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This is a Policy Summary only and does not contain the full terms and conditions of the contract.

A copy of the Policy Booklet is available on request.

INSURANCE COMPANY:

Covea Insurance plc

TYPE OF INSURANCE:

Commercial Vehicle

LOSS OF OR DAMAGE TO YOUR VEHICLE CAUSED BY ACCIDENT, MALICIOUS DAMAGE, FIRE, THEFT OR ATTEMPTED THEFT:

Cover provided up to the insured value shown on your Policy Schedule.

COURTESY VAN

In the event of damage to your vehicle you will be offered use of a loan van whilst repairs to your vehicle are carried out. In the event of your vehicle being recovered with theft damage you will be offered use of a loan van whilst repairs to your vehicle are being carried out. A small courtesy Van is available if your vehicle is repairable when using one of our approved repairers and is subject to availability. Standard policy terms apply to your use of the courtesy van. The courtesy van will not necessarily be equivalent to your vehicle's make and model.

Exclusions:

- * If the insured value is greater than the market value we will only pay up to the market value of the vehicle. Loss or damage if your vehicle is taken or driven without your permission by your employee, member of your family, by a person living in your home or by a person in a close personal relationship.
- * Loss or damage caused by theft or attempted theft while no one is in your vehicle, unless all doors, windows, other openings are closed and locked, the keys or ignitions unlocking devices are removed and security devices are set.
- * Loss or damage while you, anyone insured under your policy, or anyone you give permission to, carries out repairs or improvements to your vehicle if that person is not qualified within the motor trade to do so.
- * Loss or damage to your vehicle if your vehicle does not have a valid MOT certificate at the time of the incident.
- * Malicious damage if you have not given us a crime reference number.
- * We will not pay for any loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used.
- * We will not pay for any amount in excess of £150 relating to sign writing, advertisements, logos or specialised artwork.
- * We will not pay for any loss or damage caused by overloading or improperly loading your vehicle in a way that your vehicle was not designed for.

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AUDIO EQUIPMENT AND NAVIGATION SYSTEMS

Provides cover for the replacement (including fitting) or repair of equipment such as satellite navigation, radios, speakers and CD or cassette players. We will pay the cost, but only up to £500, to replace or repair audio equipment and navigation systems permanently fitted to your vehicle. If the equipment was supplied and fitted as standard when your vehicle was first registered, we will pay the cost but only up to £1,000. Cover only applies to permanently fitted equipment.

What is not covered:

Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment.

NEW VEHICLE REPLACEMENT

Available if your vehicle is:

Damaged so that the cost of repair is more than 60% of the maker's current list price or stolen and not recovered.

New vehicle replacement does not apply if:

- * your vehicle is more than six months old from the date of first registration at the time of loss or damage;
- * you did not buy your vehicle from new;
- * or a new vehicle of the same make, model and specification is not available in the UK.

Please see Policy Section 1 & 2

LEGAL LIABILITY TO OTHER PEOPLE:

Provides cover for legal liability for the death or bodily injury to any person or damage to property.

Exclusions:

We will not pay for any amount over £2,000,000 for damage to other people's property. We will not pay for loss or damage to any vehicle or property that you or any person claiming under this policy section owns or possesses.

Please see Policy Section 2

TOWING:

The cover your policy provides continues to apply while your car is being used to tow a trailer, caravan or broken-down vehicle providing it is not being towed for reward.

Exclusions:

Cover is not provided for loss or damage to the trailer, caravan or vehicle being towed by your vehicle or the vehicle you are driving.

See Policy Section 2

FOREIGN TRAVEL:

Full policy cover in accordance with your schedule is provided to allow your vehicle to be used in: any country which is a member of the European Union; any other country which the Commission of the European Union approves as meeting the requirements of (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

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Your policy automatically provides the cover shown on your Schedule for a limited time, in any one period of insurance while you are using your vehicle in the countries referred to under features and benefits, provided that:

your vehicle is taxed and registered in the United Kingdom; your vehicle is normally kept in the United Kingdom; and you maintain a permanent home in the United Kingdom.

Limited up to 35 days per year.

You must notify your broker before you take your vehicle abroad.

Please see Policy Section 3

PERSONAL ACCIDENT:

Provides cover up to £5,000 should you or your spouse be killed, suffer the loss of sight, hands or feet while travelling in your car, or getting into or out of any private vehicle.

Please see Policy Section 4

PERSONAL BELONGINGS:

Provides cover for loss of or damage to personal property in your vehicle caused by an accident, fire, theft or attempted theft.

A £100 limit applies.

Exclusions:

Theft or attempted theft while no-one is in your vehicle unless all doors, windows and other openings on the vehicle are locked and it is broken into by force. Theft from a soft topped vehicle unless from a locked boot or glove compartment.

Please see Policy Section 5

WINDSCREEN COVER:

Provides cover for accidental damage to the windscreen or windows of your vehicle. Cover is automatically provided on Comprehensive policies.

What is not covered:

Accidental damage to a glass roof or glass sunroof, More than one claim in any one period of insurance. You will have to pay the amount of any excess shown in your schedule. This is reduced where you use one of Covea Insurance's recommended glass repair or replacement companies.

Please see Policy Section 6

REPLACEMENT LOCKS:

If the keys or lock transmitter of Your Vehicle are lost or stolen, we will pay for the cost of replacing:

- 1 the affected locks;
- 2 the lock transmitter and central locking system;
- 3 the affected parts of the alarm or immobiliser (or both);

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Cover is provided as long as you can prove to our satisfaction that the person who has your keys or transmitter knows where your Vehicle is. No excess is payable under this section but the maximum amount we will pay is £200.

What is not covered:

We will not pay this benefit if:

- * your keys are left in or on your vehicle at the time of loss;
- * you do not report the loss to the police within 24 hours of discovering it

Please see Policy Section 7

MEDICAL EXPENSES

We will pay up to £100 in medical expenses for each injured person if you or anyone in your vehicle is injured as a result of an accident involving the insured vehicle.

Please see Policy Section 8

ONWARD TRAVEL/OVERNIGHT ACCOMMODATION

Up to £50 per person £250 maximum.

Please see Policy Section 9

NO CLAIMS DISCOUNT PROTECTION:

Available on request for Policyholders with 4 years or more No Claims Discount. You will only lose your discount if there is more than one claim in any two years of insurance.

Please see General Conditions Section

DAMAGE CLAIMS EXCESSES:

You will have to pay the amount of excess shown in your schedule towards the cost of repairs to your vehicle for damage caused by accident, malicious damage, fire, theft or attempted theft.

This information is shown on the Policy Schedule and in the Policy Endorsements.

VEHICLES IN HOUSEHOLD:

You must tell us as soon as possible about any changes in the number of vehicles owned or regularly driven by you or members of your family who live with you.

HOW LONG DOES MY COMMERCIAL VEHICLE CONTRACT RUN FOR?

Commercial Vehicle is an annual contract. The inception and renewal dates for your policy are shown in your Schedule and Certificate of Insurance. We recommend that you review and update your cover periodically to ensure it remains adequate.

WHAT HAPPENS IF I CHANGE MY MIND?

If this cover does not meet your needs, please return all documents within 14 Days of receipt including the certificate of insurance. We will refund the premium for the exact number of days left on the policy less an administration charge of £10, unless you have made a total loss claim. We will also do this if you want to cancel the policy within 14 days after the renewal date.

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CAN MY COMMERCIAL VEHICLE CHONTRACT BE CANCELLED DURING THE YEAR?

The policy may be cancelled mid-term in the following circumstances:

- * by us, your Broker or other person acting for us, by giving you seven days' notice in writing to your last known address (if this happens, we will return the premium for the time left on the policy), or
- * by you, by returning the current Certificate of Insurance to us (if this happens, providing no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a refund of premium for the exact number of days left on the policy less an administration charge of £35).

Please note that any changes made to your policy mid-term may incur an administration charge and/or an additional premium. Please speak to us, your Broker or other person acting on our behalf, if you wish to make a change to your policy mid-term so we can discuss this with you.

HOW DO I NOTIFY A CLAIM UNDER COMMERCIAL VEHICLE?

Should you wish to make a claim under your Commercial Vehicle policy you should call our Green Light Claims Helpline on 0844 245 0245. This number is open 24 hours a day, 365 days a year. It is a condition of your policy that you must report incidents to us as soon as possible. You must tell us immediately if there is to be a prosecution, inquest or other court proceedings as a result of the incident. You must not admit liability, settle, reject, negotiate or agree to pay any claim without our written permission and must send us any letters you receive from other people involved in the incident immediately without answering them.

HOW DO I MAKE A COMPLAINT ABOUT MY POLICY?

We value the opportunity to investigate concerns you may have about our service. Covea Insurance is committed to handling complaints fairly, thoroughly and promptly. We will be pleased to send you a copy of our procedures for handling complaints if you request one which can be obtained via the telephone number or address detailed below.

If you have a complaint please phone us on 01422 286 406 or write to us at the following address:

Customer Relations Team
Covea Insurance
Halifax House
Ferguson Street
Halifax
West Yorkshire
HX1 2PZ

Our aim is to get it right first time and every time, if you are not happy with our final response to your complaint, or if we have not given you a final response within eight weeks you may refer your complaint to the Financial Services Ombudsman to review your case. This is a free and impartial service.

FINANCIAL SERVICES COMPENSATION SCHEME

Covea Insurance is covered by the Financial Services Compensation Scheme. (e.g. if Covea Insurance go out of business, into liquidation or are unable to trade you may be entitled to compensation from the scheme if Covea Insurance cannot meet its obligations). Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (www.fscs.org.uk, telephone number 0800 678 1100 or 0207 741 4100).

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MOTOR INSURANCE DATABASE (MID)

Information relating to your insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the DVLA, the DVA, the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- * electronic licensing;
- * continuous insurance enforcement (to reduce the number of people driving without insurance);
- * enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- * providing government services or other services aimed at reducing the number of uninsured drivers.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and the MIB may search the MID for relevant information. People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID

You can find out more about this from us, or at www.mib.org.uk.

OTHER IMPORTANT INFORMATION

You and we can choose the law that governs the insurance contract. Unless you and we agree differently in writing, English Law will apply. We supply the policy documents only in the English language and with your agreement we will always communicate with you in English.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration No. 202277. You can get more information at www.fca.org.uk/register or you can phone the FCA on 0800 111 6768.

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