

Yoyo Insurance

Insurance Product Information Document

Company: Cogent Insurance Services Limited, registered in England and Wales number 08996001, authorised and regulated by the Financial Conduct Authority (no. 762246)

Product: Car Insurance

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?

This product meets the demands and needs of those who wish to ensure that any damage to their car is covered in the event of an accident, fire or theft. You're also covered for claims made against you by other people for injury or damage to their property.



What is Insured?

- ✓ Cover for claims from other people for injury, or damage to their car or property
- ✓ Cover if your car is stolen, damaged by fire or accidentally damaged up to the market value of your car
- ✓ Cover for windscreen repair and replacements
- ✓ Personal Belongings up to £100
- ✓ Personal Accident cover up to £10,000
- ✓ Medical expenses up to £250 per occupant
- ✓ Unlimited cover for manufacture fitted in-car audio
- ✓ Up to £100,000 for Motor Legal expenses cover



What is not Insured?

- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Incorrectly maintaining or misfuelling your car
- ✗ Vehicle breakdown (unless purchased as an option)
- ✗ Cover if your car is being used by someone who's not insured on the policy, or by someone who's disqualified from driving.
- ✗ If your car is left unlocked, left with keys/key fob in or on your car, left with engine running or left with window or roof open we will not pay any claim
- ✗ Cover if your car is being used for any other purpose than what is stated on your policy documents
- ✗ Cover if your car is deliberately damaged by anyone insured on your policy
- ✗ Any loss, damage or liability if the vehicle is being driven by anyone who is declared unfit through drink or drugs or fails to provide a specimen when required to do so.



Are there any restrictions on cover?

- ! Driving other cars – We do not extend cover to drive any other vehicle, except those explicitly stated in your certificate of motor insurance
- ! An excess maybe payable and amounts can differ by claim type and who is driving and your promptness in reporting the incident.
- ! Yoyo Amigo must be fitted within 14 days
- ! Poor driving behaviour may result in your policy being cancelled



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.
- ✓ The minimum cover by law needed to use your car in any country which is a member of the European Union: and any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Insurance Civil Liabilities arising from using motor vehicles (number 72/166/CEE)



What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are any changes to the information provided
- In the event of a claim you must inform us immediately and you must give us any information and help we need.



When and how do I pay?

You can either pay annually by Credit or Debit card, or subject to status by monthly direct debit instalments. An instalment charge maybe payable.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later, please refer to your insurance schedule for the specific dates



How do I cancel the contract?

You can cancel this policy at any time by telling us either over the phone or in writing. We will cancel your policy either from the date you contact us, or from any later date you ask us to. The policy cannot be cancelled from an earlier date. Cancelling the direct debit instruction does not mean you have cancelled the policy. The refunds and/or fees which will be applicable will depend on when you cancel, full details can be found in our terms of business.