

keyfacts

COVEA INSURANCE PLC

E-VAN POLICY SUMMARY:

The insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The E-VAN Insurance policy is designed for individuals who wish to insure a single commercial vehicle (weighing less than 3.5 tons) against loss, damage and legal liability for death, injury and damage to other people's property. It is especially intended for the small business or the self-employed to keep their commercial vehicle on the road and ensure that their business does not suffer without it.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually

TYPE OF INSURANCE AND COVER:

Comprehensive cover - Commercial Vehicle

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

Section 1 - LOSS OR DAMAGE TO YOUR VEHICLE:

Cover up to the market value of your vehicle for accidental damage, vandalism, fire, theft and attempted theft. New vehicle replacement for vehicles under 6 months old, if severely damaged or not recovered. Cover up to £500 for audio-visual and communication equipment.

Section 2 - THIRD PARTY LIABILITY:

Unlimited cover for your legal liability arising from the death or injury of anyone, including passengers
Cover up to £2million for your legal liability arising from damage to other people's property

Section 3 - WINDSCREEN COVER:

Unlimited cover to replace the windscreen or windows of the vehicle

Section 4 PERSONAL EFFECTS:

Cover up to £100

Section 5 REPLACEMENT LOCKS:

Cover up to £200

Section 6 - MEDICAL EXPENSES:

Cover up to £100 for each person injured

Section 7 - FOREIGN USE:

Full cover whilst driving in the EU up to 30 days included, extendable to 90 days

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

- * 24 hour Motor Care Line for claims assistance.
- * To keep you on the road, we will arrange for a supplier to provide you with a replacement vehicle for up to seven consecutive days whilst your vehicle is being repaired. (Only available if you use a Covea approved repairer. Subject to availability.)
- * Accident recovery and approved repairer service, including 3 year guarantee for repairs.
- * Severely damaged or stolen vehicles under 6 months old will be replaced.
- * Windscreen repair and replacement.
- * Use of vehicle for social, domestic and pleasure purposes, as well as in your own trade or business.
- * Up to 9 years no claims discount, with protection available from 4 years.
- * Introductory bonuses available.
- * Maximum vehicle value is £30,000.
- * Discounts available for:
 - limiting the number of drivers
 - reducing your annual mileage
 - fitting your vehicle with an approved tracking device
 - increasing the amount you pay towards each claim for damage

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 1 - LOSS OR DAMAGE TO YOUR VEHICLE:

- * Compensation if you cannot use your vehicle Loss or damage as a result of deception, fraud, trick or false pretence.
- * The compulsory excess for damage to your vehicle is £100
- * Additional voluntary or compulsory excesses may apply and will be shown in the policy documentation or consult your Insurance Intermediary
- * Additional excess of £500 if the annual mileage you choose is exceeded
- * Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked
- * Any loss or damage caused by fire if your vehicle is equipped for cooking and/or heating of food or drink

Section 2 - THIRD PARTY LIABILITY:

- * Your legal liability as an employer
- * Loss or damage to items that are carried in your vehicle on behalf of your business or are being looked after for someone else

Section 3 - WINDSCREEN COVER:

- * The compulsory excess for the replacement of a windscreen is £60
- * Any excess does not apply if the windscreen is repaired rather than replaced
- * The maximum we will pay is the market value of the vehicle
- * If you do not telephone the Covea Insurance Motor Care Line and use one of our approved windscreen repairers, the most we will pay under this section is £100, after deduction of any excess you must pay.

Section 5 - REPLACEMENT LOCKS:

If the keys are lost or stolen you must be able to prove that the person who has the keys knows where your vehicle is

Section 8 - NO CLAIMS DISCOUNT:

If you have protected your No Claims Discount and you have two claims in a five year period the protection will be removed and any subsequent claim will reduce the discount you receive

HOW TO CONTACT US TO MAKE A CLAIM:

Should you need to make a claim, contact the Covea Insurance Motor Care Line on 0844 902 2220 and they will manage your claim from the time it is reported. The Motor Care Line is available 24 hours a day, 365 days a year and offers the following.

- * Full mainland coverage by our approved repairer network;
- * Collection of the damaged vehicle;
- * Replacement vehicle for up to seven consecutive days (applicable only if you use a Covea Insurance approved repairer - subject to availability)
- * Emergency windscreen repair and replacement;
- * Swift repairs by our approved repairer, guaranteed for 3 years;
- * Return of the repaired vehicle, thoroughly cleaned;

What happens if I change my mind?

If this cover does not meet your needs, please return all your documents within 14 days of receipt - including the Certificate of Motor Insurance. We will refund the premium for the exact number of days left on the policy less an administration charge of £25, unless you have made a total loss claim in which case no refund of the premium will be given and all premiums are due. We will also do this if you want to cancel the policy within 14 days after the renewal date.

Can my E-Van contract be cancelled during the year?

The policy may be cancelled mid-term by us, your Broker or other person acting for us:

If we have a good reason for doing so. Some examples of situations where we would have a good reason for cancelling your policy include you not paying the premium when it is due, not providing documents we ask for (such as proof of no-claims discount or security) or providing us with incorrect information, and failing to put this right when we ask you.

We will do this by sending you seven days' written notice to your last known address (if this happens, we will refund the premium for the exact number of days left on the policy, once you have surrendered (returned) the Certificate of Motor Insurance).

The policy may also be cancelled mid-term by you:

by returning the current Certificate of Motor Insurance to us (if this happens, providing no claim has been made 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 £25).

HOW TO MAKE A COMPLAINT:

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, Covea Insurance plc, Norman Place, Reading RG1 8DA.

Telephone: 0844 902 1000

Website: www.coveainsurance.co.uk

Full details of the Covea Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once Covea Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME:

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN. www.fscs.org.uk

Covea Insurance plc
Registered in England No 613259
Registered Office: Norman Place
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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277