Motor Insurance (Gibraltar)

Insurance Product Information Document

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) and in the UK by the Financial Conduct Authority (FCA).

Product: Motor Insurance

This document is a summary of what this type of insurance does and does not cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Motor insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (which are identified below) depending on the level of cover you have chosen and shown in your Schedule.

What is insured?

Up to the sum insured as shown in the schedule of benefits for:

Third Party Only

√ Your legal liability for when you are found to be legally responsible for damage or personal injury to a third party or their property covered up to the limits shown on your Schedule.
√ Third party liability for damage caused to another vehicle.
√ Foreign Use.
√ Injury to Policyholder.
√ Optional Benefits such as protected no claims bonus, restricted driver discount and motor legal protection.

Windscreen and window damage (restrictions apply)

We will repair or where necessary replace:
√ the broken glass of Your windscreen or window;
√ trims and any scratching to the body work caused by broken glass.

Fully Comprehensive

As above and including:
√ Accidental Damage
√ Extra Benefits:
- √ Injury to the Policy Holder - Accidental bodily injury (Up to a maximum of £2,000 for irrecoverable loss of sight in one or both eyes and loss of limb).
- √ Medical Expenses (Policy holder or any other occupant up to a maximum of £15,000 any one accident).
- √ Uninsured Driver Cover.
- √ Windscreen and Window Damage.
- √ New replacement vehicle.
- √ Child Car Seat Replacement.
- √ Replacement locks.

√ Optional Benefits such as protected no claims bonus, restricted driver discount and motor legal protection.

What is not insured?

The Insurer will not pay any claim that relates to:

✗ Any accident, injury, loss or damage if Your Vehicle is taken outside of the Territorial Limits for more than 90 days in total within the Period of Insurance.
✗ Any accident, injury, loss or damage caused by theft or attempted theft if the keys or other devices that unlock your vehicle are left in or on your vehicle unattended or if your vehicle has been left unattended and not securely locked this includes any window, roof opening, removable roof panel or hood being left open or unlocked).
✗ Loss of use, reduction in value, wear and tear or mechanical, electrical or computer breakdowns, failures or breakages.
✗ All costs associated with transportation of your vehicle outside of Spain, Gibraltar or Portugal for repair.
✗ Any accident, injury, loss or damage while the vehicle is being driven by or in charge of any person not entitled to drive in accordance with your schedule.
✗ Any accident, injury, loss or damage resulting from theft or unauthorised use by any person normally resident in the same household as the Policy Holder, or any spouse, partner or child of the Policy Holder/Insured.
✗ Any accident, injury, loss or damage caused when any authorised driver is under the influence of alcohol or drugs toxic substances or narcotics.
✗ Loss or damage, cost and expense of any nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequent to the loss.
✗ Damage to tyres by braking, punctures, cuts or bursts.
✗ Loss or damage to your vehicle being caused by it being driven after an accident.
✗ Loss or damage to your vehicle, if your vehicle has been fitted with a dual-fuel system such as petrol/diesel and CNG/LPG unless you have previously declared this to us on your proposal form and a certified Certificate of Installation or your vehicle was bought as manufactured/supplied dual-fuel car.
✗ Any accident, injury, loss or damage caused intentionally whilst driving without a licence.
✗ Any accident, injury, loss or damage caused while the car is rented or used to transport people for payment.
✗ Motor Insurance Cyber Exclusion.

Are there any restrictions on cover?

! Endorsements may apply to your policy.
! Any Excess applicable.
! Limitations to vehicle use, cover is provided for Social Domestic and Pleasure and in connection with the business or profession of the Policyholder. Excluding use for hire or reward, racing trials or track days for any other purpose in connection with the motor trade.
! The vehicle must be permanently based in the Iberian Peninsula.
! Cover is limited to driving the vehicle noted on the Schedule, there is no extension for driving other vehicles under this insurance.
! We will not repair or replace sunroofs or any other glass forming part of your vehicle.
! Glass Cover is only provided on Comprehensive Cover only for vehicles up to age of 15 years old – unless stated on your Schedule.

Where am I covered?

You are only covered in the territories shown in your policy schedule.

What are my obligations?

– You must protect your vehicle from loss or damage.
– You must make sure your vehicle is roadworthy at all times.
– You must provide us with honest, accurate and complete information.
– You must advise us immediately:
  - If you sell your vehicle, change your name or address.
  - If you or any other driver of the vehicle has been involved in an accident or incident.
  - If you or any other driver of the vehicle have been disqualified from driving or had your/their licence revoked.
– You must advise us at the renewal of your policy:
  - If you any driver of the vehicle have received any motoring convictions or fixed penalties during the year or have any prosecutions pending.
  - If you or any driver of the vehicle have had any other accidents, thefts or losses regardless of fault excluding claims under this policy.
  - Any other factors that you feel we should be aware of that may affect your ability to drive.
– You must advise us of any modifications to your vehicle this includes but is not limited to signwriting or specialist paintwork, tow bars, alloy wheels, fuel conversions or anything that has altered the performance and/or appearance of the vehicle since manufacture.
– In the event of a claim you must allow us to inspect your vehicle at any reasonable time.
– You are obliged to pay the excess for each claim, which is shown in the schedule.

When and how do I pay?

You can pay your premium as a one-off annual payment or by three (3) monthly instalments.
Payment can be made by bank transfer or debit/credit card.
In person at one of our offices by cash, card or cheque.

When does the cover start and end?

This contract will start and end on the date shown on your insurance policy schedule.

How do I cancel the contract?

You may cancel this insurance at any time by returning your original Certificate of Insurance and Receipt to us for a full refund of premium, providing you have not made a claim, within 14 days of the inception date stated on your Schedule or the date you receive your policy documents, whichever is later.
If you cancel your policy outside of the 14 days cooling off period, and provided no claim has occurred, you will be entitled to a refund of premium paid (net of taxes and other charges) subject to a deduction for the amount of time you have been covered.
We may terminate your insurance at any time for a valid reason by sending you 30 days written notice.