



PUKKA COMMERCIAL VEHICLE INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Commercial Vehicle Insurance Policy and the accompanying Certificate of Motor Insurance and the accompanying Schedule and Endorsements will indicate the cover levels applicable.

INSURER INFORMATION

Your policy is underwritten by Gefion Insurance A/S licensed by the Danish Financial Services Authority license number 53117.

Pukka Insure Ltd are the administrators of this policy for and on behalf of Gefion Insurance A/S.

Pukka Insure Ltd is a private limited company incorporated in Gibraltar (Company Number: 113487), Registered Office: Suite 2, The Cottage, 13-15 Giros Passage, Gibraltar. 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 (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 6RL.

TYPE OF INSURANCE

This product is Commercial Vehicle Insurance.

CANCELLATION

The contract is for twelve calendar months.

Cancellation "Cooling Off Period" If this policy does not meet your needs, you have 14 days from receipt of your insurance policy to cancel. Provided no claim has or is likely to be made. You will be charged for the period you have been on cover plus the reasonable administration costs. Your insurance broker may charge for their administration costs.

Other cancellation rights You can cancel this insurance at any time by writing to us via your insurance adviser and returning your certificate of motor insurance. Cancellation of the policy will be effected from date of request by policyholder. All cancellation refunds are issued on a pro-rata basis, plus a charge of £50. If the policy is subject to a claim during the current period of insurance, no refund of premium will be allowed.

In all situations you must return the Certificate of Motor Insurance or Temporary Covernote, and if you cancel your policy following a claim there will be no refund of premium and/or the full annual premium will be due.

CLAIMS INFORMATION

In the event of a claim please telephone **0800 2404 988**. Alternatively, to reduce **your** excess, report the incident via the Pukka App (terms and conditions apply). For windscreen claims, telephone the Windscreen Helpline **0800 2404 993** or press the button on your Pukka App.

COMPLAINTS PROCEDURE

Pukka Insure Ltd aims 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 to either:

- 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**
- Or telephone on **0800 2404 995**

Pukka Insure 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**

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

POLICY COVER

SECTION NO	SECTION NAME/TITLE	COVER APPLICABLE	SIGNIFICANT FEATURES & BENEFITS
1	Third Party Liability Cover Only	Comprehensive / Third Party Fire and Theft cover	Cover for your legal responsibility if there is an accident which involves your motor vehicle and you kill or injure someone or damage their property or their vehicle.
2	Fire and Theft cover	Comprehensive / Third Party Fire and Theft cover	Cover if your vehicle is lost or damaged as a result of fire, theft or attempted theft. Also up to £200 to replace locks if keys or locking devices are stolen. A policy excess will apply which is stated within your schedule.
3	Accidental Damage	Comprehensive cover	Cover if your vehicle is lost or damaged as a result of accidental damage. A policy excess will apply which is stated within your schedule.
4	Windscreen Cover	Comprehensive cover	Cover up to £350 if the repair/replacement carried out with the authority of the Windscreen Helpline. If not cover limited to £75. Replacement excess applicable is £75. Repair excess is £10.
5	Audio and/or Communications Equipment	Comprehensive / Third Party Fire and Theft cover	Cover is included up to £200 for equipment that is permanently fitted to the vehicle. This is subject to the Policy Excess.
6	Foreign Use	Comprehensive / Third Party Fire and Theft cover	Minimum legal level of cover in EU countries and Andorra, Croatia, Iceland, Norway and Switzerland. We may agree to full policy cover in these countries subject to our approval and an additional premium being paid in advance. Travel to other countries is subject to our approval and additional premium or terms.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Sections 1 (Third Party Cover), 2 (Fire & Theft) & 3 (Accidental Damage) Deliberate Act

Loss or damage to your vehicle, or injury is not covered if the incident occurred as a result of "road rage" or a deliberate act by you or any person driving your insured motor vehicle.

Section 2 - (Fire and Theft) & Section 3 (Accidental Damage):

Vehicle Theft

Theft of your vehicle is not covered if the vehicle is unattended, unless the keys and/or locking devices have been removed and the vehicle is locked.

Unauthorised Use

No cover applies for any loss of or damage to your vehicle caused by unauthorised use if at the time of the incident, it was being driven by or used by someone in your family or someone who is living with you (this exclusion does not apply if the person driving is reported to the police for taking your motor vehicle without your permission).

Drink/Drugs

Loss or damage to your vehicle is NOT covered if you or a named driver on the Certificate of Insurance was driving under the influence of drink or drugs or is convicted of an offence involving drink or drugs as a result of the accident.

Incorrect Fuel

Loss of or damage to your motor vehicle caused by an inappropriate type of fuel being used.

Section 4 (Windscreen Cover)

The maximum number of claims permitted within this section is TWO per policy period. Any further claim would be dealt with under the Accidental Damage section, subject to the policy excess and loss of No Claims Bonus.

General Exclusions

Policy cover does not apply if the vehicle is being driven in an unsafe, unroadworthy or damaged condition, or where the vehicle does not have a valid Department of Transport test certificate (MOT) if one is required by law, or if driven whilst declared SORN (Statutory Off Road Notification). Refer to the policy for full details of all exclusions.

Limitations to the Use of Your Vehicle

The following is specifically excluded, and reference must be made to your Certificate of Insurance and Policy for all limitations to the Use of your vehicle:

- Use for racing, pace making, speed testing, competitions, rallies or trials;
- Use for any purpose in connection with the Motor Trade;
- Use to secure the release of a motor vehicle, other than the vehicle with the registration number stated on your Certificate, which has been seized by, or on behalf of, any government or public authority.