

Motorshield

Policy Summary

Motorshield is underwritten by Intact Insurance Isle of Man Limited. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select the cover that suits your needs, from:

- **Third Party Fire and Theft** – fire and theft cover for your vehicle and third party liability protection for injury or damage insured drivers may cause to others or their property.
- **Comprehensive** – loss or damage cover for your vehicle and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may also add further benefits to either of the above covers to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Standard Features

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>Cover for Driving Abroad</p> <p>Provides the minimum cover required by law throughout the year when using your vehicle abroad.</p>	<ul style="list-style-type: none"> • Only applies to those countries within the territorial limits of the policy. • Excludes loss or damage to your vehicle. 	3D	✓	✓
<p>Extended Cover for Driving Abroad</p> <p>Provides the same level of cover you have in the UK/ IOM for a limited period when using your vehicle abroad.</p>	<ul style="list-style-type: none"> • Only applies to those countries within the territorial limits of the policy. • You must tell us before you take your vehicle abroad. • Cover is for up to 60 days. 	3D	✓	✓

Table 1 Standard Features & Benefits (continued)

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>In-car Equipment Covers audio, telephone, satellite navigation systems and visual entertainment equipment.</p>	<ul style="list-style-type: none"> All in-car equipment, except for portable satellite navigation systems, must be permanently fitted in your vehicle. All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your vehicle. Limited to satellite navigation equipment designed primarily for use in your vehicle. Cover upto £750 per claim 	1A and 1B	✓	✓
<p>Courtesy Car</p>	While the vehicle is being repaired by one of our Recommended Repairers, following an insured incident.	What you should do if there is an accident or a theft	✓	✓
<p>Windscreen Cover</p>	For both Glass Repair and Replacement you may have to pay the first amount of any claim shown in your policy booklet.	1A	✓	×
<p>Immediate Repair Authorisation and Lifetime Guarantee on all Repairs</p>	Available only if the vehicle is repaired by one of our Recommended Repairers.	What you should do if there is an accident or a theft	✓	✓
<p>Personal Accident Cover Provides a lump sum up to the limit shown on your schedule if you were killed or fatally injured in your vehicle or getting into or out of your vehicle.</p>	Cover will not apply while driving under the influence of drugs or alcohol.	3C	✓	×

Table 2 Optional Benefits

You may choose to include the following benefits in your policy

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>No Claims Discount Protection We will not reduce your No Claim Discount unless more than two claims happen over five consecutive periods of insurance.</p>	<ul style="list-style-type: none"> You must have at least 4 years No Claim Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years. Ceases if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled. 	8	Optional	×
<p>Lawcare Provides up to £50,000 legal expenses to assist with the recovery of any uninsured losses as a result of a vehicle accident.</p>	Any claim where there is not a reasonable chance of success.	9	Optional	Optional
<p>Additional Cover for Driving Abroad Provides cover beyond 60 days.</p>	Cover can be arranged beyond 60days in any policy year upon referral.	3D	✓	✓

Table 3 General Exclusions and Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

Cover	What is Not Covered	Policy Section
Loss or Damage to your vehicle	<ul style="list-style-type: none"> Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. You must also protect the vehicle against loss or damage and it must be locked and the key(s) removed from its vicinity if no one is in it. Any loss or damage as a result of a public authority legally removing, keeping or destroying your vehicle. 	1, 2 and 3
Use of the vehicle	Cover will not apply if the vehicle is being used for a purpose or is being driven by a person not covered by the policy.	1, 2 and 3
Excesses and Limits	Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule or policy booklet.	1, 2 and 3

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the day you receive the policy documentation.

You may cancel this policy by returning the Certificate of Motor Insurance to us and by giving us notice in writing or by calling us on **01624 645900**. On receipt of your notice and the return of your Certificate of Motor Insurance, we will refund any premiums already paid, except when you have already made a claim under your policy.

Making a Claim

Should you wish to claim under your Motorshield policy you should call the Claims Team on **01624 645 900** as soon as possible. You must give us any information or help that we reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Our Complaints Procedure

We aim to give customers a high standard of service at all times.

If you are unhappy with the service provided for any reason or have cause for complaint, you should initially raise your concerns with the Intact Insurance Isle of Man Limited Personal Lines Team.

They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact the Managing Director at

Intact Insurance Isle of Man Limited
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Isle of Man Financial Service Ombudsman.

E-Mail: ombudsman@iomoft.gov.im
Telephone Number: 01624 686500

If you make a complaint, your right to legal action against us is not affected.

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax (where applicable).

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit/debit card or by cheque. Monthly instalments can only be paid by direct debit. Please ask for further details at the time of payment.

Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For other payments by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

We may cancel this policy by giving you at least 7 days notice in writing to your last known address. If we cancel the policy we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

Financial or Trade Sanctions

Intact Insurance Isle of Man Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Who regulates us?

Intact Insurance Isle of Man Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.