

Motor Insurance Cover

By Miles.

Insurance Product Information Document

Company: By Miles Ltd

Product: Comprehensive Motor Insurance

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This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we provide to you.

What is this type of insurance?

This is a pay-by-mile motor insurance policy. It provides you with comprehensive cover and satisfies the compulsory insurance requirements of the Road Traffic Act.



What is insured?

- ✓ **Damage caused to your vehicle** - if loss or damage is caused by an accident, vandalism, fire, lightning, explosion, theft, or attempted theft.
- ✓ **Injury to others & damage to their property** - if someone else is injured, killed, or their property is damaged due to an accident in your car.
- ✓ **Uninsured drivers** - if the accident isn't your fault, your No Claims Discount won't be affected and you'll be refunded for any excess you've paid.
- ✓ **Legal costs** - if you have an accident that's your fault, you'll be covered for reasonable legal costs up to £5,000,000 for a single event.
- ✓ **Glass damage** - repair or replacement from one of our approved repairers.
- ✓ **Misfuelling** - if damage is caused by accidentally filling your tank with the wrong fuel.
- ✓ **Locks and keys** - replacement locks & keys if originals are lost.
- ✓ **Personal belongings** - if there is loss or damage caused by an accident, fire, or theft up to £500.
- ✓ **Child car seats** - if there is theft, fire damage or an accident.
- ✓ **Emergency treatment** - if anyone receives treatment from the emergency services after an incident in your car.
- ✓ **Medical expenses** - up to £250 for each passenger towards medical expenses resulting from an accident in your car.
- ✓ **Personal accident benefits** - up to £7,500 per period of insurance, for certain serious injuries or death that occur while travelling in or getting in/out of your car.



What is not insured?

Main exclusions only

- ✗ **Vehicle misuse** - loss or damage caused while your vehicle is being used for purposes not described on your Certificate of Motor Insurance.
- ✗ **Driver misuse** - loss or damage caused while your vehicle is being driven by anyone over the blood alcohol limit, unfit to drive due to drugs, or not listed as a driver on your Policy Schedule.
- ✗ **War and terrorism** - loss or damage arising from war, terrorism, riot, or civic unrest.
- ✗ **Cyber** - any claim for computer failure, loss of data or cyber attack.
- ✗ **Public authorities** - loss or damage caused by any government, public or local authority legally removing or destroying your car.
- ✗ **Wear and tear** - components on your vehicle that wear out over time or suffer a mechanical failure, unless caused by an accident.
- ✗ **Unattended keys** - loss or damage when your car key/key fob has been left unattended on/inside your car and/or your car is left with its engine running.



Are there any restrictions on cover?

Main exclusions only

- ! **Auto drive, Summon or Autopark** - you are not covered for incidents caused by using remote control features of your car (such as 'Summon' or 'Autopark') where you or a named driver are not behind the steering wheel.
- ! **Unactivated policy excess** - your excess will be increased by £500 while your policy is not activated.
- ! **General excesses** - other than injury to others, an excess will apply to most claims listed in the 'What is insured?' section.
- ! **Injury to others and damage to their property** - maximum of £20,000,000 for property.



Are there any restrictions on cover? *Continued...*

- ! **Manufacturer's list prices** - amounts above the manufacturer's current UK list price for any given part won't be covered.
- ! **Legal cover** - any legal expenses cover is provided at the insurer's discretion, with prior written consent.
- ! **Personal belongings** - items not inside your securely locked car, work equipment, money, cards, or property insured under any other policy aren't covered.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ Comprehensive cover in all EU countries, (as well as any other countries listed in your Policy Handbook), for up to 90 days in any one 12-month period. After that, you get the minimum compulsory insurance required by EU law. You'll only get the minimum compulsory insurance cover when driving in Serbia, Montenegro as well as Bosnia and Herzegovina.



What are my obligations?

- **Activating your policy** - you must activate your policy within 48 hours (for Connected Cars) or 7 days (if we send you a Miles Tracker) of purchase, to avoid extra charges or cancellation.
- **Email and phone number** - you must keep us up to date with your email and phone number and add us to your trusted list of email senders, contacts or address book.
- **Information**
 - You must provide accurate and complete information.
 - You must tell us of any changes relating to your policy as soon as possible, including car or reg. number, modifications, address, job, employment, claims.
- **Payment details** - you must keep your payment details up to date.
- **Caring for your car**
 - You must lock all doors and windows when leaving the car unattended. Possessions should be locked out of sight.
 - You must ensure your alarm and immobiliser are working.
 - You must keep your car roadworthy, with a valid MOT certificate.
- **Making a claim**
 - After an accident, you should take full details of anyone involved, including any witnesses, and pass them on to us immediately.
 - In the event of theft, tell the police, get a crime reference number, and pass this onto us (ideally within 24 hours).



When and how do I pay?

- You pay a fixed fee to cover your car while parked. This can be paid upfront, or split into monthly payments.
- You also pay a per-mile rate for the miles you drive. You can pay for your miles monthly or estimate your annual mileage and pay upfront. We'll refund any miles you've paid for but not used at the end of the policy. You can pay for more miles at any time.
- Any upfront fees can be paid by credit/debit card online. We automatically take any monthly payments due from the same card.



When does the cover start and end?

- Cover starts from your chosen start date and ends 12 months later.



How do I cancel the contract?

- You can cancel your insurance policy within 14 days of purchasing it or renewing in line with your statutory rights.
- You can cancel your policy by emailing us or via our app. Cancellation can't be backdated.
- You'll get a pro-rata refund of any fixed premiums for any months you haven't used, as long as you or anyone else named on your policy hasn't claimed or are trying to claim during the current insurance period. We'll deduct the cancellation fee shown in your Policy Schedule from your refund.
- If you use one, you'll need to return your Miles Tracker to us within 21 days, or we'll charge you the amount shown in your Policy Schedule.
- For complaints, email complaints@bymiles.co.uk. You'll find more details in your Policy Handbook.