

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

## Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

## What is Your Van insurance?

The Your Van policy protects you and your van, comprising *Comprehensive or Third Party Fire and Theft* cover, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

## What are the benefits and features of Your Van cover?

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	✓	✓
Legal liability for damage to other people's property up to £2,000,000	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage (excluding glass) fire & theft claims	✓	Fire & Theft only
Personal injury: benefits for you and/your spouse/domestic partner for death or loss of limbs/sight up to age 69	£2,500 each	✗
Medical expenses for anyone injured in your van	Up to £100 each	✗
Personal effects cover for personal belongings, which are in or on your van	Up to £100	✗
New van replacement	✓	✗
Windscreen/window breakage	✓	✗
Replacement locks	✓	✗
Accident recovery and Aviva approved Repair Service	✓	Fire & Theft only

The following **additional covers** may also be available:

- Breakdown Assistance
- Replacement Van
- Trailer Cover
- Foreign Use
- Club Assist Legal Services.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklets.

## What are the significant or unusual exclusions or limitations of Your Van cover?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 – 11 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- The first part of any claim – this is known as the “excess” (see Section 1). These are detailed below:

Standard excess	£150
Additional young driver excesses for accidental damage claims are in addition to standard excesses:	
• Aged 20 or under	£300
• Aged 21 to 24	£200
Windscreen excess	£75

- Loss or damage arising from theft while the ignition keys of your van has been left in or on your van (see Section 1).
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1).
- Loss of value following a repair (see Section 1).
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1).
- Loss or damage caused directly or indirectly by fire if your vehicle is equipped for the cooking and/or heating of food or drink (see Section 1).
- The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle (see Section 2).

## Exclusions

### Inappropriate use (see page 26 of the policy document “General Exceptions”)

- We will not pay for any accident, injury, loss or damage that occurs while your van is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

### How long does my Your Van insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

## What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

## What are Aviva charges for policy amendment and cancellation?

If you cancel within the 14 day period, you will be entitled to a refund of premium paid, less a proportionate deduction for the time we have provided cover. If you cancel after the 14 day period, in addition to the amount charged for the time you have been covered, there will be a cancellation charge of up to £25.00 (plus Insurance Premium Tax where applicable).

If we cancel for any reason as set out in the “Our right to cancel your policy” section of the General Conditions in your policy booklet, there will be a cancellation charge of up to £25.00 (plus Insurance Premium Tax where applicable).

If you amend your policy we reserve the right to apply an administration charge of up to £10.00 (plus Insurance Premium Tax where applicable).

## How do I make a claim?

Should you need to make a claim under this policy, please contact us on **0800 678999**.

## How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

## Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.