

ŠKODA Ensurance

Insurance Product Information Document

Company: Volkswagen Financial Services (UK) Limited

Product: ŠKODA Ensurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a confirmation of cover showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

If your ŠKODA is damaged in an accident, it will be repaired in a ŠKODA approved repairer, by ŠKODA trained technicians who will only use genuine ŠKODA parts and paints, and if this costs anymore we'll pay.

We will also provide you with legal expenses cover to pay the legal costs and expenses of any legal proceedings to recover uninsured losses caused as a result of any road accident which results in: – loss or damage to your vehicle, loss or damage to any personal property owned by you whilst the property is in/or attached to your vehicle, death or injury to you whilst getting into or out of the vehicle.



What is insured?

- ✓ Should your insurer not agree to pay the cost of a ŠKODA Approved Repairer we will pay up to £2,500 of the difference between the cost of the ŠKODA Approved Repair and the amount that your insurer would be happy to pay.
- ✓ Up to £50,000 of Legal expenses cover for any claims arising out of a road traffic accident.



What is not insured?

- ✗ We will not provide cover if you do not have a comprehensive motor insurance policy in force at the time of the damage or loss to your vehicle. Your motor insurance policy must provide cover for the damage or loss that has occurred.
- ✗ We will not pay the legal costs and expenses of legal proceedings to recover your uninsured losses or costs if we consider that you will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.
- ✗ We will not cover any claim where we are not informed about the incident first and as soon as reasonably possible after the date of loss.
- ✗ The policy does not cover any excess you may have to pay towards any claim made on your motor insurance policy.



Are there any restrictions on cover?

- ! We will not cover any claim where we are not informed about the incident first and as soon as reasonably possible after the date of loss.
- ! The ŠKODA Ensurance cover must be activated prior to an incident occurring.



Where am I covered?

- ✓ Cover is offered for your vehicle within United Kingdom (England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man).



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your cover has been provided free of charge, no payment is due.



When does the cover start and end?

Your cover will start and end on the dates stated in your confirmation of cover document.



How do I cancel the contract?

You may cancel your Insurance policy at any time. This policy was provided to you free of charge so if you do choose to cancel your policy you will not be entitled to any premium refund.

To cancel your policy please contact us at:

Name: ŠKODA Insurance

Address: PO Box 869, Warrington, WA4 6LD

Tel: 0333 043 3782

Email: customerservices@skoda-ensurance.co.uk

Your Insurer

This insurance is arranged by Volkswagen Financial Services (UK) Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Volkswagen Financial Services (UK) Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101.

You can check our details on the Financial Services Register <https://register.fca.org.uk/>

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Making a claim

Report a claim by calling: 0333 043 3782.

Our telephone lines are open 24 hours a day, seven days a week.

You can also report an incident online at insurewithskoda.co.uk/claims

Or you can use our ŠKODA Insurance app to notify us of your claim.