

# Motor Insurance

## Insurance Product Information Document

Citadel Insurance p.l.c. is an insurance undertaking registered in Malta and regulated by the MFSA.

Company: Citadel Insurance p.l.c.

Product: Motor Policy



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusion, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A sample policy document is available on request.

### What is this type of insurance?

This insurance provides the compulsory third party liability cover you need to drive a car on a road. It also offers additional benefits depending on the level of cover you choose.



#### What is insured?

##### Third Party Only (Liability to Others)

- ✓ **Compensation to third parties** up to amounts prescribed by law for: death, bodily injury, and property damage arising out of the use of your car within Malta, any EU member state, Iceland, Liechtenstein, Norway and Switzerland.

##### Third Party Fire & Theft

The above benefits, plus cover for:

- ✓ **Loss of or damage to your car**, including spare parts and accessories, entertainment equipment, and loss of your car's ignition key/s or central lock transmitter, caused by:
  - fire, self-ignition, lightning or explosion
  - theft or attempted theft
- ✓ **New car replacement** – If within one year from the date of purchase or first registration (whichever is earlier) of your car as new, it is stolen and not recovered or extensively damaged following fire, self-ignition, lightning or explosion, we will replace it with a new one of the same make, model and specification or pay the equivalent sum of a new car of the same make and model
- ✓ **Legal costs and expenses** with respect to the institution or continuation of legal proceedings taking place in Malta to recover uninsured losses or damages arising from an accident in Malta

##### Comprehensive

All of the above benefits, plus cover for:

- ✓ **Accidental loss of or damage to your car**, including windscreen damage
- ✓ **New car replacement** – applicable also to accidental loss of or damage to your car
- ✓ **Cost of use of alternative car** following damage,



#### What is not insured?

##### Exclusions applicable to all levels of cover

- ✗ Any liability, loss or damage caused while your car is being used for purposes not described in your policy schedule or is being driven by somebody who:
  - is not permitted to drive; and/or
  - does not have a correct and valid driving licence; and/or
  - is under the influence of drugs or alcohol.
- ✗ Any liability, loss or damage arising from your car being used:
  - for the transportation of explosives, flammable liquids, chemicals, fuels or gases, in any form; for racing, rallies, trials, speed testing or motor trade;
  - outside of the geographical area
- ✗ Any liability, loss or damage arising from your car being driven within restricted airside areas at airports
- ✗ Any liability, loss or damage arising from any kind of pollution or contamination caused by your car or anything carried therein
- ✗ Any liability, loss or damage where your car is modified unless modification is accepted by us in writing
- ✗ Any loss, damage, cost or expense of whatsoever nature resulting from or in connection with any act of terrorism and/or nuclear terrorism
- ✗ Any liability which you have accepted solely by an agreement
- ✗ Claims arising from fraud or misrepresentation

##### Additional exclusions applicable to Comprehensive and Third Party Fire and Theft cover

- ✗ Any consequential loss, loss of value, depreciation, wear and tear, mechanical,

- fire or theft to your car
- ✓ **Personal accident benefit** for you or your family normally residing with you following an accident involving your car
- ✓ **Loss of or damage to your personal belongings** carried in or on your car following:
  - fire, lightning or explosion
  - theft or attempted theft
  - an accident involving your car

**Optional Additional Covers (Comprehensive and Third Party Fire and Theft) subject to payment of additional premium**

- **Foreign Use (EU/EEA)** – loss of or damage to *your car* whilst being used within an EU member state, Iceland, Liechtenstein, Norway and Switzerland.
- **Foreign Use (Non-EU/EEA)** – loss of or damage to your car and liability to third parties, whilst your car is being used outside of the EU/EEA (excluding US and Canada)
- **Protected No Claims Discount** (available to authorised drivers aged 25 years or over)
- Increased limits for **use of alternative car**
- Loss or damage arising from **earthquake**

- electrical or electronic breakdown or failure
- ✗ Loss or damage caused by theft or attempted theft if your car is left unlocked or unattended with key in the ignition of car



### Are there any restrictions on cover?

- ! Amounts payable as specified in the policy
- ! Limits apply for cost of use of alternative car
- ! You are responsible for paying any applicable excess in the event of a claim
- ! We will not pay more than the market value of the car at time of the accident
- ! New car replacement is available only when repairs will cost more than 60% of the manufacturer's price list



### Where am I covered?

- ✓ Malta and all other EU member states, Iceland, Liechtenstein, Norway and Switzerland. However, own damage cover applies only for a limited period when overseas



### What are my obligations?

- Provide us with honest, accurate and complete information at all times
- Tell us if your information is wrong or changes
- Act as if uninsured and take all reasonable precautions to prevent loss or damage
- Maintain your car in a roadworthy condition and abide by all relevant regulations
- Tell us about any event which might lead to a claim as soon as reasonably possible. In the event of a claim, you must notify us immediately; submit a claim in writing; provide all supporting documentation; not admit any liability without our written consent and pass all correspondence from third parties immediately to us



### When and how do I pay?

Premium is payable in full on purchase of cover and on renewal. Payment may be effected by cash, cheque, debit/credit card or through internet banking



### When does the cover start and end?

Your cover will start and end on the respective date and time specified in the policy schedule



### How do I cancel the contract?

You may cancel the policy at any time by notifying us and by providing us with the original Certificate of Motor Insurance; documentary evidence that your car has been transferred, scrapped or garaged; or documentary evidence that your car is insured with another insurer