

Insurance Product Information Document

By Miles.

Company: By Miles Ltd
Product: Motor Insurance

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Note: the information in this document is not exhaustive. Full contractual information is in your policy documents and our T&Cs.

What is this type of insurance?

This is a pay-by-mile motor insurance policy. It provides you with comprehensive cover while your vehicle is parked and on the road, and satisfies the compulsory insurance requirements of the Road Traffic Act.



What is insured?

All policies

- ✓ Damage caused to your vehicle
 - If loss or damage is caused by an accident, vandalism, fire, lightening, explosion, theft, or attempted theft.
- ✓ Damage to others and 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 won't pay a penny of your excess.
- ✓ 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.
- ✓ In-car entertainment
 - Up to the market value of standard equipment if permanently fitted to your car.
- ✓ Child car seats
 - If there is loss or damage caused by accident, fire or theft up to £300.

What is insured? Continued...

- ✓ Emergency treatment
 - If you're involved in an accident and receive treatment from the emergency services.
- ✓ 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 any 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, or not listed as a driver on your Policy Schedule.
- ✗ War and terrorism
 - Loss or damage arising from war, terrorism, riot, or civic unrest.
- ✗ 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.
- ✗ Charging cable incidents
 - The cost of any injuries caused by someone tripping over the charging cable while it's attached to your car.
- ✗ Unattended keys
 - Loss or damage that occurs when your car key or fob has been left unattended on or inside your car.



Are there any restrictions on cover?

Main restrictions only

- ! Unactivated policy excess
 - Your excess will be increased by £500 while your policy is not activated.
- ! General excesses
 - An excess will apply to most claims listed in the 'What is insured?' section.
- ! Damage to others and their property
 - Maximum of £20,000,000 for property.
- ! Manufacturer's list prices
 - Amounts above the manufacturer's current UK list price for any given part won't be covered.
- ! Legal cover
 - Any cover for legal expenses is provided at the insurer's discretion, and requires prior written consent.
- ! Personal belongings
 - Not covered: equipment used for work purposes, money, cards, or property already covered by other insurance.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ Comprehensive cover in all European Union countries, as well as Norway, Iceland, Switzerland, Liechtenstein, Serbia or Andorra, for up to 90 days in any one 12-month period. After that, you'll get the minimum compulsory insurance required by EU law.



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 purchasing, to avoid extra charges or cancellation.
- Email and phone number
 - We try to be as paperless as possible, so will contact you by email. You must keep your email and phone number up to date.
- Information
 - You must ensure all information that you provide to us is accurate and complete.
 - You must tell us of any changes relating to your policy as soon as possible.
 - Changes include: reg. number, modifications, address, occupation, employment, claims.

What are my obligations? Continued...

- Payment details
 - You must keep your payment details up to date so that your premium is paid.
- Caring for your car
 - You must make sure that all doors and windows are shut and locked when leaving the car unattended. Personal items should be locked out of sight.
 - You must ensure that your alarm and immobiliser is working.
 - You must keep your car in a roadworthy condition, with a valid MoT certificate.
- Making a claim
 - In the event of an accident, you should take full details of any third parties involved in the accident including any witnesses, and pass them on to us.
 - In the event of theft, inform the police, obtain a crime reference number, and pass this onto us as soon as possible (ideally within 24 hours).



When and how do I pay?

- You will pay an upfront fee for the full year of cover for while you are not driving, followed by monthly payments for any miles you drive.
- The up-front fee can be paid by credit or debit card online. We will automatically take payment for the miles you drive each month, from the same card you provide us with.



When does cover start/end?

- Cover starts from the policy start date you select, and ends 12 months after this date.



How do I cancel the contract?

- You can cancel your policy at any point by contacting us via email or our app. Cancellation can be immediate or set for a later date, but never backdated.
- You'll get a pro-rata refund of your fixed premium 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 we sent you 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.
- To make a complaint, please send us an email at complaints@bymiles.co.uk. You'll find more details in your policy handbook.