

## LC4 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 Axa Insurance UK Plc. Breakdown cover is provided by RAC Motoring Services.

### Demands and Needs

The Moorhouse LC4 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 tonnes or less) 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 & 5 of your policy booklet

If you are involved in an accident, you are covered for damage you cause to other peoples' vehicles or property, or for injuries they sustain.

Third Party Fire & Theft - Sections 2, 3, 4 & 5 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 & 5 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, 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	<ul style="list-style-type: none"> <li>A £120 Fire &amp; Theft excess applies</li> <li>A £500 Fire &amp; Theft excess applies for Couriers</li> </ul>	Section 1
Liability to others	<ul style="list-style-type: none"> <li>Death or injury to others including passengers - Unlimited</li> <li>Third Party Property damage limited to £2m</li> </ul>	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. Breakdown cover does not operate whilst outside the United Kingdom.	Section 4
Significant Endorsements	<p>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 appears in the Endorsements Section of your policy booklet.</p> <p><b>Endorsement 1.</b> Drivers under the age of 25 excluded, no cover applies in respect of drivers under 25 years of age.</p> <p><b>Endorsement 3.</b> 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.</p> <p><b>Endorsement 4.</b> Garaging Fire &amp; Theft Excess, is doubled for fire, theft, attempted theft or malicious damage claims between the hours of 23:00 &amp; 06:00 unless the vehicle is in a secure locked garage whilst parked.</p>	Endorsements

COMPREHENSIVE CONTINUED

Features and Benefits Included	Significant Exclusions or Limitations	Policy Section
Significant Endorsements	<p><b>Endorsement 6.</b> Wheels &amp; Tyres, we will indemnify you in respect of loss of or damage to the wheels and/or tyres of the insured vehicle up to an amount that does not exceed the cost of replacing those wheels and tyres fitted, as standard by the vehicle manufacturer.</p> <p><b>Endorsement 7.</b> Interest as owner, the person shown next to this endorsement number in the schedule is interested in this policy as owner of the vehicle.</p> <p><b>Endorsement 8.</b> Restricted use to Social, Domestic and Pleasure in respect of drivers noted in this endorsement.</p>	Endorsements
Significant Exclusions	<p>Please read the General Exclusions section of your policy booklet for full details.</p> <ul style="list-style-type: none"> <li>• Loss or use of the insured vehicle and any costs that were not incurred as a direct consequence of the event, which lead to the claim being made</li> <li>• Any loss, destruction of or damage to tools and/or materials</li> <li>• Loss or damage to any of the insured vehicle's audio and communication equipment</li> <li>• 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</li> <li>• Any liability for paintwork where altered from the manufacturer's original standard finish (e.g. signwriting)</li> <li>• There is no cover under this policy in respect of driving other vehicles.</li> <li>• Courtesy vehicles are not provided under this policy in any event</li> </ul>	General Exclusions
Significant Policy Conditions	<ul style="list-style-type: none"> <li>• The insurance will cease upon your receipt of notice, that the insured vehicle is declared a total loss. No refund or credit of insurance premium will normally be due in such circumstances and the full annual premium will be payable</li> <li>• All aftermarket vehicle modifications, other than the Manufacturer's Optional Extras must be approved and agreed by Moorhouse Xbroker. Should you wish to make any alterations to your vehicle please contact your insurance advisor</li> <li>• Drink/Drugs, if at the time of an accident the driver of the 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 cover provided by this policy will meet on their obligations to comply with the Road Traffic Acts that are active at the time of the accident</li> </ul>	Policy Conditions
Accidental Death Benefit	<p>What is covered</p> <p>If the driver of your vehicle is injured as a direct result of an incident insured by this policy we will pay £5,000 to your driver or your driver's estate if within three months of the incident the injury is the sole cause of:</p> <ol style="list-style-type: none"> <li>1. death;</li> <li>2. total and permanent loss of all sight in one or both eyes; or</li> <li>3. total loss of one or more limbs by being cut off at, or above, the wrist or ankle.</li> </ol> <p>What is not covered</p> <p>We will not pay:</p> <ol style="list-style-type: none"> <li>1. if suicide. attempted suicide, alcoholism or drug addiction causes, contributes to, or speeds up such death</li> <li>2. more than £5,000 arising out of any on incident or during any one period of insurance.</li> </ol>	Section 5
Breakdown Cover	<p>If this cover is included in your policy, you are entitled to use the Moorhouse Xbroker Breakdown Recovery and Accident Assistance Service. You can contact this service on 0330 159 0261, 24 hours a day, 7 days a week during the period of cover. The 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.</p>	Extension E & F

**COMPREHENSIVE CONTINUED**

Features and Benefits Included	Significant Exclusions or Limitations	Policy Section
Optional Extensions	<p>Optional covers which may be available:</p> <ul style="list-style-type: none"> <li>• Trailer Cover</li> <li>• Protected No Claim Discount</li> </ul> <p>See the Extensions to your Policy section for full details. You should ask your insurance advisor for details of costs applicable.</p>	Extensions to your Policy
<p><b>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.</b></p>		

**THIRD PARTY FIRE & THEFT**

Features and Benefits Included	Significant Exclusions or Limitations	Policy Section
Excesses - Fire & Theft	<ul style="list-style-type: none"> <li>• A £120 Fire &amp; Theft excess applies</li> <li>• A £500 Fire &amp; Theft excess applies for Couriers</li> </ul>	Section 2
Liability to others	<ul style="list-style-type: none"> <li>• Death or injury to others including passengers - Unlimited</li> <li>• Third Party Property damage limited to £2m</li> </ul>	Section 3
Foreign Travel	<p>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. Breakdown cover does not operate whilst outside the United Kingdom.</p>	Section 4
Significant Endorsements	<p>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 appears in the Endorsements Section of your policy booklet.</p> <p><b>Endorsement 1.</b> Drivers under the age of 25 excluded, no cover applies in respect of drivers under 25 years of age.</p> <p><b>Endorsement 3.</b> 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.</p> <p><b>Endorsement 4.</b> Garaging Fire &amp; Theft Excess, is doubled for fire, theft, attempted theft or malicious damage claims between the hours of 23:00 &amp; 06:00 unless the vehicle is in a secure locked garage whilst parked.</p> <p><b>Endorsement 6.</b> Wheels &amp; Tyres, we will indemnify you in respect of loss of or damage to the wheels and/or tyres of the insured vehicle up to an amount that does not exceed the cost of replacing those wheels and tyres fitted, as standard by the vehicle manufacturer.</p> <p><b>Endorsement 7.</b> Interest as owner, the person shown next to this endorsement number in the schedule is interested in this policy as owner of the vehicle.</p> <p><b>Endorsement 8.</b> Restricted use to Social, Domestic and Pleasure in respect of drivers noted in this endorsement.</p>	Endorsements
Significant Exclusions	<p>Please read the General Exclusions section of your policy booklet for full details.</p> <ul style="list-style-type: none"> <li>• Loss or use of the insured vehicle and any costs that were not incurred as a direct consequence of the event, which lead to the claim being made</li> <li>• Any loss, destruction of or damage to tools and/or materials</li> <li>• Loss or damage to any of the insured vehicle's audio and communication equipment</li> <li>• 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</li> <li>• Any liability for paintwork where altered from the manufacturer's original standard finish (e.g. signwriting)</li> <li>• There is no cover under this policy in respect of driving other vehicles.</li> <li>• Courtesy vehicles are not provided under this policy in any event</li> </ul>	General Exclusions

**THIRD PARTY FIRE & THEFT CONTINUED**

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Significant Policy Conditions	<ul style="list-style-type: none"> <li>The insurance will cease upon your receipt of notice, that the insured vehicle is declared a total loss. No refund or credit of insurance premium will normally be due in such circumstances and the full annual premium will be payable</li> <li>All aftermarket vehicle modifications, other than the Manufacturer's Optional Extras must be approved and agreed by Moorhouse Xbroker. Should you wish to make any alterations to your vehicle please contact your insurance advisor</li> <li>Drink/Drugs, if at the time of an accident the driver of the 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 cover provided by this policy will meet on their obligations to comply with the Road Traffic Acts that are active at the time of the accident</li> </ul>	Significant Policy Conditions
Accidental Death Benefit	<p>What is covered</p> <p>If the driver of your vehicle is injured as a direct result of an incident insured by this policy we will pay £5,000 to your driver or your driver's estate if within three months of the incident the injury is the sole cause of:</p> <ol style="list-style-type: none"> <li>death;</li> <li>total and permanent loss of all sight in one or both eyes; or</li> <li>total loss of one or more limbs by being cut off at, or above, the wrist or ankle.</li> </ol> <p>What is not covered</p> <p>We will not pay:</p> <ol style="list-style-type: none"> <li>if suicide, attempted suicide, alcoholism or drug addiction causes, contributes to, or speeds up such death</li> <li>more than £5,000 arising out of any one incident or during any one period of insurance.</li> </ol>	Section 5
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Optional Extensions	<p>Optional covers which may be available:</p> <ul style="list-style-type: none"> <li>Trailer Cover</li> <li>Protected No Claim Discount</li> </ul> <p>See the Extensions to your Policy section for full details. You should ask your insurance advisor for details of costs applicable.</p>	Extensions to your Policy
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**THIRD PARTY ONLY**

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Optional Extensions	<p>Optional covers which may be available:</p> <ul style="list-style-type: none"> <li>• Trailer Cover</li> <li>• Protected No Claim Discount</li> </ul> <p>See the Extensions to your Policy section for full details. You should ask your insurance advisor for details of costs applicable.</p>	Extensions to your Policy
<p><b>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.</b></p>		

**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, in writing, detailing your instructions to your insurance advisor. Further details are in the Cancellation Conditions section of your policy booklet.

Moorhouse Xbroker, AXA or your Insurance Advisor may cancel this policy at any time and we will give you 7 day's 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 your policy until we receive your written instructions. The full annual premium is payable in the event of a claim under the policy. If included, the breakdown benefit premium is 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

0345 366 2218

Windscreen or glass claims

0345 366 2218

If your vehicle breaks down

0330 159 0261

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 in your policy booklet.

### **FINANCIAL SERVICES COMPENSATION SCHEME**

AXA Insurance UK plc. are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the Insurers, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme,  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London  
EC3A 7QU.  
Tel: 0800 678 1100 or 0207 741 4100  
[www.fscs.org.uk](http://www.fscs.org.uk)

### **HOW TO MAKE A COMPLAINT**

- Our Commitment to Service

Moorhouse Xbroker and Axa Insurance UK Plc. aim to provide the highest standard of service to every customer. If our service does not meet your expectations we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

- How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with. If your complaint relates to a claim on your policy, please contact the department dealing with your claim. Telephone contact is often the most effective way to resolve complaints quickly therefore please use telephone number: 0345 366 2218.

- If your complaint relates to anything else, please contact Moorhouse Xbroker at the following address:

The Chief Executive Officer  
Moorhouse Xbroker  
Barclay House  
2 - 3 Sir Alfred Owen Way  
Caerphilly  
CF83 3HU  
Telephone number: 029 2080 8963  
Email Address: [Complaints@Xbroker.com](mailto:Complaints@Xbroker.com)

When you make contact please tell us the following information:

- Name address and postcode, telephone number and e-mail address (if you have one)
- Your policy and/or claim number, and the type of policy you hold
- The name of your insurance agent/firm (if applicable)
- The reason for your complaint
- Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material

Should you remain dissatisfied with the final written response you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if you have received a final decision letter. You have six months from the date of the final response letter to refer your complaint to the FOS. This does not affect your right to take legal action.

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Website: <http://www.financial-ombudsman.org.uk/>

Tel: 0800 023 4567 or 0300 123 9123 (free for people phoning from a "fixed line", for example, a landline at home)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)