

Misfuelling Insurance

Insurance Product Information Document

Company: Policy Excess Insure Ltd

Product: Misfuelling Cover Insurance

Policy Excess Insure Ltd trading as Nova Direct (Financial Services Register No 836031). Policy Excess Insure Ltd is a company registered in England and Wales with company number 10706852, and registered address 3 Redwing Court Business Centre, Ashton Road, Romford, Essex, RM3 8QQ

This document provides a summary of the key information relating to this Misfuelling Insurance Policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

Misfuelling Assistance is an insurance that is intended to cover your vehicle in the event of putting the incorrect fuel in your vehicle



What is insured?

- ✓ Misfuelling both on the forecourt on-site and once the vehicle has been driven away from the forecourt.
- ✓ Draining and flushing the fuel tank on site using a specialist roadside vehicle.
- ✓ Replenishing the fuel tank with 20 litres of the correct fuel



What is not insured?

- ✗ Claims exceeding the indemnity limit.
- ✗ Claims for vehicles not identified to us.
- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum
- ✗ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling
- ✗ General wear and tear or neglect of the vehicle
- ✗ Claims not notified to the us within 6 hours of the incident



Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate and valid road fund licence where applicable
- ! Vehicles in excess of 3.5 tonnes or used for any commercial purposes
- ! This policy will not apply if you are already covered underneath another form of insurance policy.



Where am I covered?

- ✓ Cover is provided in United Kingdom; England, Scotland, Wales and Northern Ireland
- ✓ If purchased alongside Gold, Gold XS or Short Term European Breakdown Cover, cover is extended to Europe.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- In the event of a claim, a liability stance must be provided to PEX Insure
- In the event of a claim, you may be required to provide us with supporting documentary evidence of your claim



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Payment can be made by bank transfer, direct debit or debit/ credit card.



When does the cover start and end?

- The policy is for a period of one year and cover begins and ends as detailed within your Policy Schedule and Certificate
- The policy is renewable each year



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy. Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund your premium unless we have made a payment under the policy where upon no refund will be given.
- After 14 days we will not refund your premium if you chose to cancel your policy
- There is a charge totaling £9.98, combined, to cancel your insurance policy. This is an administration charge and is not cancellation fee. The charge is payable regardless of time on cover. There is no charge to opt out of auto renewal.