

Courier

Policy booklet



Underwritten by Aviva Insurance UK Limited



Welcome to Policyfast

Welcome to your Courier policy which is underwritten by Aviva Insurance UK Limited and exclusively arranged through Policyfast Limited. This policy forms part of your legal contract with us and both outlines the benefits of belonging to Policyfast Limited and defines exactly what your Courier policy covers you against. Please refer to your schedule for confirmation of the level of cover you have chosen.

This policy wording contains the following sections:

- Introduction
- Your Cancellation Rights
- How to Claim
- The Contract of Insurance
- Choice of Law
- The Financial Services Compensation Scheme
- Definitions
- Policy Cover Index
- Loss or damage to your vehicle
- Liability to third parties
- Injury to you or to your spouse
- Medical expenses
- Rugs, clothing and personal effects
- Payments made under compulsory
- Insurance regulations and rights of recovery
- Emergency Treatment
- No Claim Discount
- Continental use/compulsory insurance requirements
- Replacement Locks
- General Exceptions
- General Conditions
- Complaints Procedure

Telephone Recording

Please note that telephone calls made to Policyfast and Risks Solution Helpline may be recorded for our joint protection.

The Contract of Insurance

This policy is a contract of indemnity between you, the policyholder and us, Aviva Insurance UK Limited.

In return for payment of the premium by you, we will provide insurance in accordance with the policy cover shown in the schedule in respect of accident, injury, loss or damage occurring within the territorial limits during the period of insurance.

This policy, the statement of fact and the schedule should be read together and form the contract of insurance.

Underwritten by Aviva Insurance UK Limited.

Registered in England No. 99122.

Registered Office:

8 Surrey Street

Norwich

NR1 3NG

Authorised and regulated by the Financial Services Authority.

Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period for which you received cover and there will also be an additional charge of up to £10.00 (inclusive of Insurance Premium Tax, where applicable) to cover the administrative cost of providing the policy.

To exercise your right to cancel, please contact Policyfast Limited.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of your policy booklet.

You should also return your certificate of motor insurance immediately following cancellation.

How to Claim

If you want to make a claim under this policy, phone the Helpline on 0800 678999. Our Personal Incident Managers offer help and advice 24 hours a day, 365 days a year.

A Personal Incident Manager will record details of the incident and will be able to confirm:

- whether your policy covers you for the incident
- any excess that you will have to pay
- all the steps involved in the process of making a claim

You will be sent a Statement of Fact and contacted by your Personal Incident Manager to confirm the details that you have already provided to the Helpline. All you need to do is add any relevant information, check and sign it.

If you are involved in an incident phone the Helpline and if the incident is covered **we** will arrange for:

- your vehicle to be recovered
- a safe passage home for you and your passengers
- your Personal Incident Manager to talk you through the claims process

If the incident is not covered under your policy we may still be able to assist you. However a charge may be made.

When telephoning the Helpline, please, at all times have your policy number ready. This will enable your Personal Incident Manager to find your records quickly and provide the level of service that you expect.

If you do not use the Helpline when requesting assistance then a charge may be made for any breakdown assistance provided. This charge may not be reimbursed.

Additional Covers - Refund of Premiums

Where you have purchased additional cover options with this policy, there is no refund available on these additional covers if they are subsequently removed after the statutory cancellation period.

Choice of Law

The law of England and Wales will apply to this contract unless:

- You and the Insurer agree otherwise; or
- At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Definitions

To save lengthy repetition wherever the following words or phrases occur, they will have the meaning described below:

The insured/you

The person or persons described as the insured in the schedule.

The insurer/us/the company

Aviva Insurance UK Limited.

Your vehicle

Any vehicle described in the schedule and any other vehicle for which details have been supplied to us and a certificate of motor insurance bearing the registration mark of that vehicle has been delivered to you and remains effective.

Schedule

Details of you, your vehicle and the insurance protection provided to you.

Certificate of motor insurance

A document you must have as proof that you have the motor insurance necessary to comply with the law. It shows who can drive your vehicle and what purposes it can be used for. The certificate does not, however, indicate the full policy cover and for this you need to refer to the policy booklet.

Wherever the expression 'certificate of motor insurance' is used in this contract, it means the certificate which, from time to time, is that in force and not one which we have withdrawn or which has ceased to be valid.

The period of insurance

The period of time covered by this policy as shown in the schedule and any further period for which we agree to insure you.

Market value

The cost of replacing your vehicle with one of similar type and condition.

Clauses

Additional or alternative wordings which change the terms of your policy. Those clauses which apply are shown in your policy schedule.

Fire

Fire, lightning and explosion.

Theft

Theft or attempted theft.

Accessories

Additional or supplementary parts of your vehicle not directly related to its function as a vehicle. These include radios and other in-car entertainment and communication equipment forming an integral part of the vehicle and also portable telephones whilst connected to a power source in the vehicle.

Excess

The amount of any claim you will have to pay if your vehicle is lost, stolen or damaged.

Territorial Limits

Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

Green Card

A document required in certain non-EU countries to provide proof that you have the minimum insurance cover required by law to drive in that country.

RAC

RAC Motoring Services, PO Box 700, Bristol BS99 1RB.

Terrorism

1. Any act or acts including but not limited to
 - (a) the use or threat of force and/or violence and/or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.
2. Any action taken in controlling, preventing, suppressing or in any way relating to

1.above.

Comprehensive

All sections of the Policy are operative.

Third party fire & theft

Sections III/IV/V/IX/XII and theft are inoperative. Section I is inoperative except for loss or damage caused directly by fire or theft.

Section I

Loss of or damage to your vehicle

If your vehicle is lost, stolen or damaged, we may, at our option, either:

- pay for your vehicle to be repaired; or
- replace your vehicle; or
- pay in cash the amount of the loss or damage.

The same cover applies to:

- accessories and spare parts,
- fixtures, fittings and utensils while these are in or on your vehicle.

We will also pay for loss or damage to your vehicle's audio equipment, which is away from your vehicle, if such equipment has been designed to be removable or partly removable, cannot function independently of your vehicle and has been temporarily removed for purposes of security or maintenance.

The maximum amount we will pay will be the market value of your vehicle but not exceeding your estimate of value shown in our records.

If, to our knowledge, your vehicle is subject to a hire purchase or leasing agreement, any payment will be made to the owner described in that agreement whose receipt will be a full and final discharge to us.

If your vehicle is disabled through loss or damage insured under this policy we will pay:

- the reasonable cost of protection and removal to the nearest repairers.
- the reasonable cost of delivery to you after repair but not exceeding the reasonable cost of transporting your vehicle to your address in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

Accident recovery

In Great Britain, Northern Ireland, Channel Islands and the Isle of Man we can arrange for the protection and removal of your vehicle to the

nearest repairers through RAC. In the event of an accident as noted above, ring the Clubline, RAC will arrange for the following at no additional cost:

- someone to come out and help. If your vehicle cannot be made roadworthy immediately it will be taken to our nearest Club-approved repairer. Your vehicle can be taken to a repairer of your choice, if this is nearer, but this may lead to delays in arranging the repairs to your vehicle.
This rescue service also applies when an accident occurs in the Republic of Ireland – ring 1800 535005.
- the onward transmission of any messages on your behalf to a member of your family or a friend.

In providing accident recovery assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion, the demands made are excessive, unreasonable or impracticable.

New vehicle replacement

We will replace your vehicle with a new vehicle of the same make and specification (subject to availability) if within 6 months of purchase new by you or your spouse:

- any repair cost or damage covered by the policy exceeds 60% of its list price (including vehicle tax and VAT) at the time of purchase; or
- your vehicle is stolen and not recovered.

Replacement is subject to:

- your vehicle being owned by you or your spouse or having been purchased by either of you under a hire purchase agreement (any vehicle the subject of any type of leasing or contract hire agreement is not eligible for replacement).
- the agreement of any interested hire purchase company.
- you or your spouse being the first registered owner of your vehicle.

Excesses

If your vehicle (including its accessories and spare parts and fixtures, fittings and utensils) is

lost, stolen or damaged, you will have to pay the first part of any claim as indicated below:

The person driving or in charge of the vehicle is	Excess Applicable
a. Aged 20 or under	£370
b. Aged 21 to 24	£270
c. Aged 25 or over	£350
d. Windscreen	£75
e. Damage to the vehicle arising solely from Fire or Theft	£350 across all ages

* Important note

If the premium for your vehicle has been based on a selected annual mileage limit, as shown in your schedule, you will have to pay the first part of any claim for loss or damage, as indicated above, where this annual mileage limit is exceeded.

These excesses apply in addition to any other voluntary or other compulsory excesses that may apply.

If you are only claiming for loss of or damage to the glass in your vehicle's windscreen, sunroof or windows, or for any scratching of the bodywork arising solely from the breakage of glass, the excesses under a., b., and c. above will not apply. You will, however, have to pay the first £75 of the cost of glass replacement.

This excess for glass:

- will not apply when the glass is repaired rather than replaced.
- overrides any other general excess that would otherwise apply to glass claims.

Exceptions to Section I of your policy

Your policy does not cover the following:

1. Loss of use, wear and tear, depreciation, mechanical, electrical, electronic, computer, failures, breakdowns or breakages.
2. Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on the vehicle.

3. Damage to tyres by braking or by punctures, cuts or bursts.
4. Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
5. Loss of value following repair.
6. Loss or damage caused directly or indirectly by fire if your vehicle is equipped for the cooking and/or heating of food or drink.

Section II

Liability to third parties

Your liability to third parties.

We will insure you for any compensation you are legally liable to pay, and all other costs and expenses you incur with our permission, arising from:

- Death or bodily injury to anyone else for an unlimited amount
- Damage to anyone else's property, up to £2,000,000 for any one claim or all claims arising from one incident.

This section only applies if the death, bodily injury or damage arises out of an accident caused by or in connection with:

- Your vehicle, including its loading and unloading
- Any trailer while it is being towed by your vehicle.

In respect of terrorism, where we are obliged by the Road Traffic Acts to provide insurance, the maximum amount we will pay for damage to property as a result of any accident or accidents caused by your vehicle or vehicles driven or used by you or any other person and for which cover is provided under this section will be:

- £2,000,000 in respect of all claims resulting directly or indirectly from one originating cause;

or

- Such greater sum as may be required to meet the minimum insurance requirements of the Road Traffic Acts.

Liability to other people who drive or use your vehicle

On the same basis we insure you under this section, we will also insure the following persons:

- Any person you give permission to drive your vehicle, as long as your certificate of motor insurance allows that person to drive
- Any person you give permission to use (but not drive) your vehicle for social, domestic and pleasure purposes, as long as that use is included on the certificate of motor insurance
- Any passenger traveling in or getting into or out of your vehicle.

Insurance for the owner of the vehicle (leasing or contract hiring agreements)

If we know your vehicle is the subject of a leasing or contract hire agreement between you and the owner of your vehicle, we will insure the owner in the same way that we will insure you under this section, if there is an accident while your vehicle is let, on hire or leased under the agreement, as long as your vehicle is:

- Not being driven by the owner
- Not being driven by a person who is employed by the owner
- In the charge of but not being driven by the owner or any person who is employed by the owner.

In addition:

- The owner cannot claim under another policy
- The owner must follow the terms, exceptions and conditions of this policy as far as they can.

Insurance for legal personal representatives

If anyone who is insured under this section dies, we will protect his or her legal personal representatives against any liability that the deceased person had, which is covered under this section.

Legal costs

We will pay the following legal costs if they relate to an incident which is covered under this section:

- The fees of solicitors we ask to represent

anyone we insure under this section at a coroner's inquest or fatal accident inquiry, or to defend any proceedings in a court of summary jurisdiction

- Fees for legal representatives we ask to defend anyone we insure under this section when proceedings are taken for manslaughter, dangerous driving or careless driving when under the influence of drink or drugs causing death.

Cross liabilities

Where there is more than one Insured Person named in your schedule, each one will be covered as if they are the only Insured Person covered under this policy. But we will only pay up to £2,000,000 for damage to anyone else's property for any one claim or a number of claims relating to one incident.

Application of indemnity limits

If there is an accident which involves us paying more than one person, any limitation under the terms of this policy or any clause relating to the maximum amount payable will apply to all such persons and your liability shall be settled in priority.

Exceptions to Section II of your policy

We will not cover the following:

1. Any claim if any person insured under this section fails to follow the terms, exceptions and conditions of this policy as far as they apply, or if they are entitled to claim payment under any other insurance policy.
2. The death of or bodily injury to an employee of the person who is insured which arises out of the course of their employment, except where liability must be covered by the Road Traffic Acts.
3. Loss or damage to property that:
 - (a) Belongs to or is in the care of anyone we insure who claims under this section
 - (b) Is being carried in your vehicle.
4. Loss, damage, death or bodily injury caused or arising beyond the limits of any carriageway or thoroughfare and which involves anyone, other than the driver or attendant of your vehicle, either bringing a load to your vehicle to load on to it or taking a load away from your vehicle after

unloading it.

5. Damage to premises (or to the fixtures and fittings) where the damage is insured by another policy.
6. Damage to any vehicle where cover in connection with how the vehicle is used or driven is provided under this section.
7. All loss, damage, death or bodily injury caused directly or indirectly by pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance except where such liability is required to be covered by the Road Traffic Acts. For the purposes of this Exception pollution or contamination means all pollution or contamination of buildings or other structures or of water or land or the atmosphere.
8. 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.
9. All loss, damage, death or bodily injury while your vehicle is being used in:
 - (a) The part of an aerodrome or airport that is provided for aircraft to take-off and land
 - (b) Aircraft parking areas, including the associated service roads and ground equipment areas; and
 - (c) Areas of passenger terminals which come within the customs examination area except where this liability must be covered by the Road Traffic Acts.

Application of limits of indemnity

In the event of any accident involving payments to more than one person insured under this section, any limitation by the terms of this policy or any endorsement on it relating to the maximum amount payable shall apply to the aggregate amount of payments to all such persons and your liability shall be settled in priority.

Section III

Injury to you or to your spouse

If you or your spouse suffer accidental bodily injury in direct connection with your vehicle, we will pay to the injured person £2,500 if, within 3 months of the accident, the injury is the sole cause of:

- death.
- irrecoverable loss of sight in one or both eyes.
- loss of any limb.

The most we will pay any one person after any accident is £2,500.

The most we will pay any one person during any one period of insurance is £5,000.

If you or your spouse have any other policies with us in respect of any other vehicle or vehicles you will only be able to obtain compensation for your injuries under one policy.

Exceptions to Section III of your policy

This personal accident insurance does not cover:

1. corporate bodies or firms.
2. death or bodily injury arising from suicide or attempted suicide.
3. anyone who is 70 years old or older at the time of the accident.

Section IV

Medical expenses

If you, or any other occupant of your vehicle is injured as a direct result of your vehicle being involved in an accident, we will pay for the medical expenses in connection with such injury up to the sum of £100 in respect of each person injured.

Section V

Rugs, clothing and personal effects

We will pay you (or at your request, the owner) for loss or damage to rugs, clothing or personal effects caused by fire, theft or accidental means whilst they are in or on your vehicle.

The maximum amount payable for any one incident is £100.

Exceptions to Section V of your policy

We will not pay for:

- money, stamps, tickets, documents or securities.

- goods, samples or tools carried in connection with any trade or business.

Section VI

Payments made under compulsory insurance regulations and rights of recovery

If the law of any country in which this policy operates requires us to settle a claim which, if this law had not existed we would not be obliged to pay, we reserve the right to recover such payments from you or from the person who incurred the liability.

Section VII

Emergency treatment

We will reimburse any person using any vehicle which is covered under this policy for payments made under the Road Traffic Acts for emergency treatment.

A payment made under this section will not prejudice your No Claim Discount.

Section VIII

No Claim Discount

If you do not make a claim under your policy, your renewal premium will be reduced in accordance with our scale applicable at such time.

No Claim Discount is not earned under a policy issued for less than 12 months.

If we consent to a transfer of this policy to another person, No Claim Discount already earned under this policy will not apply to the person to whom the policy is being transferred.

Section IX

Glass in windscreen, sunroof or window

Any payment solely for repair or replacement of glass in the windscreen, sunroof or windows of your vehicle (or any scratching of bodywork arising directly and solely from the glass breakage) will not prejudice your No Claim Discount.

Section X

Continental use/compulsory insurance requirements

In addition to providing cover within the territorial limits, this policy, in compliance with EU directives, also provides the necessary cover to meet the laws on compulsory insurance of motor vehicles in:

- any other country that is a member of the European Union.
- any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC relating to civil liabilities arising from the use of a motor vehicle (eligible countries change from time to time. Your insurance adviser should be able to tell you the current list of eligible countries).

The level of cover provided will be the minimum required to comply with the laws on the compulsory insurance of motor vehicles of the country in which the accident occurs. Where the level of cover in any EU Member State is less than that provided by the legal minimum requirements of Great Britain, the level of cover applicable to Great Britain will apply in that Member State.

If you take your vehicle abroad

The above cover only ensures that you meet minimum legal requirements whilst abroad. On request, your policy can be extended to provide the same level of cover in the rest of the EU and certain other European countries as you have within the territorial limits. To obtain this cover you must tell your insurance adviser of the details of the trip.

Your adviser will arrange for a clause to be endorsed on your policy to provide this cover, and will (where appropriate) supply you with a Green Card and advise you of the additional premium to be paid.

Section XI

Replacement locks

If the vehicle keys or lock transmitter of your vehicle is lost or stolen we will pay for the cost of replacing:

- the door locks and/or boot lock
- the ignition/steering lock
- the lock transmitter and central locking interface provided that you can establish to our satisfaction that the identity or garaging address of your vehicle is known to any person who is in possession of your keys or transmitter.

Your No Claim Discount will not be disallowed solely as a result of a claim under this section.

Exceptions to Section XI of your policy

We will not pay for the cost of replacing any alarms or other security devices used in connection with your vehicle.

General Exceptions

Your policy does not cover the following:

1. any accident, injury, loss or damage while any vehicle insured under this policy is being:
 - used other than for the purposes described under the 'Limitation as to Use' section of your certificate of motor insurance.
 - driven by any person other than described under the section of your certificate of motor insurance headed 'Persons or Classes of Persons entitled to drive' except that cover will not be withdrawn:
 - while your vehicle is in the custody or control of a member of the motor trade for the purposes of overhaul, upkeep or repair.
 - if the injury, loss or damage was caused as a result of your vehicle being stolen or having been taken without your consent or other lawful authority.
 - by reason of the person driving not having a driving licence, if you had no knowledge of such deficiency.
 - driven by you unless you hold a licence to drive the vehicle insured or have held a licence and are not disqualified from holding

- or obtaining such a licence.
- driven by anyone else with your general consent who, to your knowledge, does not have a licence to drive your vehicle, has never held one or is disqualified from holding or obtaining such a licence.
- 2. any liability you have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist.
- 3.
 - (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequent loss.
 - (b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by, or arising from:
 - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 4. Except so far as is necessary to meet the requirements of the Road Traffic Acts, any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:
 - (a) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
- 5. Any accident injury loss or damage (except under Section II) arising during (unless it be proved by you that the accident injury loss or damage was not occasioned thereby) or in consequence of:
 - (a) earthquakes.

- (b) riot or civil commotion occurring elsewhere than in Great Britain the Isle of Man or the Channel Islands.

General Conditions

Claims procedure

1. As soon as reasonably possible after you are aware of any accident, injury, loss or damage, you or your legal personal representatives must telephone us giving full details of the incident.
Any communication you receive about the incident should be sent to us immediately. You or your legal personal representatives must also let us know immediately you are aware if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
2. You, or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without our written consent. If we want to, we can take over and conduct in your name, or the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give us all the information and assistance necessary for us to achieve a settlement.

Cancellation

3. You may cancel this policy at any time by returning your certificate of motor insurance to us. We will calculate the premium for the period we have been insuring you based on pro-rata rates minus an administration fee and refund any balance, provided no claim has occurred.
We, or any agent appointed by us and acting with our specific authority may cancel this policy by sending not less than 7 days notice to your last known address. We will calculate the premium for the period we have been

insuring you (based on pro-rata rates) and refund any balance.

Other insurance

4. If at the time of any claim arising under this policy there is any other insurance policy covering the same loss, damage or liability, we will only pay our share of the claim. This condition does not apply to personal accident benefits under Section III which will be paid as indicated under that Section.

This provision will not place any obligation upon us to accept any liability under Section II, which we would otherwise be entitled to exclude under Exception 1. to Section II.

Your duty to prevent loss or damage

5. You shall at all times take all reasonable steps to safeguard your vehicle from loss or damage. You shall maintain your vehicle in efficient condition and we shall have, at all times, free access to examine your vehicle and trailer.

Arbitration

6. Except for claims under Section III, where we have accepted a claim and there is disagreement over the amount to be paid, the dispute must be referred to an arbitrator to be agreed between you and us in accordance with the law at the time. When this happens, a decision must be made before you can take any legal action against us.

Your duty to comply with policy conditions

7. Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Fraud

8. If any claim is in any way fraudulent or if you or anyone acting on your behalf has used any fraudulent means, including inflating or exaggerating the claim or submitting forged or falsified documents, all benefit under this policy shall be forfeited.

Monthly premiums

9. If you have elected to pay monthly premiums the first 2 monthly premiums are due on the commencement date of the insurance (this advance premium payment is not refundable). The following 10 monthly

premiums will be due on the same day of each month, commencing in month 2 and ending in month 11. At renewal, monthly premiums will be due on the same day in the month to which they relate. If the initial premium is not paid we may cancel this policy with effect from the commencement date. If one or more premiums have been paid, non payment of any subsequent premium on the date it falls due gives us the right to cancel the Policy with effect from the date to which that premium relates.

You will be provided with one month's cover for each monthly premium paid during the period of insurance.

Complaints Procedure

Policyfast Limited take pride in providing a first class service to all our Policyholders, however occasionally an enquiry or a complaint may arise, often as a result of misunderstanding, which will usually be resolved quickly and efficiently to our Policyholders satisfaction.

If you have an enquiry or cause to make a complaint regarding your Policy, you should firstly contact the Broker/Agent who arranged the insurance for you.

If they are unable to resolve the problem, please contact:

Operations Manager
Policyfast Limited
Unit 5, Vantage Park
Washingley Road
Huntingdon
PE29 6SR

If you are not satisfied with the way your complaint has been dealt with, you may write to the insurer at the following address:

Chief Executive UK Insurance
Aviva
8 Surrey Street
Norwich
NR1 3NG

If after following the above procedure, your complaint has not been resolved to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service at

the following address:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Financial Services Compensation Scheme

We are members of the Financial Services Compensation scheme. You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to:

Financial Services Compensation Scheme,
7th floor Lloyd Chambers,
Portsoken Street,
London
E1 8BN

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact:

Operations Manager
Policyfast
Unit 5 Vantage Park
Washingley Road
Huntingdon
PE29 6SR

Use of Language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contract will be in English.

Underwritten by



Policyfast