

# Fire, Theft & Malicious Damage Insurance

## Insurance Product Information Document (IPID)



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TDA Services Inc Ltd, registered in England and Wales. Company number: 16050147. TDA Services Inc Ltd is an authorised representative of Indigo Underwriters Limited, regulated by the UK Financial Conduct Authority (FCA) under firm reference number 1021887.

**Product:** Fire, Theft & Malicious Damage Insurance (FTMD)

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Policy Schedule and the Policy Booklet (together the "Policy Documents"). Please refer to the Policy Documents and our Terms of Business for details of the insurer(s), how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

This policy provides cover for fire, theft, attempted theft and malicious damage to your vehicle whilst at the declared storage facility (or 'In Transit' when added for an additional premium). **This policy does NOT meet the requirements of the Road Traffic Acts.**



#### WHAT IS INSURED?

- ✓ **Fire, Theft & Malicious Damage:**  
Loss or damage as a result of fire, theft, attempted theft or malicious damage up to the market value of your vehicle whilst securely stored at the risk address.
- ✓ **Modifications to your vehicle:**  
Modifications are covered as long as they are included in the vehicle value and you have evidence to support a claim, i.e. receipts and/or photographs.
- ✓ **In transit cover (optional for extra premium):**  
Please check your Policy Schedule to see if 'In Transit' cover applies to you. If so, cover is only provided in transit to and from a pre-booked garage appointment or MOT, show, track day or other off-road race meeting at a UK event, track or circuit (unless otherwise agreed by your insurer).



#### WHAT IS NOT INSURED?

- ✗ Use of your vehicle at any time (this policy does NOT meet the requirements of the Road Traffic Acts).
- ✗ Injury to yourself or anyone else, or damage to any property.
- ✗ Accidental damage.
- ✗ Loss or damage to your vehicle caused deliberately by you or any person who is in charge of your vehicle with your permission.
- ✗ Loss or damage to your vehicle that occurs away from the declared storage facility (unless "In Transit" cover applies and security conditions are met).
- ✗ Loss or damage to your vehicle if keys or fobs are left nearby.
- ✗ Loss or damage to your vehicle if it is not kept at the specified storage address.
- ✗ Loss or damage to your vehicle if you leave the storage address unattended for more than 30 days.
- ✗ Loss or damage to your vehicle if there is no evidence of force or malicious damage.
- ✗ Loss or damage to your vehicle if you don't get a Police crime reference number.



#### ARE THERE ANY COVER RESTRICTIONS?

- ! Loss or Damage in respect of theft or attempted theft of your vehicle may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address.
- ! Loss or damage in respect of theft or attempted theft of your vehicle may be excluded if the security devices declared are not operative. Please refer to your broker for confirmation of cover.
- ! Motorcycles, Quads and Go-Karts must be locked to either the structure of the van, truck or trailer or to a structure (e.g. wheel chock) that cannot be removed.
- ! When unattended on your journey, the transport vehicle must be locked, or if towing on or in a trailer, the trailer must be locked to the towing vehicle with a hitch-lock.
- ! You will be responsible for the first part of any claim – this is known as the 'Excess'. Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your Policy Schedule.



### WHERE AM I COVERED?

- ✓ At the declared storage facility within the UK.
- ✓ In transit to and from a pre-booked garage appointment or MOT, show, track day or other off-road race meeting at a UK event, track or circuit (unless otherwise agreed by your insurer) - subject to security requirements being met.



### WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- You must also tell us about changes to your vehicle which may result in the need to increase amounts insured or the policy limits.
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible.
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused.



### WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card), or you may be offered a monthly instalment plan. Payment options should be discussed with your insurance adviser.



### WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Policy Schedule. The policy is renewable each year.



### HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by contacting us.

During the cooling off period - You have the right to cancel your policy up to 14 days after you receive your policy. If you wish to cancel and the insurance cover has not yet started, you will be entitled to a full refund of the premium paid. If you wish to cancel and the insurance cover has already started, you will be entitled to a refund of the premium paid less a proportionate deduction for the time the insurers have provided cover, so long as you have not made a total loss claim (also known as a 'write-off') or there has not been an incident where you could make a total loss claim.

After the cooling off period - Following the expiry of your 14 day statutory cooling off period, you continue to have the right to cancel your policy and any additional cover options at any time during the period of cover. If you do so, you will be entitled to a refund of the premium paid in respect of the cancelled cover less a proportionate deduction for the time the insurer has provided such cover, unless you have made a claim or there has been an incident where you could make a claim.

Our Administration Fee is non-refundable. You may also have to pay a Cancellation Fee as set out in our Terms of Business available in the footer of our website.