

keyfacts

VANCENTRIC BY CONSTRUCTAQUOTE POLICY SUMMARY

The information shown here is only a summary of what is covered by your Commercial Vehicle Policy. It does not form part of the contract of insurance. Please read your policy booklet and schedule for full details of all terms and conditions, endorsements and excesses that apply to you.

Your policy is arranged by Moorhouse Xbroker, a trading name of Moorhouse Group Ltd, an independent intermediary. The insurer is Qudos Insurance A/S.

The Accidental Death Benefit is underwritten by Markel International Insurance company.

Breakdown cover is provided by RAC Motoring Services.

Demands and Needs

The VanCentric commercial vehicle product has been designed to meet the demands and needs of an individual or company who wish to insure a single commercial vehicle (weighing 3.5 or less tonnes) against loss, damage and legal liability for death, injury and damage to other people's property.

About your Commercial Vehicle policy cover

Third Party Only - Sections 3 & 4 of your policy booklet

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.

Third Party Fire & Theft - Sections 2, 3 & 4 of your policy booklet

In addition to the cover provided above, you are covered for loss or damage to your vehicle caused by fire or theft.

Comprehensive - Sections 1, 3 & 4 of your policy booklet apply.

In addition to Third Party Fire & Theft cover, you are also covered for any damage your vehicle sustains in an accident, or for any damage caused by vandalism.

COMPREHENSIVE

Features And Benefits Included

Significant Exclusions or Limitations Policy Section

Excesses - Accidental Damage

Accidental Damage excesses will apply dependant on class of use requested and the age and experience of the driver and any non-standard features that may apply.

You should read your schedule in conjunction with the policy booklet for full details.

Section 1

Excesses - Fire & Theft:

A £150 Fire & Theft excess applies.

Section 2

Legal Liability to others:

Death or injury to others including passengers - Unlimited

Damage to other people's property - limited to £2m.

Section 3

Foreign Travel:

This policy provides the legal minimum cover in all EU countries. If you wish to increase the level of cover an additional premium and the issue by us of a Green Card is required subject to our terms and conditions.

Section 4

Windscreen Cover:

Unlimited cover for damage to glass when using our approved repairer. An Excess of £60 applies. If you do not use our approved repairer, the most we will pay is £150 less any excess.

Your policy schedule will show if this cover is included on your policy

Significant Endorsements

Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The full wording of all the endorsements that may apply appear in the Endorsements Section of your policy booklet.

Endorsement 1 Drivers under the age of 25 excluded -No cover is provided if the vehicle is being driven by or in the charge of any person under the age of 25.

Endorsement 2 Drink/ Drugs - If at the time of an accident the driver of the insured vehicle is found to have exceeded the statutory limits as expressed in road traffic legislation in force at the time of the accident in respect of the consumption and/or use of alcohol or drugs then the maximum the Insurer will pay is a sum required to meet only their obligations to comply with the Road Traffic Acts that are active at the time of the accident.

Endorsement 3 Alarms, immobilisers and tracking devices - You have declared that your vehicle is fitted with the security device specified in the proposal form.

This device must be in operation any time the vehicle is unattended or unoccupied. Cover for Theft or Attempted Theft will be excluded in the event of a claim arising and the devices are not in operation.

Endorsement 7 Interest as owner - We have noted that a Third Party has an interest in the vehicle identified in the Certificate of Insurance and we will indemnify them in the event of total loss or unrecovered theft of the vehicle.

Endorsement 9 Garaging Discount - You have accepted a premium discount in return for keeping your vehicle in a locked garage between the hours of 11pm and 6am when not in use.

In the event of a claim for theft, attempted theft or malicious damage when the vehicle is not garaged or in use between these times, the excess will be increased to £500.

Endorsement 10 Garaging Condition - It is a condition of this policy that the insured vehicle is kept in a locked garage between the hours of 11pm and 6am the following morning when not in use. In the event of a claim for theft, attempted theft or malicious damage when the insured vehicle is not garaged or in use between these times, no cover will apply.

Endorsement 28 Annual Mileage - The total annual mileage must not exceed the level that appears on the Schedule. We will charge an additional premium equivalent to the amount we would have charged had the correct mileage been notified to us.

Significant Exclusions

Please read the General Exclusions section of your policy booklet for full details.

Loss of use of the Insured Vehicle and any costs that were not incurred as a direct consequence of the event which led to the claim being made.

Loss or damage from theft or attempted theft of the Insured Vehicle whilst the ignition key has been left in or on the Insured Vehicle, or whilst any part thereof is left unlocked or whilst any windows are not fully closed.

There is no cover under this policy in respect of driving other vehicles.

Damage caused by using the wrong type of fuel.

General Exclusions - Significant Policy Conditions

Please read the Policy Conditions section of your policy booklet for full details.

You must inform us of any changes to your circumstances as soon as possible

Accidental Death Benefit

This contract provides up to £10,000 death benefit in the event any of the persons named in the Schedule are involved in a fatal accident whilst driving the insured vehicle. See the Accidental Death Benefit section of the policy booklet for details.

This benefit is underwritten by Markel International Insurance Company.

Breakdown Cover

If this cover is included in your policy, you are entitled to use the Moorhouse Xbroker Breakdown Recovery Motor

Breakdown and Accident Assistance service 24 hours a day, 7 days a week during the period of cover. This cover is provided by RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ. See the Breakdown section of the policy booklet for full details.

Length of vehicle restrictions apply.

Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The wording of the endorsements appears in the Endorsements Section of your policy booklet.

Optional Extensions

Optional covers which may be available:

Trailer Cover

Protected No Claim Discount

See the Extensions to your Policy section for full details.

You should ask your Insurance Advisor for details of costs applicable.

DURATION OF POLICY

Your policy will run for 12 months or the period shown on your policy schedule. You may cancel this policy at any time by returning your Certificate of Insurance to your insurance advisor.

Further details are in the Policy Conditions section of your policy booklet.

Moorhouse Xbroker or your Insurance Advisor may cancel this policy at any time and we will give you 7 days notice by Recorded Delivery in this event.

Further details are in the Policy Conditions section of your policy booklet.

FLEXIBLE PAYMENT OPTIONS

There are no flexible payment options available under this contract although you should discuss this with your Insurance Advisor, as they may be able to offer you this.

CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving your policy. If you choose to do so, we will refund your premium deducting a charge for the period of cover provided from the beginning of the contract until the policy is cancelled. We will also make a charge for our reasonable administration costs. We are unable to cancel a policy until the current Certificate of Insurance is returned with your instructions. The full annual premium is payable in the event of a claim under the policy.

If included, the breakdown and Death Benefit elements of the premium are non-refundable.

For full details please refer to your policy booklet.

MAKING A CLAIM

If you need to make a claim please telephone the number below which relates to the nature of your claim:

Accident or losses involving the Insured Vehicle

0800 587 0711

Windscreen or glass claims

0800 066 5364

If your vehicle breaks down

0800 092 4138

In the event of a claim, the most we will pay is the market value of the Insured Vehicle or its accessories or spare parts.

See conditions of making a claim.

HOW TO MAKE A COMPLAINT

Our complaints procedure is designed to ensure that each complaint is dealt with fairly and to your satisfaction. Moorhouse Xbroker is dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times.

However, there may be a time when the service you have received fails to meet your expectations, and in these circumstances please follow the guidelines below:

If you have a complaint regarding your Insurance Broker or Independent Intermediary please contact them directly.

If you have a complaint regarding any other part of the service you have received please contact us and we will do our best to solve the problem. Full information of this process is included in your policy book.

In the first instance, please write to:

The Chief Executive Officer
Moorhouse Group Limited
Barclay House
2-3 Sir Alfred Owen Way
Caerphilly
CF83 3HU

Alternatively you can call - 029 2088 1500.

If we are unable to resolve the problem, you may be able to take the matter to the Financial Ombudsman Service. Their contact information is as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it. Following these procedures will not affect your rights to take legal action.

DETAILS ABOUT OUR REGULATOR

Moorhouse Xbroker is a trading name of Moorhouse Group Ltd.

Moorhouse Group Limited is authorised and regulated by the Financial Conduct Authority (firm reference number 308035).