

Welcome to your CourierPremier policy

# Key facts

**Please remember to report all claims or incidents likely to give rise to a claim within 48 hours on 0345 319 9999 or your policy excess will be increased by £500.**

**This is a summary of your insurance policy. Please read this document carefully. Full terms and conditions can be found within your policy documents.**

### Who is the insurer?

The insurer of sections 1,2,3,4 and 6 is Gefion Insurance A/S. The insurer of section 5 is Zurich Insurance plc.

### What is PolicyPlan CourierPremier?

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

### What are the benefits and features of PolicyPlan CourierPremier?

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 £5,000,000	✓	✓
Own damage (excluding glass) fire & theft claims	✓	Fire & Theft only
Medical expenses for anyone injured in your van	Up to £100 each	x
New van replacement	✓	Fire & Theft only
Windscreen/window breakage	✓	x
Accident recovery and approved repair service	✓	Fire & Theft only
Goods in transit (excluding household, office, factory or similar removals - including site clearance and waste disposal)*	Up to £10,000	Up to £10,000

\*The goods in transit element of this policy does not extended to cover foreign use.

### What are the significant or unusual exclusions or limitations of PolicyPlan CourierPremier?

Your policy excludes some situations. Please refer to your policy booklet Sections 1-6 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Failure to report any incident likely to give rise to a claim for loss or damage within 48 hours of the occurrence will result in the total excess, shown in the policy schedule, being increased by £500.

Claims reporting period	Excess applicable
Accidental damage, fire and theft excess when any incident is reported to the claims helpline within 48 hours of its occurrence:	Total excess as detailed in your policy schedule.
Accidental damage, fire and theft excess in all other instances:	Total excess as detailed in your policy schedule PLUS an additional £500.

- In the event of a total loss the most we will pay will be the market value of your vehicle at the time of loss, but not more than your estimate of value as shown on your schedule.
- Loss or damage arising from theft while the ignition keys of your van have been left in or on your van
- Loss of use, reduction in value, wear and tear or mechanical, electrical or computer breakdowns, failures or breakages
- Loss of value following a repair
- Confiscation or requisition or destruction by or under order of any government or public or local authority
- Loss or damage caused directly or indirectly by fire if your vehicle is equipped for cooking and/or heating of food or drink
- 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
- Loss or damage where national or local trading licences are not in force

## No claims discount

If no claims are made under your policy during the period of insurance, we will increase your no claims discount by one year at your next renewal.

Where a claim has been made, we may reduce your no claims discount in line with the following scale:

### No claims discount step back scale

NCD years (at inception of the policy)	NCD years (step back for 1 fault claim)	NCD years (step back for 2 fault claims)	NCD years (step back for 3+ fault claims)
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5+	3	1	0

### Protected no claims discount step back scale

No claims discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.

If you have protected your no claims discount, one fault claim will result in a loss of that protection. A second fault claim will result in a reduction of your no claims discount years in line with the following scale:

NCD years (at inception of the policy)	NCD years (step back for 1 fault claim)	NCD years (step back for 2 fault claims)	NCD years (step back for 3+ fault claims)
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5+	5	3	1

For the purposes of no claims discount step back, a claim is considered to be fault where:

- **you** were to blame
- we cannot recover all sums **we** have paid from those responsible, regardless of who was to blame

If a claim is made which is not your fault and we have or will be required to make a payment, we will reduce your no claims discount in line with the above scale, unless we can recover all sums we have paid from those responsible.

If your renewal is due and investigations into a claim are still on-going, we may reduce your no claims discount. Once our investigations are complete and we have confirmed that the accident was solely the fault of another driver, and have recovered all sums we have paid, we will restore your no claims discount and refund any extra premium you have paid.

We do not grant no claims discount for policies running for less than twelve months.

We will not reduce your no claims discount where the only payments made are for:

- repairing or replacing broken glass in the windscreen and / or windows in the insured vehicle (and any scratching of surrounding bodywork resulting solely and directly from such breakage)
- emergency medical treatment as required by the Road Traffic Act(s)

A third party may claim directly against us as the insurer in the event of an accident, involving the insured vehicle, as permitted under the European Communities (Rights Against Insurers) Regulations 2002. In these circumstances we will deal with any claim, subject to the terms and conditions of your policy. This may affect your no claims discount.

You are reminded of your responsibility to report any accident, injury, loss or damage to us as soon as possible so we can tell you what to do next and help resolve any claim.

## How long does my PolicyPlan CourierPremier policy run for?

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

## Cancellation

To effect cancellation of your policy, you should contact your insurance intermediary.

This insurance provides you with a cooling-off period to decide whether you wish to continue with the policy. The cooling off period is for 14 days from the date you receive your policy documentation.

### Cancellation by you during the cooling-off period

- If a period of less than 14 days has elapsed since you received your policy documentation and cover has commenced, you have the right to cancel the policy. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £40.00 administration charge.
- If, at the date of cancellation your policy has not yet commenced you will receive a full refund of the premium you have paid to us.

### Cancellation by you - after the cooling-off period

You may cancel this policy by contacting us through your insurance intermediary. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium for the unexpired period of cover using the following scale, subject to the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater:

Period of cover not exceeding	Percentage of annual premium returned
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	20%
Over 7 months	Nil

### **Cancellation by us**

We or your insurance intermediary can cancel this policy by giving you 7 days notice either in writing or by registered e-mail to the last address you notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater.

### **Cancellation by us – non-payment of premium**

We or your insurance intermediary can cancel this policy by giving you 7 days notice either in writing or by registered e-mail to the last address you notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater. However, if there is a default under any credit agreement which finances this policy, any refund of premium will be subject to the default termination provisions set out in your credit agreement.

### **Cancellation by us – non-compliance with policy terms and conditions, misrepresentation or fraud**

We or your insurance intermediary can cancel this policy if we or your insurance intermediary become aware that you have misrepresented or provided fraudulent information or have been using the motor vehicle(s) other than in accordance with the policy terms and conditions. Your policy will be cancelled by giving you 7 days notice either in writing or by registered e-mail to the last address notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater. However, where the non-compliance, fraud or misrepresentation is found to be reckless and or deliberate, we reserve the right to immediately cancel or void the policy (treat the policy as though it never existed) and retain any unused portion of the premium.

### **Cancellation by us – in the event the insured vehicle is the subject of a total loss claim**

If, as a result of a claim, the insured vehicle is determined to be a total loss the policy will cease without refund of premium, however, where more than one vehicle is insured under the policy, only the subject vehicle will be removed and the relevant premium retained. In this event all outstanding or overdue premiums must be paid. We may at our discretion reduce the claim payment by the amount of outstanding or overdue premiums that you owe us.

## **How do I make a claim?**

Should you need to make a claim under this policy, or you are involved in an accident whether your fault or not, you must contact us immediately using the appropriate telephone number shown below. Please note that you must report any incident likely to give rise to a claim within 48 hours from the time of the incident. If this condition is not met and in the event that the incident leads to a claim, your total excess for the claim will double.

**Claims helpline: 0345 319 9999**

## **How do I make a complaint?**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please refer to the Complaints section of your policy booklet.

Gefion Insurance A/S and Zurich Insurance plc are members of the Financial Ombudsman Service. If you have complained to PolicyPlan, Gefion Insurance A/S or Zurich Insurance plc and your complaint has not been resolved, you may then be entitled to refer to this independent body. Following the complaints procedure does not affect your right to take legal action.

## **Forsikrings Garantifond and Financial Services Compensation Scheme - until 31/12/2018**

We are members of the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of any financial failure by us.

## **Financial Services Compensation Scheme (FSCS) - from 01/01/2019**

You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of your insurance and the circumstances of your claim. Further information about the scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk)

## **Telephone recording**

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