

## Chapter 16

# Reporting requirements



Products covered by the reporting requirement in SUP 16.27.7R

Product	Product definition
After the event legal expenses	<i>contracts of insurance</i> (or cover within a <i>policy</i> ), taken out in relation to an event that has already occurred, to provide cover against the risks of loss to the persons insured attributable to their incurring legal expenses, including costs of litigation in relation to that event.
Alloy wheel insurance	<i>contracts of insurance</i> against the risks of loss in relation to vehicle alloy wheels.
Before the event legal expenses	<i>contracts of insurance</i> (or cover within a <i>policy</i> ), taken out in relation to a potential future event or events, to provide cover against the risks of loss to the persons insured attributable to their incurring legal expenses, including costs of litigation.
Breakdown insurance	<i>contracts of insurance</i> under which benefits are provided in the event of an accident to or breakdown of a vehicle including those where the effecting and carrying out is excluded from article 10(1) or (2) of the <i>Regulated Activities Order</i> by article 12(1), but excluding parts and garage cover <i>contracts of insurance</i> .
Dental cover	<i>contracts of insurance</i> providing benefits in the nature of indemnity, with or without limit, or fixed pecuniary benefits (or a combination of both) against risks of loss to the persons insured attributable to their incurring the cost of dental work.
Excess protection (for motor insurance)	<i>contracts of insurance</i> to cover the risks of incurring an excess in the event of a motor insurance claim.
Extended warranty – furniture	<i>contracts of insurance</i> against the risks of loss attributable to damage to furniture and having the effect as if the manufacturer’s or vendor’s warranty on the furniture is extended for a period of time or is extended in scope.
Extended warranty – electrical goods	<i>contracts of insurance</i> against the risks of loss attributable to failure of an electrical product (excluding motor vehicles and personal gadgets) and having the effect as if the manufacturer’s or vendor’s warranty on the product is extended for a period of time or is extended in scope.
Extended warranty – motor	<i>contracts of insurance</i> against the risks of loss to the persons insured attributable to failure of a motor vehicle and having the effect as if the manufacturer’s or vendor’s warranty on the motor vehicle is extended for a period of time or is extended in scope.

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Gadget (including mobile phone)	<i>contracts of insurance</i> against the risks of loss attributable to loss, breakdown or failure of a personal electronic gadget (including mobile phones).
<i>GAP contracts</i>	see <i>Glossary</i> definition.
Healthcare cash plan	<i>contracts of insurance</i> providing fixed pecuniary benefits against risks of the persons insured requiring health care for sickness, infirmity, dental work or injuries sustained.
Home – buildings	<i>contracts of insurance</i> against loss of or damage to the structure of (but not the contents of) domestic properties.
Home – buildings and contents	<i>contracts of insurance</i> against loss or damage to either the structure or contents of domestic properties and including cover against risks of incurring liabilities to third parties arising out of injuries sustained within the boundary of a domestic property.
Home – contents	<i>contracts of insurance</i> against loss of or damage to the contents of (but not the structure of) domestic properties.
Home emergency	<i>contracts of insurance</i> providing assistance in the event of home emergencies.
Identity theft	<i>contracts of insurance</i> relating to assistance in the event of identity theft.
Key cover	<i>contracts of insurance</i> to cover the risks of loss arising from lost, stolen and/or broken keys.
Missed Event/Ticket insurance	<i>contracts of insurance</i> against the risk of loss of use of the ticket (excludes <i>travel policies</i> ).
Mortgage payment protection	<i>payment protection contracts</i> enabling a <i>policyholder</i> to protect their ability to continue to make payments due to third parties in respect of mortgages.
Motor	<p><i>motor vehicle liability</i>, where the <i>vehicle</i> has more than two wheels and is not a motorcycle with side-car and:</p> <p>(a)the primary purpose of each <i>vehicle</i> insured on the contract is to transport nine or fewer non-fare paying persons and each <i>vehicle</i> insured on the contract is individually rated;</p> <p>(b)the primary purpose of each <i>vehicle</i> insured on the contracts is to transport nine or fewer non-fare paying persons the persons insured are not a body corporate or partnership, and the number of <i>vehicles</i> insured on the contract is three or less; or</p> <p>(c)the primary purpose of each <i>vehicle</i> insured on the contracts is to transport ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each <i>vehicle</i> insured on the contract is individually rated.</p>
Motorcycle	<i>motor vehicle liability</i> in respect of two-wheeled <i>vehicles</i> or motorcycles with a side car.

Product	Product definition
Parts and garage cover	<i>contracts of insurance</i> to cover the risks of incurring parts and garage repair costs in the event of a motor vehicle breakdown, but excluding breakdown insurance.
Payment protection (including credit card, store cards and personal loans)	<i>payment protection contracts</i> enabling a <i>policyholder</i> to protect their ability to continue to make payments due to third parties other than in respect of mortgages.
Personal accident	<p><i>contracts of insurance</i> providing fixed pecuniary benefits and/or benefits in the nature of indemnity against the risks of a beneficiary:</p> <p>(a)sustaining injury as a result of an accident; or</p> <p>(b)dying as a result of an accident; or</p> <p>(c)becoming incapacitated in consequence of disease,</p> <p>but excluding healthcare cash plans and private medical products.</p>
Pet – accident only policies	<i>contracts of insurance</i> against the risk of loss to the person insured attributable to accidents to domestic pets, providing for each accidental injury.
Pet – lifetime policies	<i>contracts of insurance</i> against risk of loss to the person insured attributable to new illness or injury to domestic pets, providing a set amount of cover each year the <i>policy</i> remains in force.
Pet – maximum benefit policies	<i>contracts of insurance</i> against risk of loss to the person insured attributable to sickness of or accidents to domestic pets providing a fixed maximum benefit for each illness or injury.
Pet – time-limited policies	<i>contracts of insurance</i> against risk of loss to the person insured attributable to sickness of or accidents to domestic pets to cover the treatment of each illness or injury and a set time period for which treatment of each illness or injury will be covered.
Single trip – travel	<i>contracts of insurance</i> against a risk of loss to the persons insured attributable to a travelling on single-trip or to their making of travel arrangements for a single trip.
Travel (annual) – EU	<i>contracts of insurance</i> against a risk of loss to the persons insured attributable to their travelling or to their making of travel arrangements, covering the <i>UK</i> and/or the <i>EU</i> for a year.
Travel (annual) – worldwide	<i>contracts of insurance</i> against a risk of loss to the persons insured attributable to their travelling or to their making of travel arrangements, covering worldwide travel (excluding European-only travel insurance) for a year.
Tyre insurance	<i>contracts of insurance</i> to cover the risks of loss arising from the need to repair or replace motor vehicle tyres.

Product	Product definition
Vehicle cosmetic insurance	<i>contracts of insurance</i> to cover the risks of loss arising from cosmetic damage to motor vehicles <i>such as minor scratches and dents</i> . (excludes motor and motorcycle insurance policies).
Vehicle misfuelling insurance	<i>contracts of insurance</i> to cover the risks of loss arising from putting the wrong fuel into motor vehicles.
Vehicle pothole insurance	<i>contracts of insurance</i> to cover risks of loss arising from vehicle damage caused by potholes.
Wedding and party insurance	<i>contracts of insurance</i> against the risk of loss arising from the cancellation of weddings or private parties.