

COMMERCIAL VEHICLE DIRECT

terms of business & policy summary



INSURANCE

Our Terms of Business

OUR STATUS AND THE SERVICES PROVIDED

We are an insurance broker who arranges policies through a panel of leading insurers and intermediaries. Please note that for certain products we use only one insurance company. Our service includes advising you on your insurance needs, arranging your insurance cover and helping you with ongoing changes. We can also assist you with making a claim.

THE CAPACITY IN WHICH WE ARE ACTING

We act as your agent when sourcing a suitable policy, placing the insurance and in the event of a claim, unless the insurance is arranged under a delegated binding authority where we act as agent of the insurer when placing the insurance.

DISCLOSURE OF INFORMATION

It is your responsibility to provide complete and accurate information to your insurer when you take out your insurance policy, throughout the lifetime of the policy and when you renew your insurance. Any information which might influence your insurer to accept, amend or decline your insurance proposal or renewal, must be disclosed. If you are unsure about disclosing any matter please contact us for guidance. Failure to disclose any material information to your insurers or any inaccuracies in the information provided could invalidate your insurance cover and mean that part or all of your claim may not be paid. Any advice we offer will be based on the details you provide. Always keep copies of correspondence sent or received concerning your insurance.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as "spent".

PROPOSAL FORMS

It is important that you ensure that all statements that you make on a proposal form are full and accurate. All answers on proposal forms and statements made to your insurers, either in your handwriting or pre-printed, are your responsibility. When a policy is taken out we will send you a copy of your proposal form or statement of fact, which shows the information you have supplied. If you ask us to amend any answers, or add additional information we will send you a copy of the revisions. You will have the opportunity to correct amendments. Sample policy wordings are available upon request.

AWARENESS OF POLICY TERMS

You should read your policy carefully. The document, schedule and any Certificate of Insurance are the basis of the cover you have purchased. Please make sure that you understand them and are able to follow their requirements. Breach of any terms, conditions or warranties may enable your insurer to terminate your policy or repudiate a claim.

ROAD TRAFFIC ACT

Customers are reminded that it is their personal responsibility under Road Traffic Act legislation to ensure that before using or permitting the use of a vehicle on the public highway, they are in possession of a current valid Certificate of Insurance or cover note. You must immediately notify the Company if your Certificate of Insurance or cover note expires as no cover will exist until written or documentary confirmation has been received by you.

DATA PROTECTION ACT

Any information we hold about you, whether on our computer system or on paper files, will be treated as private and confidential. We will use and disclose the information we have in the normal course of administering or arranging cover on your insurance policy. We may also, on occasion, use the details we hold about you within our associated companies or pass them to Third Parties so that we may tell you of new products and services, which we think may interest you, by telephone, e-mail or post. If you do not wish to receive any marketing

information please write to us and we will mark our records accordingly. Under the Data Protection Act 1998 you have rights of access to any personal information we hold about you in our records. If you have any queries in respect of confidentiality and data protection please contact us.

MOTOR AND HOME INSURANCE ANTI-FRAUD REGISTERS

Insurers share information with each other via the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims. In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the registers.

MOTOR INSURANCE DATABASE (MID)

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licencing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv. The provision of government services and/or services aimed at reducing the level and incidence of uninsured driving

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are

shown on the MID at www.askmid.com

SERVICE STANDARDS

It is our intention to provide you with high levels of service at all times. In the unlikely event that you should have cause for complaint, you should write to the Operations Director at the address on the back page of this document. We will acknowledge receipt of your complaint in writing within 5 working days and provide you with a full written response within 20 working days, or explain the current position and provide you with a timescale for a full response. We will endeavour to provide you with a final response within 8 weeks.

If you remain dissatisfied with our response to your complaint you may be able to refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. Full details of our complaints handling procedures are available upon request.

CLAIMS

We have no authority to handle claims on behalf of insurers. In the event of an accident occurring, which may give rise to a claim under your policy, you should notify the Claims Helpline as soon as possible using the telephone number below:

Claims Helpline: 0845 219 0512

If there is any conflict of interest, we will only handle a claim on your behalf after we have disclosed to you all information you require, to enable you to decide whether to give your informed consent, and that you have given that consent. We will forward any payments we receive from insurers in respect of any claims, without delay.

ADMINISTRATIVE CHARGES

In addition to the premiums charged by insurers, we make charges to cover the administration of your insurance:

- Annual policy arrangement charges of no more than 30% of the insurer's premium
- A handling charge of 2.99% will apply if payment is made by credit card
- Mid-term alterations up to a maximum of £50
- Duplicate documents - £25.00

A £20.00 administration charge is levied against all cancellations in addition to a 15% cancellation fee. Furthermore we do not refund any initial charges after the 14 day cooling off period as they were earned for arranging the policy.

We reserve the right to amend the level of charges at any time. You should also note that we will not be responsible for any fines or costs that you incur relating from late delivery of, or incorrect information on, any documentation relating to your insurance.

CANCELLATION OF INSURANCE POLICIES

1. Where cancellation rights exist

If you are a consumer buying or renewing a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

If you exercise this right and the cover had not yet commenced, you will be entitled to a full refund of the premium paid. If the insurance has commenced and provided that you have not made a claim, you will be entitled to a refund of the premium paid, subject to a deduction for the time that you have been on cover (calculated as a proportion of the annual premium) and a deduction of a proportion of the arrangement charge sufficient to cover our costs.

To exercise your right to cancel, please contact this office at the address shown. You will be required to return any Certificate of Motor Insurance immediately.

2. When cancellation rights do not exist

Unless otherwise stated, insurance policies are arranged for a period of 12 months and you are required to pay the full amount stated. If you cancel the insurance before expiry date, (other than in accordance with paragraph (1) above) and there have been no claims, you may be charged short period rates in accordance with the scale of charges detailed by insurers terms and conditions, as shown in your policy documents. We do not refund any initial charges as this was earned for arranging the policy. Policyholders may cancel annual policies on return of the policy and/or Certificate of Insurance. Please note, no refund of premium applies after the 14 day cancellation period in respect of Part E of this policy. The cost of add-on products that you purchase (e.g. key cover) will be non-refundable (other than in accordance with paragraph (1) above), although you will receive a full refund of the key cover premium within the first 14 days of the policy. If there are any unpaid monies when the policy is cancelled, we may withhold documents such as No Claims Bonus to which you are entitled, until full payment is made. If you paid the premium by instalments the credit charges made by the premium finance provider will not be refunded.

NO CLAIMS BONUS

If you are unable to supply your previous insurer's name, policy number and expiry date during the sale of your policy, you must provide written evidence within 14 days. Failure to provide evidence within this period will result in the insurers issuing the policy as gross premium (i.e. without benefit of the discount) or cancellation of the policy. You will be immediately responsible for the balance of premium payable and any subsequent cancellation will be calculated on the gross premium and subject to short period rates and charges detailed above.

DRIVING LICENSES (APPLIES TO MOTOR INSURANCE ONLY)

We may require a copy of the driving licence for all drivers named on your policy. We would ask for a copy of the counterpart driving licence and a copy of the front and back of the driving licence photocard. Failure to provide us with this information within 30 days of the policy start date may result in your policy being cancelled and full cancellation charges could apply.

PAYMENT OF PREMIUMS AND REFUNDS

Unless otherwise agreed and formalised by a premium instalment plan, all premiums are due on the day cover is arranged, the date the policy is due for renewal or the date of any mid-term adjustment.

If we arrange an instalment plan for you an administration charge will apply as follows:

- £25.00 if 10 monthly payment option is selected
- £30.00 if 2 monthly payment option is selected

An administration charge of £25 will apply for all Direct Debit cases where a reinstatement has been negotiated following payment default.

We will pay the premium to the insurer and you will be responsible for paying the instalments as they fall due. In the event of any due payment not being made, you will be sent a 7-day cancellation letter by recorded delivery. If the monies are not received in this timescale the policy will be cancelled and all cover will cease. Any refund provided by the insurer, after deduction of the charges shown above, will be used against any outstanding balance on your instalment plan.

We will not accept responsibility for cancellation of your insurance policy by insurers due to late or non-payment of premium by customers. Instalment deposits, key cover or associated policies are non-refundable. All premium refunds will be made by cheque, payable to the policyholder.

QUOTATIONS

When a quotation is provided the premium is valid for 30 days. Quotations provided by the company do not constitute offers. All proposals and requests for insurance are subject to acceptance by insurers. Premiums and terms are quoted subject to confirmation and agreement by insurers. Your insurer has the right to decline your risk, increase the premium, or restrict the policy, if any errors or omissions are found on the proposal or statement of fact.

COMMISSION DISCLOSURE

Commercial customers are entitled to information about the commission we receive for placing their business, prior to conclusion of the contract. This is available on request.

WITHHOLDING DOCUMENTS

We reserve the right to retain certain documents until all payments due have been made and any cheques cleared. We will provide any documents you are required to have by law.

RISK TRANSFER

Premiums that we collect from you are held in an insurance broking bank account specifically for the purpose of holding client money. By virtue of agreements held with insurers, we collect premiums as agents of the insurer. Therefore, once we have collected the premium from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit premiums to insurers in accordance with the terms of our agreements with insurers.

CLIENT MONEY SEGREGATION (STATUTORY OR NON-STATUTORY)

Premiums that we collect from you will be segregated into and held either in a Statutory or Non-Statutory Insurance Broking Trust Bank Account. We will hold the money as trustee for the insurer. The Client Money Bank Account is set up as a trust governed by our agreements with our insurers. This means that once client money is segregated into the trust account it falls into our legal ownership but remains for the beneficial ownership of insurers. If we become insolvent, the terms of the trust dictate that insurers will have a prior claim on the money in the account according to their respective interests. Where insurers permit use of a Non-Statutory Trust we may agree to extend credit to other customers using money from the Client Money Bank Account. We will have in place and maintain systems and controls to ensure that we are able to monitor and manage client money transactions and any credit risk arising from the operation of this trust arrangement.

EARNING INTEREST ON CUSTOMER PREMIUMS

We hold premiums that you pay us in a Client Money Bank Account. Under Financial Services Authority Regulations we have to inform you that we may earn interest from money held in our Client Money Bank Account, which may exceed £20 for any one transaction that you make with us. Interest earned will not be held for the benefit of customers. By accepting these Terms of Business, you are giving your consent for us to act in the manner described above.

CUSTOMER MONEY PASSED TO ANOTHER PERSON

In accordance with Financial Services Authority Regulations we have to inform you that in managing and/or arranging your insurance requirements, we may transfer money that you have paid us in payment of an insurance premium, to another insurance intermediary. By accepting these Terms of Business, you are giving your consent for us to act in the manner described above.

CUSTOMER MONEY PASSED TO ANOTHER PERSON OUTSIDE THE UK

In managing and/or arranging your insurance requirements, we may transfer money that you have paid us in payment of an insurance premium, to another insurance intermediary operating outside of the United Kingdom. Unless you notify us that you do not wish your premiums to be transferred in the manner outlined, by accepting these Terms of Business you are giving your consent for us to act in the manner described. You should note that the legal and regulatory regime applying to the insurance intermediary may differ from that in the United Kingdom and consequently, if the intermediary fails, the premium may be treated in a different manner from which would apply if the premium was held by an insurance intermediary in the United Kingdom.

SEGREGATION OF INVESTMENTS

We hold premiums that you pay to us in a Client Money Bank Account. We may invest these premiums in a range of permitted designated investments as prescribed by Financial Services Authority Regulations. In the event that there is any shortfall in our client money resource attributable to falls in the market value of any of these permitted designated investments, we shall make provision for, and bear the cost of, any such shortfall. By accepting these Terms of Business you are giving your consent for us to act in the manner described above.



OTHER TAXES OR COSTS

Please note that there is a possibility that other taxes and/or costs may exist in respect of products and services offered by us, which are not paid through or imposed by us.

GOVERNING LAW

This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

VARIATIONS

No variations of these Terms are held to be valid unless in writing and signed by an authorised officer of the Company. The Company's staff are not authorised to agree to any variation of these terms but they may be varied by the Company from time to time.

STATUTORY RIGHTS

Agreement to our Terms of Business does not affect your normal statutory rights.

keyfacts[®] Your Motor Policy Summary

Some important facts about your motor insurance are summarised below. This summary does not contain the full terms and conditions of the contract, these can be found in the policy document, and can be provided on request. This summary does not form part of your contract of insurance. Refer to the policy schedule for the name of your insurer.

PART A SECTION 1 - LOSS OR DAMAGE

Applies to Comprehensive and TPF&T only

This section covers you for damage resulting from an accident, fire, theft or attempted theft.

Significant Exclusions or Limitations

(c) Damage to tyres by application of brakes or by punctures, cuts or bursts.

(k) Loss or damage arising from the Theft of or from your Vehicle whilst the ignition and or entry and or immobilization key(s) transmitter(s) or other entry devices have been left in or on your Vehicle.

(m) Loss or damage caused by an inappropriate type or grade of fuel being used.

Further exclusions apply, please refer to your policy documentation for further information.

SECTION 1 - AUDIO COVER

Comprehensive: £500 TPF&T: £250

This policy covers the loss of or damage to any radio, cassette, disc player or similar apparatus and component parts.

Significant Exclusions or Limitations

(o) Loss of or damage to telephone communication, navigation or television / games equipment of any kind.

This cover applies only to equipment permanently fitted to your vehicle.

SECTION 2 - LIABILITY TO THIRD PARTIES

Cover for the amount you are legally required to pay for the death of or injury to any person following an accident is unlimited.

This policy covers you for unlimited liability, which you become legally responsible for paying due to the death of or injury to any person as a result of any accident involving your vehicle, or caused by a trailer, or other disabled mechanically propelled vehicle attached to your vehicle.

We do not cover liability for more than £2,000,000 for any claim or series of claims for loss of, or damage to, property including any indirect loss or damage caused by one event. There is an additional limit of £3,000,000 for all other costs.

SECTION 3 - MEDICAL EXPENSES: FOR YOU, YOUR DRIVERS AND PASSENGERS

Applies to Comprehensive only

We will pay up to £100 per person for medical expenses.

SECTION 4 - EMERGENCY MEDICAL TREATMENT

If we pay emergency treatment fees under the Road Traffic Act it will not affect your No Claims Discount.

SECTION 5 - NO CLAIMS DISCOUNT PROTECTION

This only applies if stated on your policy schedule.

A no claims discount of 5 or more years will not be reduced provided no more than 2 partial fault, fault, fire or theft claims occur within any 3 consecutive years.

SECTION 6 - WINDSCREEN & GLASS COVER

Applies to Comprehensive only

We will pay for the cost of repairing or replacing windows or windscreens only.

Unlimited cover is provided subject to repairs or replacement via the Glass Helpline. If not, then a maximum limit per claim of £200 applies. A £60 excess is applied to all claims unless the windscreen or window(s) is repaired. Damage to sunroofs is excluded.

SECTION 7 - FOREIGN TRAVEL

30-days foreign travel is included in this policy as standard. Before travelling abroad you must contact Commercial Vehicle Direct to arrange for cover to be extended. Failure to do so will result in the minimum cover only being applied. Extensions to the 30-day limit may be available upon request, subject to additional charges.

FIRE AND THEFT EXCESS

A standard £100 excess applies in addition to any other excesses shown on your schedule.

ACCIDENTAL DAMAGE EXCESS

The following excesses apply in addition to any other excess shown on your schedule:

Drivers under the age of 21	£350
Drivers over 21 but under 25	£250
Inexperienced drivers over 25*	£150

* An inexperienced driver is someone who holds a provisional licence or who has held a full UK/EU licence for less than 12 months.

LOSS OR DAMAGE

This policy does not provide cover for loss or damage where:

- any consequence of war, invasion, act of foreign enemy hostilities, civil war, rebellion, revolution, insurrection or military or usurped power except so far as is necessary to meet the requirements of the Road Traffic Act.
- directly occasioned by pressure waves caused by aircraft or other aerial devices.
- possession of the vehicle is obtained by fraud or deception.

Acts of Terrorism except as is necessary to meet the requirements of the Road Traffic Act.

CANCELLATION

If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documents to cancel this policy (a 30 day cancellation period applies to Part E of this policy) and receive a refund of premium, unless you have made a claim against the policy. Any refund of premium will be subject to a charge for any period that has been in force plus reasonable administration charges. Any refund will be subject to there having been no claims against this policy and the return of the Certificate of Motor Insurance or cover note. Please note, no refund of premium applies after the 14 day cancellation period in respect of Part F of this policy.

MAKING A CLAIM

If you wish to make a claim, please telephone **0845 219 0512** if you are reporting an accident, theft or vehicle fire or **0800 316 8316** for glass.

COMPLAINTS PROCESS

Initially, please forward any complaint to Commercial Vehicle Direct. If the complaint does not refer to Commercial Vehicle Direct's service or advice, we will forward your comments to the Insurer concerned for resolution. After this action, if you are still not satisfied with the way a complaint about your insurance or Insurer has been dealt with, you should do the following:

- If your Insurer is at Lloyd's, you should refer your case to the Policyholder and Market Assistance Department at Lloyd's, Lloyd's Market Services, One Lime Street, London, EC3M 7HA. Tel: 0207 327 5693, Fax: 0207 327 5225 or e-mail: complaints@lloyds.com
- Having followed the procedure for Lloyd's Insurers, or if your Insurer is not at Lloyd's, you may be eligible to refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 080 1800, e-mail enquiries: financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk.

COMPENSATION

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Compulsory classes of insurance are covered for 100% of the claim without any upper limit. Other classes of insurance are covered for 90% of the whole claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

PART B - LEGAL EXPENSES

This policy will pay up to £100,000 for legal fees, and uninsured losses following a non-fault accident. A claim will only be pursued where there are reasonable prospects of success. Legal costs will only be covered if an appointed lawyer is used.

PART B - HIRE VEHICLE

A like for like replacement vehicle will be provided in the event of a non-fault accident occurring in the UK which results in a temporary loss of use of your vehicle.

The charges for a replacement vehicle will only be funded if organised by Helphire via Angel Assistance.

If you wish to make a complaint, please contact Angel Assistance on 0845 121 2200 or write to; Quality Compliance Executive, Angel Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham, SR8 2RR.

If the matter is not resolved to your satisfaction, please write to the Managing Director, AM Trust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

If the complaint cannot be resolved, you can refer it to the Financial Ombudsman Service.

Please refer to the Policy Wording for full details.

PART C - BREAKDOWN COVER

(only applicable if indicated in your schedule)

This policy summary does not contain full details on the limits, conditions or exclusions of the insurance cover. For full details of the insurance cover, please read the policy booklet.

Insurer

Your breakdown cover is provided by Britannia Rescue and is underwritten by Liverpool Victoria Insurance Company Limited.

Type of cover

UK Recovery & Home Assist

Will provide breakdown and recovery assistance if you breakdown at home, the normal place of garaging or away from home. Recovery will be to a local garage if you breakdown at home or the normal place of garaging. If you breakdown more than a quarter of a mile from the home address or normal place of garaging we will take you to a destination of your choice.

How to obtain assistance

Please call 0800 023 2751

For textphone please dial 18001 first.

COVER BENEFITS

Recovery

We will try to repair any fault at the roadside if your vehicle breaks down or fails to start more than a quarter of a mile from your home address or normal place of garaging. If we cannot repair your vehicle at the roadside or if we cannot repair your vehicle by the end of the day on which the breakdown occurred we will take your vehicle, you and up to 7 passengers to a suitable place of repair or to a destination of your choice.

Home Assist:

If your vehicle fails to start at home or the normal place of garaging, we will try to repair the fault but if this is not possible we will take you to a suitable place of repair in the local area.

Onward Travel & Overnight Accommodation:

If following a breakdown away from home or the normal place of garaging and the vehicle cannot be repaired by the end of the day on which the breakdown occurred; you can choose one of the following options –

- 1.A hire car of up to 1600cc (subject to availability) for a period not exceeding 24 hours. You must take up the hire car option within 24 hours of the breakdown.
- 2.The cost of alternative transport for you and up to 7 passengers. The most we will pay is £100 for this benefit.
- 3.The cost of overnight bed and breakfast accommodation close to the garage that is repairing your vehicle. The most we will pay is £60 per person for this benefit up to a total amount of £500 for any one claim.

We will also pay up to £40 for public transport costs to enable the driver to collect the vehicle the following day.

Caravan & Trailer Assistance:

Any caravans or trailers attached to your vehicle at the time of a breakdown will be recovered with your vehicle. Caravans or trailers attached to vehicles following a request for assistance at the normal place of garaging will not be recovered.

Message Relay Service:

We can inform friends, family or business associates of any delays if you suffer a breakdown or failure of the vehicle to start.

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

- Vehicles over 14 years old at inception of the policy.
- Vehicles which are used for Hire and Reward purposes
- Vehicles which were not roadworthy or were broken down before your policy began will not be covered
- Excessive or unreasonable use of the service. An example of this could be a failure to repair the vehicle following a call out for the same problem
- The cost of all parts or supplies used or provided to you or for your vehicle
- Any change to the vehicle on cover must be permanent
- Any charges incurred because your vehicle is not carrying a legal or serviceable spare wheel
- Any costs involved with using additional equipment to move your vehicle into a position where we can try to repair it or transport it
- Breakdown services for vehicles involved in sporting events
- Reduction in the level of cover is not allowed during the policy period
- We will not pay any costs for assistance that have not been arranged through our control centre
- Any claims arising from speeding, alcohol or drug related incidents



- Any fines, penalties, tolls or unclamping charges you have to pay. We will pay any toll fees if you have been recovered by one of our agents
- Any labour charges unless they are covered by your policy or where we have agreed to pay them prior to any repairs commencing
- The cost of any service outside the period of cover shown on your current Schedule of Insurance, or where the premium has not been paid
- Vehicles must conform to the dimensions shown in Section B of the policy wording (Vehicles)

PERIOD OF INSURANCE

The policy is a 12 month contract and cover will be in place for 12 months or until the date of expiry shown on the current van insurance Schedule.

CANCELLATION

You may only cancel this PART C of your policy if you are cancelling your van insurance policy in total. If this is within 14 days of the date of issue or receipt of your policy documentation, whichever is the later, and you have not made a claim during this period you will be entitled to a proportionate refund of premium based upon the days the policy has been on cover. If you decide to cancel your van policy after this period, or if you have made a claim against this PART C of the policy, no refund of the breakdown premium will apply.

COMPLAINTS

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. A copy of our internal complaints handling procedure is available on request.

If you feel that we have not offered a first class service please contact us on 0800 756 8828 (Opening hours Mon-Fri 9am-5pm) or in writing to: The Quality Manager, Britannia Rescue, Folly Hall Mills, St Thomas Road,

Huddersfield, West Yorkshire HD1 3LT.

Email: quality@britanniarescue.com

If we can't resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0800 0 234 567 (free for people phoning from a "fixed line", for example a landline at home) or 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Email: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Compensation from the Financial Services Compensation Scheme (FSCS)

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

- Compulsory insurance, such as third party motor insurance, is covered for 100% of the claim.
- Non-compulsory insurance, such as breakdown insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme:

7th Floor
Lloyds Chambers
Portsoken Street
London E1 8BN

Tel 020 741 4100

Email: enquiries@fscs.org.uk

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PART D - MOTORING PROSECUTION DEFENCE

We will pay legal defence costs if you are prosecuted for a motoring offence. The most we will pay is £250 and a copy of the summons must be submitted to us within 7 days of receiving it. Parking and obstruction offences are not covered under this section.

PART D - LOSS OF LICENCE BENEFIT

If you are disqualified from driving because of speeding or you have obtained 12 or more penalty points on your licence we will reimburse your travelling expenses. You must have claimed under the Motoring Prosecution Defence section. The most we will pay is £100 per week whilst you are disqualified up to a maximum of 52 weeks.

PART D - GETTING YOU TO YOUR DESTINATION

We will make arrangements for, and reimburse the costs of, getting you and your passengers to your destination if an accident, theft, fire or vandalism makes your vehicle undriveable. We will pay for overnight accommodation if it is not possible to continue to your destination. Hotel accommodation costs are for room only and limited to £50 per person per night and an overall limit of £500. We will decide how to help and will only reimburse costs where we have arranged assistance. Official receipts are required when you claim. This cover only applies if you are claiming for the damage to your vehicle under your van insurance policy.

PART E - DRIVERS INJURY INSURANCE

This part of the policy covers the driver only and provides a lump sum benefit of up to £5,000 in the event of an accident, whilst driving, or whilst getting into or out of, or whilst loading or unloading, an insured vehicle which results in death or a specified permanent disability. You should contact Commercial Vehicle Direct in the event of a claim under Part E of the policy who will notify us.

PART E – EXCLUSIONS OR LIMITATIONS

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

You are not covered:

- Whilst under the influence of alcohol or drugs or medicines not taken in accordance with medical instructions
- Using the vehicle on a race-track or off-road or in any contest, competition, rally or speed-trial
- Suicide or a deliberate act likely to cause serious injury or death
- Whilst committing a criminal act

COMPLAINTS PROCEDURES - PART E ONLY

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your policy details, so we can deal with your complaint as soon as possible. Our contact details are: The Customer Service Manager, Stonebridge International Insurance Ltd, Braywick Gate, Braywick Road, Maidenhead, Berkshire, SL6 1DA.

CONTACT US

We are dedicated to providing a high quality service and want to maintain this at all times.

If you are not satisfied with our service please contact us, quoting your policy details, so we can deal with your complaint as soon as possible. Our contact details are: The Customer

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