

# Commercial Vehicle Insurance Insurance Product Information Document



**Company: Eridge Underwriting Agency Ltd**

**Product: Eridge Van Policy**

Your policy is administered by Eridge Underwriting Agency Ltd | Registered in England and Wales | Authorised and Regulated by the Financial Conduct Authority | No 09574780

QIC Europe Limited is your insurer and is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 659521.

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy, and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

## What is this type of insurance?

This is a Commercial Vehicle insurance policy, with comprehensive cover and provides cover against damage to your vehicle or damage caused by your vehicle.



### What is insured?

- ✓ Accidental and malicious damage to your vehicle for the market value.
- ✓ Loss or damage to your vehicle caused by fire, theft or attempted theft.
- ✓ Personal belongings up to the value of £150 if they are damaged as a result of an accident, fire or theft.
- ✓ Replacement locks and keys to your vehicle as a result of loss or theft, up to the value of £300.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your vehicle.
- ✓ Repair and replacement of damaged windscreen and windscreen glass.
- ✓ Audio communication equipment up to £500 for non-standard permanently fitted audio equipment and up to £200 for nonstandard navigation equipment.



### What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss or damage to your vehicle if it is left unattended and all openings have not been closed and locked.
- ✗ Loss or damage to telephones, radio transmitters or receivers, removable satellite navigation equipment and money.
- ✗ An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- ✗ Driving a vehicle that is not added to your policy.
- ✗ Death or injury caused by suicide, self-injury or while under influence of drugs or alcohol.
- ✗ Sunroofs, roof panels, lights or reflectors made of glass are not covered by this policy.



### Are there any restrictions on cover?

- ! Liabilities to third parties are limited to £2 million.
- ! There is a maximum of 2 windscreen claims per policy period and this is limited to £400 per claim after the deduction of excess



## Where am I covered?

- ✓ You are covered for use of your vehicle within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ You may wish to extend your policy to give Comprehensive cover to any country in the EU, Croatia, Iceland and/or Switzerland. You will be covered for up to 60 days in any one policy period and we will cover your vehicle while it is being transported by rail or sea between any of the countries shown above provided it is not more than 65 hours in duration.
- ✓ To obtain the cover extension you must:
  - Inform your broker before you travel abroad.
  - Obtain our agreement to cover you in that country.
  - Pay any premium as required or agree to any terms we may apply.



## What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.



## When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.



## When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Policy Schedule



## How do I cancel the contract?

### Cancelling your policy within first 14 days

You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £12.50 plus insurance premium tax. There is no refund of premium in the event of a total loss claim.

### Cancelling your policy after 14 days

If no claims have been made in the current period of insurance, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £59.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

**To make a claim, call 0333 241 9200**



# Eridge Underwriting Insurance Product

## Additional Information

### Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting Agency Limited, with comprehensive cover. Your insurer is QIC Europe Limited, and your policy is administered by Eridge Underwriting Agency Ltd.

### Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that be charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes
£19.00	£19.00	£15.00	£32.00

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## How to Make a Claim

Report the accident immediately to our claims helpline on 0333 241 9200 and provide us with all the information you obtained at the scene. This allows us to deal with your claim effectively.

# Eridge Underwriting Insurance Product

## Complaints Procedure

We aim to provide a high standard of service but in the event you are dissatisfied with the service you receive, you should in the first instance contact your Insurance Intermediary who sold you this policy.

If you remain dissatisfied, you should contact:

The Complaints Department  
Eridge Underwriting Agency Ltd  
22-23 London Road  
Tunbridge  
Wells Kent  
TN1 1DA

Eridge Underwriting Agency Ltd is authorised to issue a final response to your complaint but where appropriate the final response may be issued by QIC Europe Limited.

Should you remain dissatisfied having received a final response you may refer your complaint to The Financial Ombudsman Service (FOS) within 6 months of receiving our final response letter. Their address is:

Financial Ombudsman  
Exchange Tower  
London,  
E14 9SR  
Email: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation if your insurer cannot meet their liabilities under this policy depending on the type of insurance and the circumstances of your claim.

[www.fscs.org.uk](http://www.fscs.org.uk)

**QIC Europe Limited**  
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