

Goods Carrying Commercial Vehicle

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Goods Carrying Commercial Vehicle policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

Type of insurance and cover

The policy provides motor insurance for business customers operating up to five goods carrying commercial vehicles. The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- A choice of 'own goods' or 'haulage' cover.
- Completion of a proposal form is not required.
- No claims discount available.
- A wide range of selectable options for restricted driving and excesses.
- Automatic Europe-wide (EU and Associated countries) cover for 'own goods' vehicles up to 7 tonnes GVW without the need for a green card. Other countries must be requested and cover agreed/green card issued before travel.
- Trailers – an attached trailer assumes the cover of the towing vehicle.
- Uninsured Loss Recovery Service, including motor prosecution defence cover.
- Group 1 courtesy cars to ensure customer mobility in the event of an accident, dependent on level of cover selected.
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected.
- Approved repairer network (comprehensive cover only).
- Theft of keys – up to a maximum of £500 in respect of any one occurrence (section 2 – clause 5).
- Windscreen cover subject to £60 excess (comprehensive cover only).
- Your windscreen cover provider provides windscreen repair service (comprehensive cover only).
- Discounted rates for car, van and truck rental from Enterprise.

Significant and unusual exclusions or limitations

Limitations

- Damage as a result of terrorism – limit £5,000,000 (inclusive of legal costs expenses).
- Third Party Property Damage – limit £5,000,000 (inclusive of legal costs expenses).

Exclusions

- First £100 for accidental damage, fire and theft losses.
- Damage or loss resulting from theft or attempted theft where ignition keys or any removable ignition device has been left in or on the vehicle (exclusion 4 of section 2).
- Driving other vehicles extension (no cover given).
- Cover for business goods, trade materials, tools or samples (exclusion 3 of section 1).
- Claims if the vehicle is being used for any purpose not permitted by the certificate, with the driver's/company's consent (section 13, exclusion 1).
- Third party airside risk (exclusion 6 of section 1).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exclusion 1 of section 2).
- Diminution in value (exclusion 3 of section 2).
- Wrongful delivery of load (exclusion 8 of section 1).
- Long-term pollution (exclusion 7 of section 1).

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Cancellation rights

This policy entitles you to a 14 day cooling-off period; your rights to cancel this policy at any time are unaffected.

Claims

To notify us of a claim please call 0800 302 9055.

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financial-ombudsman.org.uk.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.



Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

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Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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