

# Motor Insurance

## Insurance Product Information Document



Company: Elmo Insurance

Product: Motor Insurance

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Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR 3000, Malta.

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

## What is this type of insurance?

This Motor Policy provides insurance cover for civil damages, claimant's costs and expenses that you are legally liable for.



### What is insured?

Listed below is a summary (refer to the policy for full terms) of the three levels of cover available:

#### Third Party Only Cover

- ✓ Your legal liability for death or bodily injury to other persons up to € 6,070,000
- ✓ Legal liability for damage to third party property up to a limit of € 1,220,000
- ✓ Other benefits: legal assistance and no excess

#### Third Party Fire & Theft Cover

Additional to the benefits mentioned above for Third Party Only Cover, this policy also covers:

- ✓ Accidental loss or damage to your own vehicle by fire and/or theft up to the agreed value or the market value.

#### Comprehensive Cover

Besides the benefits listed below, this policy offers the same benefits under the Third Party Only Cover and the Third Party Fire & Theft Cover.

- ✓ Accidental loss or damage to your own vehicle up to the agreed value or the market value
- ✓ Personal accident cover up to € 5,000
- ✓ A number of other addition limited benefits: windscreen damage, legal assistance, hiring of an alternative vehicle, medical expenses, road side assistance
- ✓ Cover extended free of charge to all EU countries for a maximum of 30 days.



### What is not insured?

- ✗ The driver's death or bodily injury due to a motor accident
- ✗ Loss or damage arising from theft or attempted theft whilst your vehicle is unlocked or the windows are open
- ✗ Loss or damage while your vehicle is being driven by or is in the charge of any person who is not described in the schedule
- ✗ Any injury or death to third parties resulting from an accident while the driver is under the influence of alcohol or drugs
- ✗ Loss or damage while your vehicle is being driven by a person who has been disqualified from driving or does not hold a driving licence or is prevented by law from holding a driving licence
- ✗ Loss resulting from depreciation, wear and tear, mechanical or electrical breakdown
- ✗ We shall not be liable to pay any claim in respect of the motor vehicle if you transfer the motor vehicle to others without informing us, irrespective of whether that transfer is validly made according to law or not.



### Are there any restrictions on cover?

- ! The amount of excess shown in the schedule
- ! Benefit limits as stated in the policy document
- ! Amounts exceeding market value and/or sums insured (as may be the case) as shown in your schedule.



### Where am I covered?

- ✓ Cover is provided within the Geographical Area as defined in the policy schedule.



## What are my obligations?

- Information disclosed on your proposal form and claim form must be truthful, to the best of your knowledge and belief, correct and complete. We must be advised of any material facts or changes to this information.
- You must take all reasonable precautions to make sure that the motor vehicle is safe and roadworthy.
- You must inform us as soon as possible of any accident, injury, loss or damage which may give rise to a claim under this policy.
- You must inform us if the vehicle belongs to anyone else or is sold or if it is being used regularly by another person.
- You must pay your premium.



## When and how do I pay?

You will need to pay in advance by cash, cheque, credit card or internet banking.



## When does the cover start and end?

The cover starts from the commencement date and will end on the expiry date as shown in the policy schedule, unless the policy is cancelled before.



## How do I cancel the contract?

You may cancel the contract by providing us with seven days' notice in writing and returning to us your Certificate of Motor Insurance. You will also need to provide us with evidence of another insurance policy covering your motor vehicle or evidence that your motor vehicle has been transferred (as the case may be). You may be entitled to a refund on short period basis of your premium provided that no claim had been lodged during the current period of insurance.