

keyfacts

This is a Policy Summary only and does not contain the full terms and conditions of your insurance contract: these can be found in your Policy Booklet. A copy of the Policy Booklet is available on request. Significant or unusual exclusions or limitations are referenced to the Policy Booklet as shown below:

What is VanGo?

VanGo is a commercial vehicle policy provided by Covea Insurance Plc. Your VanGo policy is the contract between you and us and includes the policy booklet, the schedule, the certificate of insurance and any endorsements we send to you as detailed on the first page of the Policy Booklet.

What does VanGo cover me for?

There are two different levels of cover, which are summarised below, with the lowest cover shown first:

Third Party Fire & Theft (TPFT) - if you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain, in addition to this you are also covered for loss or damage to your own vehicle caused by fire or theft.

Comprehensive (Comp) - in addition to the cover provided above, you are also covered for damage your vehicle sustains in an accident and damage caused by vandalism.

Your level of cover is indicated on your Schedule.

How long does my VanGo contract run for?

VanGo 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 your 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 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 Private Car 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 less an administration charge of £35).

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

by returning the current Certificate of 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 £35.

How do I notify a claim under Vango?

Should you wish to make a claim under your VanGo 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 and in any case within 48 Hours. 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.

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.

It is vital that your correct registration number is shown on the MID. If it is not, you are at risk of having your vehicle seized by the police. You can check that your correct registration number is shown on the MID at www.askmid.com.

Financial Services Compensation Scheme

Covea Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covea Insurance cannot meet its obligations (e.g. if Covea Insurance go out of business, into liquidation or are unable to trade).

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).

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. Covea Insurance plc Registered in England number 613259.

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INSURANCE COMPANY:

Covea Insurance plc

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TYPE OF INSURANCE:

VanGo

LOSS OF OR DAMAGE TO YOUR VEHICLE CAUSED BY ACCIDENT, VANDALISM, 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. 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.

See Policy Section 1

FOREIGN TRAVEL:

Full policy cover is provided to allow your vehicle to be used for up to 35 days per year in any country of the EU and in Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland. Further cover up to 90 days is available for an additional premium. You must notify your broker before you take your vehicle abroad.

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 £1,000,000 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.

Please see Policy Section 2

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 car.

Please see Policy Section 3

PERSONAL PROPERTY:

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

A £50 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 4

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 5

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.