

## POLICY SUMMARY: Van Insurance

Some important facts about your Motor Insurance are summarised below. Section A relates to the Motor part of your policy and sections B, C, D & E relate to the 'policy upgrades' which you can obtain in addition to the standard motor policy. This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Policy Booklet.

## A. MOTOR

### NAME OF INSURER

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

### SEVERAL LIABILITIES NOTICE

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

### TYPE OF INSURANCE

The policy protects your vehicles, comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quotation and itemised in your Schedule.

### SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	Included	Included
Legal liability for damage to other people's property up to £5,000,000.	Included	Included
Damage to your vehicle	Included	Fire and Theft Only
While you own the vehicle, a Lifetime Guarantee on repairs if repairs are carried out by our approved repairers	Included	Fire and Theft Only
Damage to child car seats or booster in your vehicle	Included	Fire and Theft Only
Windscreen repair / replacement	Included	Excluded
Courtesy van for 7 days during the repairs which are <u>authorised by us</u> and completed by an approved repairer	Included. (Not available if we cannot repair your vehicle.)	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £2,500	Excluded
Medical expenses	Up to £250	Excluded
Personal belongings	Up to £100	Excluded

Cover	Comprehensive	Third Party Fire & Theft
Foreign use	<p><b>New customers:</b>European cover is provided at the level at which you are insured in the UK for trips of up to 3 days. Please call us on 01227 284020 to extend your cover if you are planning a trip longer than 3 days. Cover is limited to a maximum of 90 days in any period of insurance. You must notify Geoffrey Insurance Services in advance of travel.</p> <p><b>Renewing customers:</b>Extended European cover is provided free of charge at the level at which you are insured in the UK. There is no limit to the number of days you take in any one trip, however cover is limited to a maximum of 90 days in any one insurance year. You must notify Geoffrey Insurance Services in advance of your travel.</p>	
Voluntary work & 'indemnity to principal' cover	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m - only applies to policies in the name of a company	Included	Included
Protected no-claim bonus	Available (subject to certain conditions)	
Passenger transportation provision	Up to £50 per person (with a maximum of £150) is provided for costs of alternative travel after an accident (subject to certain conditions)	Excluded under TPO and F&T only under TPFT policy
Permanently fitted in-vehicle entertainment and navigation equipment	Included, subject to policy excess and limits	

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim - this is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by Geoffrey Insurance Services.

If your van is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the 'Excess'. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 8.

Loss or damage when your van is left unattended if the last person in charge of your van before the loss or damage happened is not shown on your Certificate of motor insurance as allowed to drive. Refer to, Exceptions to sections 4, 5 & 6 (l).

Damage to or loss of your van or its accessories when your van is left unattended unless all ignition keys are removed from your van and all doors, windows and other openings are closed and locked so that your van is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (m).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 4, 5 & 6 (o).

Any liability to others, or loss or damage to any van covered by this insurance when the van is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to General exceptions A (6).

Any liability to others, or loss or damage to any van covered by this insurance when the van is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

Courtesy vans (which are provided for 7 days) must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Van Provision Sections 4 & 5.

Any loss, damage or liability incurred while your vehicle is being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not your vehicle is on private property, a public road, a private racetrack or a derestricted toll road (including the Nurburgring). Refer to General Exception (J).

Loss or damage to trade goods, samples, money, stamps or documents. Refer to Section 10, 'What we do not cover'.

**B. BREAKDOWN RECOVERY**

**THE INSURER (MOTOR BREAKDOWN RECOVERY)**

Ageas Insurance Limited registered office address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, registered in England and Wales no 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

**TYPE OF INSURANCE:**

This extension covers your vans when they suffer a breakdown during the course of a journey more than a one-mile radius from your home (unless stated otherwise). This cover is supplied by Call Assist Limited. The insurer is Ageas Insurance Limited.

The policy is based on the answers you gave us on proposal or which is shown in a statement of fact. you must tell us of any changes to the answers you have given.

Cover	Comprehensive	Third Party Fire & Theft
Roadside & recovery breakdown - local assistance	Roadside assistance and recovery (if breakdown occurs more than one mile from your home within the UK) for your van, you and up to 5 passengers to the nearest garage (for repair) or your preferred destination within a 20 miles radius of the breakdown.	
Roadside & recovery - breakdown - national assistance	Roadside assistance and recovery for your van, you and up to 5 passengers to the nearest garage (for repair), your home or original destination.	
Home Assist Breakdown	Provides recovery if breakdown occurs at home address or within one mile of home address.	
European breakdown	Provides roadside breakdown and national recovery cover including when the breakdown occurs in an EU member state (and selected other countries).	

Please note, your Motor Breakdown cover will terminate if your van insurance is cancelled for any reason.

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

Any caravan / trailer where the total length exceeds 7 metres (23 feet) recovered with the van if the vehicle cannot be repaired roadside, and where it is not attached to the van with a standard towing hitch. Refer to, Exceptions to Sections 16, 17 & 18 (1a).

Any additional costs incurred as a result of modifications to your van which you did not tell us about. Refer to, Exceptions to Sections 16, 17 & 18 (7).

The recovery of the van and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown. Refer to, Exceptions to Sections 16, 17 & 18 (11).

Any request for service if the van is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities. Refer to, Exceptions to Sections 16, 17 & 18 (13).

Any van in excess of 5000kg (5 tonnes) in weight. Refer to, Exceptions to Sections 16, 17 & 18 (15a).

Any van more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high. Refer to, Exceptions to Sections 16, 17 & 18 (15b).

Assistance if the van is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport. Refer to, Exceptions to Sections 16, 17 & 18 (16).

We will not pay for the cost of parts, components or materials used to repair the van. Refer to, Exceptions to Sections 16, 17 & 18 (17).

Any breakdown occurring within 24 hours of commencement of the period of insurance. Refer to, Exceptions to Sections 16, 17 & 18 (22).

Any more than six call-outs within the period of insurance. Refer to, Exceptions to Sections 16, 17 & 18 (24).

Claims totalling more than £15,000 in any one period of insurance. Refer to, Exceptions to Sections 16, 17 & 18 (25).

Overnight accommodation or van hire charges if repairs can be carried out at or near the scene of the breakdown within the same working day. Refer to, Exceptions to Sections 16, 17 & 18 (35).

Any damage or loss to your van or its contents and any injury to you or any third party caused by us or the recovery operator. It is your responsibility to ensure personal possessions are removed from the van prior to your van being transported. Refer to, Exceptions to Sections 16, 17 & 18 (37).

The cost of alternative transport other than to your destination and a return trip to collect your repaired van. Refer to, Exceptions to Sections 16, 17 & 18 (38).

### C. MOTOR LEGAL PROTECTION

#### TYPE OF INSURANCE:

This extension covers the cost of the Legal Expenses Insurance Advisers pursuing damages resulting from claims arising from an insured event. This cover is insured by Inter Partner Assistance SA and administered by Arc Legal Assistance Ltd with services provided on their behalf by Carpenters Solicitors. We/Us/Our/Ourselves refers to Arc Legal Assistance acting on behalf of Inter Partner Assistance SA.

Cover	Comprehensive	Third Party Fire & Theft
Motor Legal Protection	<p>Legal costs of up to £100,000 per claim are covered to pursue compensation in respect of uninsured losses incurred and / or personal injury sustained as a result of a motor accident arising as a result of another person's negligence.</p> <p>Legal advice service available between 9.00 am to 5.00 pm Mondays to Fridays (excluding bank holidays) on 0330 123 0979.</p>	

#### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

This insurance covers the legal costs incurred by the Legal Expenses Insurance Advisers who act on our behalf. The insured is not covered for any other legal representatives' costs unless court proceedings are started. Refer to, Section 21.

Legal advice is available on any personal legal matters. Refer to Section 21, What we cover.

Claims must be notified as soon as reasonably possible. Refer to, 'There is no cover where' Section 21a.

For a claim to be covered there must be reasonable prospects of a successful outcome. Refer to, Conditions to Section 21 (3) Reasonable prospects.

#### COMPLAINTS PROCEDURE

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd  
 P O Box 8921  
 Colchester  
 CO4 5YD  
 Tel 01206 615000  
 Email customerservice@arclegal.co.uk

In the event that our Service Providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK Service Providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

You can also refer to the Financial Ombudsman Service if you cannot settle your complaint with us or before we have investigated the complaint if both parties agree.

## D. GUARANTEED HIRE VAN

### TYPE OF INSURANCE:

This extension provides you a guaranteed hire van for 14 days after you suffer an insured claim under the motor policy.

Cover	Comprehensive	Third Party Fire & Theft
A medium sized van (such as a Ford Transit) is provided if an insured claim is suffered under the Motor Policy.	Available for a period of 14 days after the claim is reported to us. Subject to terms and payment of premium.	Not available

### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

We will only pay for a hire van for 14 days. Refer to section 14.

This policy only applies in the event that, where appropriate, the Police and / or relevant authority(s) have been contacted. Refer to Exception to section 14 (2).

## E. INCREASED PERSONAL ACCIDENT BENEFITS COVER

### TYPE OF INSURANCE:

This extension increases the cover you, and any other named drivers, get for personal accident in the event of serious injury or death whilst driving the insured vehicle. This cover is supplied by CIGNA Insurance Services (Europe) Limited. The insurer is CIGNA Europe Insurance Company S.A.N.V.

Cover	Comprehensive	Third Party Fire & Theft
Amount payable for permanent disability or death as a result of an accident whilst driving the insured vehicle.	Up to £100,000	Up to £100,000
Amount payable per day of hospitalisation following an accident whilst driving the insured vehicle	£100 per day for up to one year	£100 per day for up to one year

### EXCLUSIONS

CIGNA Insurance Services (Europe) Limited will not pay the benefit if an insured person sustains bodily injury whilst doing any of the following:

- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where the insured person does not hold a current British or European driving licence to drive such a vehicle
- driving a vehicle without valid insurance
- engaging in or practising for racing, rallies, trials or speed tests

### INDIVIDUAL EXCLUSIONS

CIGNA Insurance Services (Europe) Limited will not pay the benefit in the following circumstances:

- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence

## F. BUSINESS LEGAL EXPENSES INSURANCE

### TYPE OF INSURANCE:

This extension covers the cost of Lyons Davidson Solicitors (the Business Legal Expenses Insurance Advisers) pursuing damages resulting from claims arising from an insured event. This cover is insured by Inter Partner Assistance and administered by Arc Legal Assistance. We/Us/Our/Ourselves refers to Arc Legal Assistance Limited acting on behalf of Inter Partner Assistance.

Cover	Comprehensive	Third Party Fire & Theft
Business Legal Expenses Insurance	This cover provides indemnity of up to £1,000,000 per period of insurance and a maximum of £100,000 per claim in respect of Employment Disputes and Compensation Awards, Bodily Injury, Data Protection, Prosecution Defence for Employers and Employees, Contract, Property Protection, Tax Disputes, Jury Service. Please refer to the separate Business Legal Expenses Policy Document for full terms and conditions.	

### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

There will be no cover under this policy unless You have sought and followed the advice of the Legal Helpline as to the procedure to be adopted and have received specific authorisation from the Legal Helpline:

- 1 Before carrying out any disciplinary procedure or action
- 2 Before the dismissal of an Employee
- 3 Before implementing a redundancy programme and before making an Employee redundant
- 4 On formal or informal notification of a grievance by an Employee or of a complaint of sexual, racial, religious or disability discrimination or discrimination on the grounds of sexual orientation or age
- 5 Before making any adverse variation of the terms of conditions of employment (including altering the hours or time or place worked or demotion or deduction from or reduction in an Employee's remuneration)
- 6 On becoming aware of any event or circumstance that may be deemed to be constructive dismissal including absence from work following an Employee walking out with or without notice

In the event of a valid claim under this insurance, We will appoint Our panel solicitors, or their agents, to handle Your case. You are not covered for any other Professional Adviser's fees unless court Proceedings are issued, or a conflict of interest arises. Where, following the issue of court Proceedings, You have elected to use a Professional Adviser of Your own choice You will be responsible for any Professional Costs and Expenses in excess of Our Standard Professional Costs and Expenses.

This is a "Claim Made" insurance contract. It only covers claims notified to Us during the Period of Insurance and within 180 days of any circumstance which may give rise to any claim. Failure to do so would lead Us to decline a claim for indemnity under this insurance.

The following apply to all sections of this summary.

**DURATION OF CONTRACT:**

Your cover is valid for a twelve-month period.

**CANCELLATION:**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled and for any applicable administration costs.

You can cancel this policy after 14 the day cooling off period. Providing you have not made any claims in the current period of insurance and you are not going to make a claim, we will refund your premium deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled and any applicable administration costs.

We may cancel this policy giving you 7 days notice where there are exceptional or valid reasons for doing so. Please see your policy wording for full details on the cancellation process.

**CLAIMS ADDRESS:**

You should report immediately any accident or loss under the policy to Geoffrey Insurance Services at: Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

**Motor Insurance Claims** Telephone Number - 01227 284 090 from within United Kingdom, 0044 1227 284 090 outside the United Kingdom. (01227 284 037 For Broken or Damaged Glass)

**Motor Breakdown Claims** Telephone Number - 0333 123 0354 from within United Kingdom, 0044 1206 771 718 from within Europe

**Motor Legal Protection Claims** Telephone Number - 01227 284 090

**Guaranteed Hire Van** Telephone Number - 01227 284 090

**Increased Personal Accident Benefits** Telephone Number - 0330 100 9525

**COMPLAINTS PROCEDURE:**

In the first instance these should be referred to Geoffrey Insurance Services.

If you are not satisfied with Geoffrey Insurance Services' answer, please make contact with our UK Service Provider at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

**COMPENSATION SCHEME:**

Geoffrey Insurance Services, Call Assist (providers of the Motor Breakdown cover), Ageas Insurance Limited (underwriters of the Motor Breakdown cover) and CIGNA Europe Insurance Company S.A.N.V. (insurer of the Increased Personal Accident cover) are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)