



Covéa Insurance Commercial Vehicle



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 in tabular format at the end of this policy summary.

What is Commercial Vehicle?

It is a commercial vehicle motor insurance product provided by Covea Insurance plc. Your Commercial Vehicle 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 Commercial Vehicle 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, 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 Commercial Vehicle contract run for?

Commercial Vehicle 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 as detailed in your policy booklet, 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 Commercial Vehicle 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 as detailed in your policy booklet).

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 as detailed in your policy booklet).

How do I notify a claim under Commercial Vehicle?

Should you wish to make a claim under your Commercial Vehicle 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. Covéa 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
Covéa Insurance
A & B Mill
Dean Clough
Halifax
West Yorkshire
HX3 5AX

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.

Financial Services Compensation Scheme

Covéa Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covéa Insurance cannot meet its obligations (e.g. if Covéa Insurance plc 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. Covéa Insurance plc Registered in England number 613259.

Features & benefits	Exclusions & limitations	Policy Section	Comp	TPFT
<p>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.</p>	<p>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.</p>	1	✓	x
<p>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.</p>	<p>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.</p>	1	✓	✓
<p>Loss of or Damage to your Vehicle Caused by Accident, or Malicious Damage. Provides cover up to the insured value shown on your policy schedule.</p>	<p>If the insured value is greater than the market value we will only pay up to the market value of the vehicle. What is not covered:</p> <ul style="list-style-type: none"> • 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; • loss or damage caused by overloading or improperly loading your vehicle in a way that your vehicle was not designed for; • loss or damage while you, anyone insured under your policy, or anyone you give permission to, carries out repairs or improvements to your vehicle if that person is not qualified within the motor trade to do so. • loss or damage to your vehicle if your vehicle does not have a valid MOT certificate at the time of the incident. • malicious damage if you have not given us a crime reference number. • loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used; and • Any amount in excess of £150 relating to sign writing, advertisements, logos or specialised artwork. 	1	✓	X
<p>Loss of or Damage to your Vehicle Caused by Fire, Theft or Attempted Theft Provides cover up to the insured value shown on your policy schedule.</p>	<p>If the insured value is greater than the market value we will only pay up to the market value of the vehicle. What is not covered:</p> <ul style="list-style-type: none"> • 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 while you, anyone insured under your policy, or anyone you give permission to, carries out repairs or improvements to your vehicle if that person is not qualified within the motor trade to do so. • loss or damage to your vehicle if your vehicle does not have a valid MOT certificate at the time of the incident. • loss or damage caused by theft or attempted theft if you have not given us a crime reference number. • 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; and • any amount in excess of £150 relating to sign writing, advertisements, logos or specialised artwork. 	1	✓	✓

Features & benefits	Exclusions & limitations	Policy Section	Comp	TPFT
<p>New Vehicle Replacement</p> <p>Available if your vehicle is:</p> <ul style="list-style-type: none"> damaged so that the cost of repair is more than 60% of the maker's current list price; or stolen and not recovered 	<p>New vehicle replacement does not apply if:</p> <ul style="list-style-type: none"> your vehicle is more than six months old from the date of first registration at the time of loss or damage; you did not buy your vehicle from new; or a new vehicle of the same make, model and specification is not available in the UK. 	1	✓	✓
<p>Legal liability to Cover Other People</p> <p>Provides cover for legal liability for the death or bodily injury to any person or damage to property</p>	<p>What is not covered:</p> <ul style="list-style-type: none"> any amount over £2 million for damage to other people's property (including any related indirect loss or damage) and any amount over £1 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event; and 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. loss or damage as a result of a deliberate act by anybody insured under this policy. 	2	✓	✓
<p>Towing</p> <p>Provides cover when your vehicle is being used for towing any single trailer or caravan or broken-down vehicle while it is attached to your vehicle and if allowed by law, unless you are being paid to tow the attached vehicles.</p>	<p>Cover is not provided for loss or damage to the single trailer, caravan, or broken-down vehicle whilst it is attached to your vehicle.</p>	2 and General Conditions	✓	✓
<p>Audio Equipment and Navigation Systems</p> <p>Provides cover for the replacement (including fitting) or repair of equipment such as satellite navigation, radios, speakers and CD or cassette players</p>	<p>We will pay the cost, but only up to £500, to replace or repair audio equipment and navigation systems permanently fitted to your vehicle. If the equipment was supplied and fitted as standard when your vehicle was first registered, we will pay the cost but only up to £1,000.</p> <p>Cover only applies to permanently fitted equipment.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment. 	1	✓	X
	<p>We will pay the cost, but only up to £150, to replace or repair audio equipment permanently fitted to your vehicle</p> <p>What is not covered:</p> <ul style="list-style-type: none"> Loss of or damage to satellite navigation systems, communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment. 	1	n/a	✓

Features & benefits	Exclusions & limitations	Policy Section	Comp	TPFT
<p>Foreign Travel</p> <p>Full policy cover in accordance with your schedule is provided to allow your vehicle to be used in:</p> <p>1. any country which is a member of the European Union;</p> <p>2. any other country which the Commission of the European Union approves as meeting the requirements of (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles</p>	<p>Your policy automatically provides the cover shown on your Schedule for a limited time, in any one period of insurance while you are using your vehicle in the countries referred to under features and benefits, provided that:</p> <ol style="list-style-type: none"> 1. your vehicle is taxed and registered in the United Kingdom; 2. your vehicle is normally kept in the United Kingdom; and 3. you maintain a permanent home in the United Kingdom. 	3	<p>✓</p> <p>(limited up to 35 days per year)</p>	<p>✓</p> <p>(limited up to 35 days per year)</p>
<p>Personal Accident</p> <p>Provides cover up to £5,000 should you, your spouse or civil partner be killed, suffer the loss of sight, hands or feet while travelling in your vehicle, or getting into or out of any private vehicle.</p>	<p>What is not covered</p> <p>We will not pay the benefit if the injury or death:</p> <ul style="list-style-type: none"> • is the result of suicide or attempted suicide; • happens when the person killed or injured is under the influence of alcohol or drugs; • happens as a result of someone not wearing a seat belt when they have to by law; or • happens more than three months after the date of the accident or is not a direct result of the accident. <p>We will not pay the benefit if you are a company or firm.</p>	4	<p>✓</p>	<p>X</p>
<p>Personal Belongings</p> <p>Personal cover for loss of or damage to personal belongings in your vehicle caused by accident, fire, theft or attempted theft.</p>	<p>This does not apply to:</p> <ul style="list-style-type: none"> • theft or attempted theft while no-one is in the 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; and • loss or damage to tools, goods or samples carried in connection with any business. 	5	<p>✓</p> <p>£100 limit</p>	<p>X</p>

Features & benefits	Exclusions & limitations	Policy Section	Comp	TPFT
<p>Windscreen Damage or Breakage to Glass</p> <p>Provides cover for accidental or malicious damage to the windscreen or windows of your vehicle. Cover is automatically provided on Comprehensive policies.</p>	<p>You will have to pay the amount of any excess shown in your Schedule. This is reduced where you use one of Covéa Insurance's recommended glass repair or replacement companies.</p> <p>If you do not use one of our chosen windscreen repairers, the most we will pay under this section is £100 after deducting excesses.</p> <p>If you claim under this policy section, your no-claim discount will not be affected.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> • Damage to any part of a glass or plastic sunroof or roof panel. • Damage as a result of a deliberate act by anybody insured by this policy. • Loss of use of your vehicle. • Any extra costs resulting from parts for your vehicle not being easily available in the United Kingdom. • Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered, or the damage affects the driver's vision or the security of your vehicle. 	6	✓	X
<p>Replacement Locks</p> <p>If the keys or lock transmitter of your vehicle are lost or stolen, we will pay for the cost of replacing:</p> <ol style="list-style-type: none"> 1. the affected locks; 2. the lock transmitter and central locking system; 3. the affected parts of the alarm or immobiliser (or both); 	<p>Cover is provided as long as you can prove to our satisfaction that the person who has your keys or transmitter knows where your Vehicle is. No excess is payable under this section but the maximum amount we will pay is £200.</p> <p>What is not covered We will not pay this benefit if:</p> <ul style="list-style-type: none"> • your keys are left in or on your vehicle at the time of loss; • you do not report the loss to the police within 24 hours of discovering it. 	7	✓	X
<p>Medical expenses</p> <p>We will pay up to £100 in medical expenses for each injured person if you or anyone in your vehicle is injured as a result of an accident involving the insured vehicle.</p>		8	✓	X
<p>Onward travel/Overnight accommodation</p> <p>Up to £50 per person £250 maximum.</p>		9	✓	X
<p>Protected No Claim Discount</p> <p>Available on request for policyholders with 4 years or more No Claim Discount.</p>	<p>You will only lose your discount if there are more than two claims in any five years of insurance.</p>	General conditions	Optional	Optional

General exclusions and conditions		
	Significant exclusions or limitations	Policy section
Damage claim excesses	You will pay the amount of any excess shown in your schedule toward the cost of repairs to your vehicle for damage caused by accident, malicious damage, fire, theft, or attempted theft.	Shown on policy schedule and in your Policy Booklet under excesses section
Change of circumstances	<p>You must tell us as soon as possible about any change in circumstances likely to affect our decision to continue the insurance or deal with a claim. Examples of these changes are:</p> <ul style="list-style-type: none"> ● changes in the number of vehicles owned or regularly driven by you or by members of your family who live with you; ● changes of any type to your vehicle including engine modifications and changes such as fitting alloy wheels or spoilers or skirts; ● any problem to do with the health of any person who will drive your vehicle; ● a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your vehicle; ● changes in the ownership or use of your vehicle or in the job of any person who will drive your vehicle; and ● changes to your address or the address where your vehicle is usually kept; and ● if a person whose details have not previously been given to us is likely to drive your vehicle, you must give us full details. <p>Please note that any changes made to your policy mid-term may incur an administration charge and/or an additional premium. Please speak to us, your Broker or other person acting on our behalf, if you wish to make a change to your policy mid-term so we can discuss this with you.</p>	Shown in the policy booklet under general conditions