



# Your Van Policy Summary

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# Commercial Vehicle Direct Policy Summary

## Dear customer

This booklet is your policy summary, so please keep the booklet safe for when you need it. There are also some useful tips on what to do in an accident and how to make a claim. This summary does not contain the full terms and conditions these can be found in the policy wording booklet. This summary does not form part of your contract of insurance.

This policy is arranged and administered by Commercial Vehicle Direct Insurance Services. Commercial Vehicle Direct, the UK's largest specialist van insurance broker, provides cover for a range of vans and are experts in catering for individuals with specialist circumstances. Commercial Vehicle Direct works with some of the UK's top insurers to get you a great deal on a policy that suits you, with the exact level of cover you need.

Commercial Vehicle Direct Insurance Services is a trading style of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority. No 302216. Brightside Insurance Services Ltd is registered in England and Wales No. 04137311. Registered office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

You can check this information by visiting the Financial Services Register [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

Within this summary of cover document the use of we/us/our means the insurer of your policy as named in the Policy Schedule.

**Make changes to Your Policy by calling: 0333 005 2361.**

**To make a claim call: 0333 222 4564.**

## Types of Cover and Sections which apply

Type of Insurance: Commercial Vehicle

Duration of Policy: 12 Months

	Comprehensive Cover	Third Party Fire and Theft	Third Party Only
<b>Section 1 - Loss and Damage</b>	Included	Included*	Not Covered
<b>Section 2 - Liability to Third Parties</b>	Included	Included	Included
<b>Section 3 - Medical Expenses</b>	Included	Not Covered	Not Covered
<b>Section 4 - Emergency Medical Treatment</b>	Included	Included	Included
<b>Section 5 - No Claims Discount</b>	Included	Included	Included
<b>Section 6 - Windscreen &amp; Glass Cover</b>	Included	Not Covered	Not Covered
<b>Section 7 - Foreign Travel &amp; European Cover</b>	Included	Included	Included

\* Section 1 only applies to third party fire and theft policies for loss or damage caused directly by fire or theft. The general conditions and general exclusions apply to all sections of the policy.

## 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. Section 1 only applies for loss or damage caused directly by fire or theft if your cover is third party fire & theft.

### Accidental Damage Excess

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

Additional Excess	
Inexperienced driver aged 25yrs and over*	£150
Young driver aged 21-24yrs (Inclusive)	£250
Young driver 17-20yrs (Inclusive)	£350

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

### Fire and Theft Excess

You will not have to pay the amounts shown above if the loss or damage is caused by fire or theft. A standard fire & theft excess of £100 applies.

### Significant Exclusions or Limitations Section 1 - Loss or Damage

- Damage to tyres by application of brakes or by punctures, cuts or bursts. **(Section 1 – exclusions c)**
- 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. **(Section 1 – exclusions k)**
- Loss or damage caused by an inappropriate type or grade of fuel being used. **(Section 1 – exclusions m)**

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

- it is a 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. **(General Exclusions 2)**
- acts of Terrorism except as is necessary to meet the requirements of the Road Traffic Act. **(General Exclusions 3)**
- the damage was caused directly as a result of pressure waves caused by aircraft or other aerial devices. **(General Exclusions 9)**
- possession of the vehicle is obtained by fraud or deception. **(General Exclusions 10)**

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

### Significant Exclusions or Limitations Section 1 - Audio Cover

- This policy does not provide cover loss of or damage to telephone communication, navigation or television / games equipment of any kind. **(Section 1 – exclusions o)**

## 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 protected 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 & European Cover

Your policy includes 30 days cover for you to drive your vehicle in Europe in any 12-month period. Once this period has elapsed the minimum required cover will apply. We recommend that you contact Commercial Vehicle Direct before you travel to ensure you have the correct level of cover for your needs. Extensions to the 30-day limit may be available upon request, subject to additional charges.

### 1. Cancellation

We hope you are happy with the cover this policy provides. However you may cancel this contract of motor insurance at any time by telling commercial vehicle direct in writing or by telephone. Cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date.

If the policy is cancelled before the insurance cover has started, you will not be charged.

#### Cooling-off cancellation right

You have the right to cancel the policy within 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, unless we are required to make a total loss payment under the policy.

You may cancel using this 'cooling-off' period by telling commercial vehicle direct in writing or by telephone. If you do cancel in the first 14 days using the 'cooling-off' cancellation condition, we will charge you for the time you have been covered from the beginning of the contract until the policy is cancelled, unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

#### Cancelling Your Policy (Outside the Cooling-off Cancellation Right)

You can cancel the policy after the cooling off period and provided you have not made a fault claim, or a fault claim has been made against you, then you will only be charged for the time you have been covered. Your policy schedule will show you how we charge for the time you have been covered either as pro rata or short term period rates. We will return the unused premium to commercial vehicle direct who will administer the refund and apply the charges as detailed in the terms of business.

If you cancel your insurance following a claim or there has been an incident that will result in a claim you will have to pay the full annual premium. If this is settled as a non fault claim and we are able to recover the loss from an at fault third party then we may be able to return a portion of your unused premium to commercial vehicle direct and this will be used by them to calculate your refund.

If there has been a claim we will not return any premium to Commercial Vehicle Direct before the claim has been settled and we have recovered our loss.

## Where We may cancel Your cover

We or Commercial Vehicle Direct may cancel the policy only if there is a good reason for doing so.

Some examples are where you have:

- not paid your premium; or
- provided us with incorrect information; or
- changed your address during the policy to one we cannot cover; or
- changed your vehicle or circumstances during the policy to one we can no longer cover; or
- failed to supply requested validation documentation (such as evidence of No Claim Discount and copies of driving licences for all named drivers); or
- gone into administration, receivership or liquidation.

Cancellation is a last resort and before your policy is cancelled by us, commercial vehicle direct will write to you and provide seven days' notice.



## Making a claim

If you wish to make a claim, please telephone **0333 222 4564** if you are reporting an accident, theft or vehicle fire or **0800 316 8316** for windscreen & glass.

## How to make a complaint

We intend to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to:

Quality Manager

Commercial Vehicle Direct

Brightside Park

Severn Bridge

Aust

Bristol BS35 4BL

Tel: 01454 636 953 (calls may be recorded for training, compliance and claims purposes)

Or email: [info@cvd-insurance.co.uk](mailto:info@cvd-insurance.co.uk)

The policy is arranged and administered by Commercial Vehicle Direct, a trading style of Brightside Insurance Services Ltd and they are responsible for resolving all complaints related to the service they provide. Commercial Vehicle Direct will investigate your complaint fully and try to resolve it as quickly as possible. If your complaint relates to us and our services, then the Quality Manager will forward your complaint to us for resolution. If your complaint does not relate to our regulated insurance activity or Brightside Insurance Services Ltd, the Quality Manager will notify you in writing within 5 business days and, where possible, provide you with details to whom the complaint should be redirected.

## Lloyds Syndicates

If we are a Lloyd's syndicate and your complaint is not resolved to your satisfaction, you can refer the matter to the Policyholder and Market Assistance team at Lloyds. Their address is:

Policyholder & Market Assistance,

Market Services,

Lloyd's,

One Lime Street,

London EC3M 7HA

If you remain dissatisfied after you have received a final response from Policyholder and Market Assistance at Lloyd's, you may have the right to refer your complaint to the Financial Ombudsman Service.

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints).

## Financial Ombudsman Service

If your complaint is not resolved to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service within 6 months of receiving our final response letter. Their contact details are:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 (from a landline) or 0300 123 9 123 (from a mobile)

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)

Important: This complaints notification procedure does not affect your right to take legal action.

## The Financial Services Compensation Scheme

We and Commercial Vehicle Direct are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if either we or Commercial Vehicle Direct cannot meet our obligations. This depends on the type of business and 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 website <http://www.fscs.org.uk/> or by using the contact details below:

Financial Services Compensation Scheme,

10th Floor, Beaufort House

15 St Botolph Street

London EC3A 7QU

Telephone 0800 678 1100 or 0207 741 4100 or email, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

## Useful Numbers

<b>To make changes:</b>	0333 005 2361
<b>To report an incident:</b>	0333 222 4564
<b>Windscreen Repair:</b>	0800 316 8 316

