



MI VAN Commercial Vehicle Policy Summary

PLEASE RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

Some important facts about your motor insurance are summarised below. This is summary does not contain the full terms and conditions of the contract which can be found in our Policy Booklet. It is important that you take time to read the policy documentation carefully when you receive it. You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

Insurer Information

You are insured with Gefion Insurance A/S licenced by the Danish Financial Services Authority licence number 53117.

Pukka Insure Ltd is a private limited company incorporated in Gibraltar (Company Number: 113487), Registered Office: Suite 2, The Cottage, 13-15 Giroso Passage, Gibraltar, GX11 1AA. We are authorised and regulated by the Gibraltar Financial Services Commission (FSC1280B) and subject to limited regulation by the Financial Conduct Authority.

Action 365 Ltd, are authorised and regulated by the Financial Conduct Authority (FRN 306011) and are the claims administrators for this policy. Registered in England and Wales: Company No: 3839322. Registered Address: Eden Point, Three Acres Lane, Cheadle Hulme, Cheshire, SK8 6RLPukka Insure Ltd incorporated in Gibraltar company number 113487 are the administrators of this policy for and on behalf of Gefion Insurance A/S. Pukka Insure Ltd are authorised and regulated by the Gibraltar Financial Services Commission FSC1280B and are subject to limited regulation by the Financial Conduct Authority.

Insurance is arranged through Mynton Insurance Services, a trading name of Mynton Ltd. Authorised and regulated by the Financial Conduct Authority, FRN 472846.

Type of Insurance

Commercial Vehicle Insurance.

What are the benefits and features of MI Van

Your policy includes the following features. Please refer to your policy booklet for full details:

Table with 5 columns: SUMMARY OF COVER – 12 MONTHS CONTRACT, POLICY SECTION, COMPREHENSIVE, THIRD PARTY FIRE & THEFT, THIRD PARTY ONLY. Rows include details on indemnity, legal costs, damage types, audio cover, windscreen/glass cover, keys/locks, driving abroad, and no claims bonus.

Driving

Named drivers only subject to underwriters approval

Vehicle Use

Social Domestic & Pleasure and use for carriage of own goods in connection with the insured’s business.

Please note that this insurance does not cover use for racing, pacemaking, speed testing, competitions, rallies, trials, track days, carriage of livestock, soliciting of orders, commercial travelling, the carriage of passengers or goods for hire or reward, or any purpose in connection with the motor trade.

Driving Other Vehicles

We do not provide cover for driving other vehicles under this insurance, therefore this is excluded.

No Claims Bonus

If a claim has not been made in the current period of insurance then you will be rewarded with a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance then we will reduce any no claim bonus entitlement you have in accordance with the current scale contained in your Policy Document.

Protected No Claims Bonus

This is available subject to certain terms and conditions if you have earned three or more years No Claims Bonus (an additional premium is applicable). Your existing No Claims Bonus entitlement will be protected provided there are no more than two claims in any four consecutive years that would have affected the bonus entitlement. Protecting your No Claims Bonus does not protect the overall price of your insurance policy.

### Cooling –Off Period Your Right of Cancellation

Once you have entered into this insurance contract you have 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. If you wish to cancel this policy you must return either the current Certificate of Insurance, or the current cover note to us or your Broker within this 14 day period. Provided a claim has not been made, we will refund the unexpired portion of the annual premium less an administration fee; however, we will not refund any premium if a claim has been made in the current period of insurance.

If you wish to cancel this policy you must return either the current Certificate of Insurance, or the current cover note to us or your Broker within this 14 day period. Provided a claim has not been made, we will refund the unexpired portion of the annual premium less an administration fee; however, we will not refund any premium if a claim has been made in the current period of insurance.

**Where a claim has occurred during the policy period, no refund will be allowed for cancellation.** Refunds are subject to policy administration fees.

### Significant Exclusions

The policy excludes or limits some situations. Please refer to the entire booklet for full details. The most significant or unusual of these exclusions are outlined below:

EXCLUSIONS OR LIMITATIONS
Any compulsory or voluntary policy excess which applies as shown in the policy schedule (Section 2 & 3 Exclusions)
Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions)
Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, boyfriend or girlfriend, employee or ex-employee, member of the family or household of a permitted driver (Section 2 Exclusions)
Loss or damage by fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions)
Loss or damage to your vehicle if it has been left unlocked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it (Section 2 Exclusions)
Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage (Section 2 Exclusions)
Loss or damage to your vehicle resulting from a deliberate act by you or any other person insured on this policy (Section 2 Exclusions)
Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more (Section 2 Exclusions)
Damage to your vehicle caused by using the incorrect fuel or loss or theft of petrol or diesel fuel (Section 2 Exclusions)
Loss or damage or liability when the vehicle is in an unsafe or unroadworthy condition or where required does not have a current MOT certificate (General Exclusion Section)
If, following an accident, you or any person entitled to drive under this policy, is convicted for an offence involving drink or drugs our liability will be restricted to the requirements of the Road Traffic Act. Any payments made to third parties, including costs, may be recovered from you. (General Conditions Section)
The maximum number of windscreen/glass claims permitted per policy period without loss of no claims bonus is two (Section 3)
Increased excesses apply in the event that you fail to comply with endorsements for overnight parking and/or radius of operation, which will apply if a discount in premium has been given. (See schedule)

### Claims

In the event of an accident please call our claims notification line on 0800 012 6851. For windscreen call our approved claims handler on 0800 012 6852.

### Administration Fees

If you make a change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee of up to £15 plus Insurance Premium Tax to cover administration costs. If your policy is cancelled, we will charge a fee of up to £50 plus Insurance Premium Tax. The fee will be payable against any refund or addition to your insurance premium and does not include any administration charge that your Broker may apply.

### Complaints Procedure

We aim to provide a standard of service that will leave no cause for complaint. However, if you are dissatisfied with the service we have provided please supply full details of your complaint as follows:

- Write to the Head of Compliance, Pukka Insure Ltd, Suite 2, The Cottage, 13-15 Giros Passage, Gibraltar;
- E-mail your complaint to [complianceofficer@pukka.co.uk](mailto:complianceofficer@pukka.co.uk) or telephone on 0800 2404 995

We will endeavour to investigate your complaint fully and resolve immediately. If we cannot resolve your complaint by the next working day we will acknowledge your complaint within five working days of receipt, and do our best to resolve the problem within eight weeks by sending you a final response. Should you remain dissatisfied having received your final response, you may be able to take your complaint to the Office of Fair Trading (Gibraltar), Suite 975 Europort, Gibraltar, [oft@gibraltar.gov.gi](mailto:oft@gibraltar.gov.gi)

Should you feel the need to complain about the arrangement of your policy please contact your insurance intermediary agent in the first instance.

If you are unhappy with the final response and you are an eligible complainant (an individual consumer or a micro-enterprise or a charity or trustee of a trust under a certain size) you may wish to contact the Financial Ombudsman Service, they offer a free and independent service for resolving disputes about most financial matters and you have six months from the date of the final response letter to contact them. Please note that the Financial Ombudsman Service will not adjudicate your complaint until you have received a final response letter or eight weeks have passed since you notified us/ your insurance intermediary of your complaint. Their contact details are:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Phone: 0800 023 4567 or 0300 123 9123

The Financial Ombudsman decision is binding on us but not you. The complaints procedure set out above does not affect your right to take legal action against us or your insurance intermediary.