Insurer's approved repairer for the duration of the repairs</li> </ul>	<ul style="list-style-type: none"> <li>The courtesy car can only be provided subject to availability and is NOT available in respect of total loss claims or where your car is stolen and unrecovered or for accidents occurring outside the United Kingdom.</li> </ul>



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