

Motor Insurance

Insurance Product Information Document

JURNY

Company: JURNY

Product: Pay As You Go Car Insurance

JURNY is a trading name of My Policy Limited which offers general insurance policies from a limited number of insurers. My Policy Limited is registered in England & Wales No 3019463 and is authorised and regulated by the Financial Conduct Authority (No 307350). Registered office: Prospect House, Prospect Road, Halesowen, West Midlands, B62 8DU.

Please refer to your Policy Schedule to see who your insurer is.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

Car insurance is designed to provide cover against damage to your vehicle or damage caused by your vehicle.



What is insured?

Comprehensive, Includes Third Party Cover

- ✓ Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged.
- ✓ Courtesy car offered where a recommended repairer has been used.
- ✓ Windscreen and window damage.
- ✓ Personal Accident up to £15,000 if you or another adult in your car suffers death.
- ✓ Personal Accident up to £10,000 if you or another adult in your car suffers permanent loss of sight, or loss of or permanent loss of use of one or more limbs.
- ✓ Medical Expenses up to £200 for each person injured as a result of an accident involving your car.
- ✓ Personal belongings up to £300 for loss of or damage to any personal effects.
- ✓ Child seat replacement cover up to £300 in the event of an accident.
- ✓ Your legal responsibility for, death of or injury to other persons unlimited.
- ✓ Your legal responsibility for damage to any other person's property up to £20,000,000 plus £5,000,000 legal costs.



What is not insured?

- ✗ Loss or failure caused by any mechanical, electrical computer failure or breakdown.
- ✗ General wear and tear including to your tyres and brakes.
- ✗ Theft or attempted theft if the car has been left unlocked or with the keys or keyless entry system left in or on the car.
- ✗ Loss or theft of your car by deception.
- ✗ Damage which is caused while driving without a licence or outside of the terms of the licence.
- ✗ While driving under the influence of drugs or alcohol.
- ✗ Cover for drainage and flushing the fuel tank on site and engine damage following miss fuelling.
- ✗ Any person who is not named on your certificate of motor insurance.
- ✗ loss, damage or liability if your vehicle is found to be in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate (when needed).
- ✗ The first part of any claim –which you may be asked to pay is known as the “Excess”. The amount will be shown on your policy schedule.



Are there any restrictions on cover?

- ! You will need to pay the first part of each claim, known as the excess.
- ! The vehicle must be in a roadworthy condition, have a valid MOT certificate where required and must be taxed.
- ! The vehicle must be locked when left unattended.
- ! Courtesy cars are not guaranteed and are subject to availability.
- ! A Telematics device must be fitted to your vehicle within seven days of the start of your policy.



Where am I covered?

- ✓ Full policy cover is provided within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and Isle of Man.
- ✓ This policy doesn't automatically cover you to drive abroad, so you must ask us before you leave. This is because we can't rely on your telematics device outside the UK. If you don't tell us before you go, we won't cover you for any more than we have to by law.



What are my obligations?

- You must provide accurate complete information when completing your quotation
- You must pay the premium on time
- You must tell us if your circumstances change during the period of cover
- You must inform us of any damage to the vehicle that occurs
- You must inform the police if any person is injured in a collision
- If you have to make a claim, you must provide us with all relevant information about the claim



When and how do I pay?

When you take out a policy, we'll charge you a £100 set-up fee. You'll get this back after you've had the policy for six months.

You'll then be charged a monthly fee for your policy – as well as an extra premium per mile when you drive.

You'll also have a pre-paid account for your extra mileage charge. We'll take a minimum of £25 to pay into this account when you set up the policy. It will then be automatically topped up every time the balance falls below £10 – although you can choose to top up manually if you prefer.



When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later.



How do I cancel the contract?

- If you cancel within 14 days of the policy start date and the telematics device has already been posted or fitted, we'll keep the £100 set-up fee. Although we will give back your monthly fee for the first month.
- If you cancel after 14 days from the policy start date – but still within the 6 months – we'll keep the £100 set-up fee. We'll also keep all the monthly fees you've paid up to that point.
- If you cancel after 6 months from the policy start date we'll charge you a £25 cancellation fee. We'll also keep all the monthly fees you've paid up to that point.

If a claim has been made against your policy, you will not receive a refund.

A full explanation can be found in your policy booklet under the General Conditions applicable to all sections of this policy section.

To cancel, visit your JURNY dashboard.