Pothole Insurance

Insurance Product Information Document

Newline Insurance Company Ltd

This policy is insured by Newline Insurance Company Ltd who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under Firm Reference No. 435028.

This insurance is administered on behalf of the insurer by Bettersafe.com, a trading style of Commercial and General Limited, who is authorised and regulated by the Financial Conduct Authority under Firm Reference No. 300001.

This document provides a summary of the key information relating to this Pothole Insurance Policy. The full terms, conditions, limitations, and exclusions of your insurance can be found in the policy wording and the policy schedule. Other pre-contractual information is also available from Bettersafe.com who can be contacted at enquiries@bettersafe.com or by telephoning 020 3740 4431.

What is this type of insurance?

Potholes on public roads can cause damage to tyres, wheels, suspension, wheel alignment, bodywork, paintwork and headlights. This insurance is designed to reimburse you for the cost of repairing damage to your insured vehicle caused by hitting a pothole on a public highway, subject to the policy terms, conditions and limits.

This is a reimbursement policy. You must first pay for the repairs and then submit a claim with supporting evidence.

What is Insured?

✓ Damage to your insured motor vehicle caused by hitting a pothole on a public highway during the period of insurance, covering the reimbursement of repair costs for:

- ✓ **Tyres**
  - Up to £200 per tyre
  - Maximum £600 during any period of insurance
- ✓ **Wheels**
  - Up to £250 per wheel
  - Maximum £500 during any period of insurance
- ✓ **Wheel alignment and balancing**
  - Up to £150 during any period of insurance
- ✓ **Suspension**
  - Up to £500 during any period of insurance
- ✓ **Bodywork, paintwork and headlights**
  - Up to £250 during any period of insurance
- ✓ **Maximum aggregate benefit:**
  - Up to £2,000 during any period of insurance

What is not Insured?

- ✗ The first £XX in each and every claim (the excess)
- ✗ Damage occurring or known about before the start date of cover or after the end date of cover
- ✗ Failure to provide sufficient evidence of claim
- ✗ The policy excess shown on your Policy Schedule
- ✗ Damage occurring while driving off-road, outside the UK, Channel Islands or Isle of Man or driving recklessly or negligently
- ✗ General wear and tear, lack of maintenance or pre-existing damage
- ✗ Vehicle recovery, towing or other associated costs
- ✗ Betterment or upgrades beyond the cost of equivalent replacement parts
- ✗ Claims involving vehicles used for hire and reward, taxi or private hire use, motor racing, speed testing or competitions, motor trade
- ✗ Claims already paid by your motor insurer, local authority or any other third party.

Are there any restrictions on cover?

- ! You must be the owner or lessee of the insured vehicle
- ! You must maintain a valid motor insurance policy covering the vehicle throughout the period of insurance
- ! You must hold a full UK, Channel Islands, Isle of Man or internationally recognised driving licence
- ! You must be a permanent resident of the UK, Channel Islands or Isle of Man

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! You must provide reasonable evidence of the incident and repairs, including repair invoices and evidence sufficient to identify the pothole

Where am I covered?

This insurance covers you in the United Kingdom, the Channel Islands, or the Isle of Man.

What are my obligations?

Your obligations include, but are not limited to:

- Taking reasonable care to provide accurate and complete information when applying for cover
- Maintaining a valid motor insurance policy on the insured vehicle
- Paying for repairs before making a claim
- Reporting claims as soon as reasonably possible and within 30 days of the incident.
- Providing all supporting documentation requested, including:
  - Repair invoices and receipts
  - Photographs where available
  - Driving licence
  - Motor insurance documentation
  - Evidence of the pothole and incident.
- Complying with all policy terms and claims conditions

When and how do I pay?

You will need to pay for your insurance at the time of purchase of your policy. Payment is accepted via credit/debit card.

When does the cover start and end?

The cover under this policy lasts for one year, the dates of cover are specified on your policy schedule. Unless you tell us otherwise, your policy will be automatically renewed each year for another 12 months.

How do I cancel the contract?

- If this cover does not meet your needs, please contact Bettersafe.com by telephone on 020 3740 4431 or by email at enquiires@betetrsafe.com.
- You may cancel your policy inside the cooling-off period (within 14-days of purchasing your policy) and receive a full refund of your premium as long as you have not made a claim and do not intend to make a claim.
- If you want to cancel your policy after the 14-day cooling-off period, you will receive a proportionate refund based on the amount of time left before the expiry of your policy. You will also be charged a £5 administration fee. No refund will be given if you have made a claim in the current period of insurance.