

### Covea Insurance plc - Your Van Policy Summary

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, which is available on request. Your Van policy is a commercial vehicle insurance policy that is a contract between you and us and includes the policy booklet, the schedule, the certificate of insurance and any endorsements we send to you.

**Insurer:**

This insurance policy is underwritten by Covea Insurance plc.

**Type of cover:**

Your Van insurance is designed to provide cover for your commercial vehicle.

The level of cover available is Third Party, Fire and Theft (TPFT) or Comprehensive (Comp), this will be shown on your schedule.

- **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, in addition to this 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 caused by malicious damage.

Features and benefits	What we can't cover you for	Comp	TPFT
<b>Theft or attempted Theft</b>	We will not insure loss or damage to your vehicle caused by the following. <ul style="list-style-type: none"> <li>• Theft or attempted theft while no one is in your vehicle, unless all the doors, windows and other openings are closed and locked, the keys are removed, and your vehicle alarm is on (if you have an alarm).</li> </ul>	✓	✓
<b>Accidental or Malicious Damage</b>	We will not insure loss or damage to your vehicle caused by the following. <ul style="list-style-type: none"> <li>• Overloading or loading your vehicle in a way it is not designed for.</li> <li>• The wrong fuel being used.</li> </ul>	✓	X

**Period of cover:**

This is an annual policy that runs for a 12 month period. Your schedule will show the start and end dates of your policy. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.

Features and benefits	Significant Exclusions or Limitations	Comp	TPFT
<b>Driving your van and its cover: Loss of or damage to Your Van</b>			
<b>Courtesy Van</b> - In the event of damage to your vehicle you will be offered use of a loan vehicle whilst repairs to your vehicle are carried out.	A courtesy van is available if your vehicle is repairable when using one of our approved repairers. 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.	✓	✓ Fire or Theft damage only
<b>Audio and satellite navigation (sat nav) equipment</b> - Provides cover for the replacement (including fitting) or repair of equipment such as radios, speakers, CD or cassette players and navigation equipment.	We will pay the cost of repairing or replacing audio or satellite navigation equipment that was permanently fitted as standard when your vehicle was first registered. We will pay up to £500 for permanently fitted audio equipment and satellite navigation equipment that was not fitted to your vehicle when it was first registered.	✓	X
	If you have third party, fire and theft cover, we will pay the cost but only up to £150 to replace or repair audio or satellite navigation equipment permanently fitted to your vehicle.	n/a	✓
<b>Sign writing</b> - We will pay up to £500 relating to sign writing, advertisements, logos or specialised artwork, when repairs are completed.		✓	✓ Fire or Theft damage only
<b>New Van Replacement</b> - Available if your vehicle is: <ul style="list-style-type: none"> <li>• damaged so that the cost of repair is more than 55% of the maker's current list price; or</li> <li>• stolen and not recovered.</li> </ul>	New vehicle replacement does not apply if: <ul style="list-style-type: none"> <li>• Your vehicle is more than 6 months old from the date of first registration at the time of loss or damage;</li> <li>• You did not buy your vehicle from new; or</li> <li>• A new vehicle of the same make, model and specification is not available in the UK</li> </ul>	✓	✓
<b>Legal liability to cover others</b> - Provides cover for legal liability for the death of or bodily injury to any person or damage to property.	What we can't cover you for <ul style="list-style-type: none"> <li>• 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</li> <li>• loss of or damage to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section.</li> </ul>	✓	✓

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Features and benefits	Significant Exclusions or Limitations	Comp	TPFT
<b>Loss of or damage to Your Van</b>			
<b>Windscreens and windows</b> Provides cover for accidental or malicious damage to the windscreen or windows of your vehicle.	You will have to pay the amount of any excess shown in your schedule. This is reduced where you use one of our recommended glass repair or replacement companies.  If you do not use one of our chosen windscreen repairers, the most we will pay under this section is £100 after deducting excesses.  If you claim under this policy section, your no-claim discount will not be affected.	✓	X
<b>Your other insurance benefits</b>			
<b>Personal belongings</b> Personal cover for loss of or damage to personal belongings in your vehicle caused by a motor accident, fire, theft or attempted theft up to £250.	We will not pay for the following. <ul style="list-style-type: none"> <li>• 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.</li> </ul>	✓	X
<b>Replacement locks</b> Provides cover up to £1,000 to replace the door and boot locks on your vehicle if the keys or lock transmitter are lost or stolen and not recovered.	What we can't cover you for  We will not pay this benefit if: <ul style="list-style-type: none"> <li>• your keys are left in or on your vehicle at the time of the loss; and</li> <li>• you do not report the loss to the Police within 24 hours of discovering it.</li> </ul>	✓	X
<b>Onward travel</b> Up to £50 per person £250 maximum.		✓	X
<b>Foreign travel</b> - Full policy cover in accordance with your schedule is provided to allow your vehicle to be used in: <ol style="list-style-type: none"> <li>1. any country which is a member of the European Union; and</li> <li>2. any other country which the Commission of the European Union approves as meeting the requirements of Article (8) of EC Directive 2009/103/EC relating to Civil Liabilities arising from the use of motor vehicles.</li> </ol>	Your policy automatically provides the cover shown on your schedule up to 35 days per year, in any one period of insurance while you are using your vehicle in the countries referred to under features and benefits, provided that: you maintain a permanent home in the United Kingdom.	✓	✓
<b>Personal accident</b> – We will pay £5,000 if you or your husband, wife or civil partner are killed, suffer the loss of sight, hands or feet while travelling in your vehicle, or getting into or out of any private vehicle.	What we can't cover you for We will not pay the benefit if the injury or death: <ul style="list-style-type: none"> <li>• is as result of suicide or attempted suicide;</li> <li>• happens when the person killed or injured is under the influence of alcohol or drugs;</li> <li>• happens as a result of someone not wearing a seat belt when required to do so by law; or</li> <li>• happens more than three months after the date of the accident or is not a direct result of the accident.</li> </ul> We will not pay this benefit if you are a company or a firm.	✓	X
<b>Medical expenses</b> We will pay up to £100 for medical expenses for anyone injured in your vehicle after an accident		✓	X
<b>Protected no claim discount</b> Available on request for policyholders with 4 years or more No Claim Discount.	<ul style="list-style-type: none"> <li>• You will only lose your discount if there are more than two claims in any five years of insurance.</li> </ul>	Optional	Optional

### Significant exclusions or limitations applicable to all policies:

- General exclusions and general conditions for all types of cover are shown in your policy booklet
- Your certificate of motor insurance shows who is covered to drive and limitations as to use
- You must pay your policy excess as the first part of any claim. This will be shown on your schedule and more than one excess may apply.
- 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. If you make any changes to your policy during your period of insurance, an administration charge may apply.

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### Cancelling your policy

If this cover does not meet your needs, please tell us or your broker within 14 days. We will refund the premium for the exact number of days left on the policy less an administration charge of £10 plus Insurance Premium Tax at the prevailing rate, unless you have made a 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.

You can cancel after 14 days:

- by contacting us or your broker (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 of £32 plus Insurance Premium Tax at the prevailing rate).

### Making a claim

If you need to make a claim under Your Van policy please call our: **Claims Helpline 24/7 on 0330 024 2240.**

### Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

- by phone: 01422 286406
- by email: [customer.relations@coveainsurance.co.uk](mailto:customer.relations@coveainsurance.co.uk)

Or you can write to us: Customer Relations, Covea Insurance plc, A & B Mill, Dean Clough, Halifax, West Yorkshire, HX3 5AX.

If we cannot resolve your complaint You may be eligible to refer your complaint to the Financial Ombudsman Service.

Their address is: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline

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

### What happens if we can't meet our liabilities?

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). Covéa Insurance is a member of this scheme.

Covea Insurance plc  
Registered Office: Norman Place, Reading, Berkshire RG1 8DA  
Registered in England and Wales No. 613259  
Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority No. 202277