

Company: London General Insurance Company Limited

Product: EV One

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202689.

Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

EV One is an optional add on mechanical breakdown insurance for Electric & Hybrid vehicles which covers the cost of repair or replacement of mechanical and electrical components up to a maximum of the market value of the vehicle when purchasing this policy. For a complete list, please see section 4 'Covered Components' of the terms and conditions.



What is insured?

- ✓ **Mechanical and Electrical Breakdown**
 - ✓ Repair or replacement (including labour) of any listed 'Covered Components' in the terms and conditions. Subject to them failing to perform their normal function or reaching the end of their effective working lives.
 - ✓ Cover for Wear & Tear - Includes gradual deterioration or failure of parts which have reached the end of their effective working lives.
- ✓ Diagnostics - Cover for up to £90 (including VAT) or 1 hour, whichever is the lower value towards the cost of diagnosing the mechanical fault.
- ✓ Infotainment / Multimedia / Touchscreen Display Unit (Factory Fitted) - Up to a maximum of £4,000 (inclusive of VAT) per repair request.
- ✓ Key Remote Fobs and Key Cards - Up to a maximum of £100 (inclusive of VAT) per repair request.



What is not insured?

- ✗ Any faults or wear and tear that existed prior to the policy start date.
- ✗ Where the vehicle or failed part is covered under any other manufacturers or supplier's warranty.
- ✗ Wear and Tear excludes components that are manufactured and designed to wear over time in order to operate.
- ✗ Any act, omission, or negligence which adds to loss or damage, or failure of any covered component.
- ✗ Water ingress, fire, collision, frost, snow, ice, flooding, freezing or corrosion.
- ✗ Mechanical failure as a result of using the incorrect grade of oil or fuel.



Are there any restrictions on cover?

- ! Total repair costs are covered up to the market value of your vehicle at the point of purchasing this policy.
- ! The agreement is limited to the breakdown of each Covered Component on only one occasion during the period of this policy.



Where am I covered?

- ✓ Your vehicle is covered in the United Kingdom and in European Countries who are members of the European Economic Area (EEA) or the European Free Trade Association (EFTA), if your vehicle is not used outside the UK for more than 60 days in any 12-month period.



What are my obligations?

- After purchasing the vehicle, you must service your vehicle in accordance with the manufacturers servicing schedule. It is important that you retain your service receipts as they may be required to validate any claim you make.
- It is your responsibility to ensure that routine maintenance is carried out and that the timing belt (Where applicable) is changed in accordance with the manufacturer's recommendations.
- You must ensure that the repairer calls us before work is started and a repair request/authority number is provided.
- It is your responsibility to use the manufacturer's recommended engine oil. Not doing this could result in damage or wear to your vehicle which you would not be covered for.



When and how do I pay?

Payment is taken monthly by Direct Debit from your bank account or you have the option to pay in full before the start date of the policy.



When does the cover start and end?

Your policy begins from the date of our acceptance of your application, or the start date shown on your schedule of insurance. The policy ends on the earliest of;

- The date of expiry shown on your schedule of cover.
- The total claims limit is reached as shown on your schedule of insurance.
- You no longer own the vehicle shown on the schedule of insurance.



How do I cancel the contract?

- You can cancel this insurance policy at any time by contacting ALA in the first instance or by calling us on 0330 100 3728 or by emailing: motor.admin@assurant.com
- If you cancel this insurance within 30 days of your start date as shown on your schedule, you will receive a full refund of your premium, provided no claims have been made.
- After the 30 day period, you can cancel the insurance and you will be entitled to a pro-rata refund based on the number of full unexpired days remaining on the policy, less the cost of any accepted claim and any administration fees which may apply at the time.