

# Your Van Insurance

## Commercial Vehicle Product

Insurance that protects individuals and their vans against loss, damage and legal liability



Policy booklet  
December 2017

**CO**  
**vea** Insurance



# Welcome...

to your van insurance policy  
from Covéa Insurance



**We** really need **you** to read this document to make sure **you** have bought the right commercial vehicle insurance product for **you**. This document is laid out so that **you** can easily find what **you** need, when **you** need it.



Why not grab a cup of tea, have a quick read through and check you've got the cover you want?

- **Your schedule**
- **Your statement of fact**
- **Your certificate of insurance**

These documents, and any **endorsements we** send **you**, form the contract between **you** and **us**.

Check all the information in **your statement of fact** is correct. If any information is wrong, please tell **us** as soon as possible as this could affect **your** insurance cover.

Check **your** cover. If the policy does not provide **you** with the insurance cover **you** want, please contact **us** straightaway.

**We** are delighted **you** chose **us** to insure **your** van. **We** hope **you** are happy with **your** cover and the service **we** provide.

Thanks for choosing us!

## Crystal Mark

This policy document has received the Crystal Mark seal of approval from Plain English Campaign. The Crystal Mark demonstrates **our** commitment to providing **our** customers with clear, concise and easy-to-understand documents.



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**Help is at hand!**

Look out for this symbol to help you understand your cover and point out any important information.



# Cover at a glance



## Repairs are guaranteed

**Our** approved repairer will guarantee their repair work for as long as **you** own **your vehicle** and provide a courtesy van for the duration of repairs

## Unlimited cover for audio & sat-nav equipment

Repair or replacement of **your** factory fitted audio & sat-nav equipment



## Personal Accident

£5,000 if **you** or **your** spouse are seriously injured in an accident



## Legal liability to others

Cover for injury to any person and damage to property caused by **you** driving **your vehicle**



## Keeping you moving

**We** will pay **you** back up to £250 towards travel or hotel costs to finish **your** journey, if **your vehicle** is not roadworthy



## Windscreens and windows

**We** will repair or replace any damaged windscreen or windows



## Cover for your stuff

Up to £250 cover for personal belongings



## Replacement Keys

If **your keys** are lost or stolen, **we** will replace them up to £1,000



## New Vehicle Replacement Cover

If **your vehicle** is less than 6 months old and written off, **we** will replace it with a new one



This is an overview for Comprehensive policies only, please read the rest of **your** policy booklet for full terms and conditions. Only Sections 1, 2 and 7 apply to Third Party Fire and Theft policies.

# Making a claim

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## Before you start

Check **your** policy booklet and **schedule** to make sure **you** have the right cover.

**You** will need to have the following details to hand before **you** start **your** claim.

- ✓ **Your** policy number
- ✓ Details of the incident, when it happened and the damage to **your vehicle**
- ✓ Details of anyone else involved including their registration number
- ✓ Details of any passengers in all the vehicles involved
- ✓ Details of anyone who was injured
- ✓ Any dashcam footage or photos
- ✓ Details of any witnesses to the incident
- ✓ Details of whether the police attended the incident and any crime reference number, if relevant

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## Help with your claim



Call us on:  
**0330 024 2240**

**We** will go through all the details and sort everything out for **you**.

For a windscreen or window claim, call **our** Glassline on **0330 024 2270**.

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## Leave the rest to us!

Once **you** have told **us** about **your** claim, **we** will take care of it all as quickly as **we** can.

If **your vehicle** has been damaged, **we** will put **you** in touch with one of **our** approved repairers and let **you** know when **you** can get a courtesy van.

**We** will give **you** regular updates on how **your** claim's going, so **you** know what to expect and when.

# Making a claim

## Why choose our approved repairer network?

### If your vehicle can be repaired

If **you** choose to use an approved repairer, **we** provide a full accident recovery and repair service, including:

- A high-quality repair service carried out by industry-recognised repairers;
- a small courtesy van to keep **you** on the road;
- free collection and return of **your vehicle**; and
- a life-time workmanship guarantee on all repairs as long as **you** own the vehicle;
- **we** will pay the repair bill. All **you** need to do is pay **your excess** direct to the repairer once the repairs are completed.

### If your vehicle can't be repaired

If **your vehicle** can't be repaired **we** will tell **you** as soon as possible. **We** will assess **your vehicle** and provide a valuation. Once **we** have agreed the valuation **we** will make the payment to **you** by a bank transfer to help **you** get back on the road as quickly as possible.

ServiceMark

Accredited from May '16 to May '19



The Institute of  
Customer Service

## We take pride in delivering great customer service

**We** understand what it's like to be a customer and what makes great service. **We** have been awarded 'World Class Service Provider' accreditation by the Institute of Customer Service (ICS) for **our** motor claims services.

# Is something wrong?

Please tell us if there is something wrong.

If **you** are not satisfied with the service **we** have provided, please tell **us** so that **we** can do **our** best to deal with the problem. **You** can contact **us** in the following ways.



By phone on:  
**01422 286 406**



By email at:  
**customer.relations@coveainsurance.co.uk**



Write to **us** at:  
**Customer Relations, Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX**

For **your** and **our** protection, and for training and monitoring purposes, **we** may record and monitor calls.

To help **you** as quickly as possible, please provide or have these things ready for **us**;

- **Your** policy or claim reference number
- **Your** contact number
- **Your** email address

Please contact us for full details of **our** complaints procedure, or **you** can download a copy from **our** website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

**You** may be eligible to refer **your** complaint to the Financial Ombudsman Service. For further details, please contact them.



**Write to:**  
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



**Phone:**  
0800 023 4567



**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)

**Your** legal rights are not affected if **you** take any of the steps shown above.



# Definitions

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we have used in this document.

## Certificate of insurance

This forms part of the policy and proves that **you** have motor insurance which, by law, **you** must have to drive a motor vehicle on public roads. This also shows who is allowed to drive **your vehicle** and the purposes for which **your vehicle** can be used.

## Endorsement

Further terms of the policy or features of the insurance cover that form part of **your** policy. Any **endorsements** that apply are printed in **your schedule**.

## Excess

The first part of a claim which **you** must pay. More than one **excess** can apply to **your** policy as shown in **your schedule**.

## Insured driver

Anyone shown on the **certificate of insurance** as a person allowed to drive **your vehicle** and who is not excluded from driving under the conditions and exclusions of the policy or in any **endorsement** to the policy.

## Keys

Any device used for starting **your vehicle** or using its locking mechanism or immobiliser.

## Market value

The cost of replacing **your vehicle** with one of the same make, model, specification, year, mileage and condition. In deciding the **market value of your vehicle**, **we** will refer to insurance industry recognised guides as well as searching for available vehicles for sale to the public.

## Period of insurance

The length of time the insurance cover is in force, as shown in **your schedule**.

## Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

## Schedule

This forms part of the policy and contains details of **you** and **your vehicle** and particular features of the insurance. **We** will issue **you** with a replacement **schedule** each time **your vehicle** or other features of **your** insurance are changed. **We** will also issue **you** with a new **schedule** when **you** renew the policy.

## Statement of fact

The information **you** gave in **your** application for this insurance. This includes information given in writing (or spoken) by **you** or by someone on **your** behalf.

## Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including transporting **your vehicle** by sea within or between them.

## We, us, our

Covea Insurance plc.

## You, your

The person or company named as the insured in **your schedule**.

## Your vehicle

The insured vehicle shown on the **certificate of insurance** including any standard tool kit the manufacturer has supplied with it, and any accessories permanently fitted to it.

# Driving your vehicle and its cover



Section 1a: Loss of or damage to your vehicle if it can be repaired

## What we can cover you for

**We** will pay for repairs to **your vehicle** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in **your schedule**);
- fire; or
- theft or attempted theft.

**We** can choose to use parts or accessories which aren't supplied by **your vehicle** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

If the repairs improve the condition of **your vehicle**, **we** can ask **you** to pay part of the repair cost.

**You** will have to pay the repairer the total **excess** as shown in **your schedule**.

Any repairs carried out by **our** approved repairer are guaranteed as long as **you** own **your vehicle** (or for five years from the date **you** transfer ownership of **your vehicle** to someone else).

If **you** are registered for VAT purposes, **you** will have to pay the VAT on the cost of any repairs and replacement goods. **You** can claim back the VAT in **your** tax return up to the limits allowed by law.



### Important to note

Don't forget – **you** must provide a police crime reference number if **you** want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

# Driving your vehicle and its cover



Section 1a: Loss of or damage to your vehicle if it can be repaired

## Benefits you receive

### Courtesy van

**You** will be given a small van (such as a Ford Transit Connect) with a manual gearbox while **your vehicle** is being repaired by **our** approved repairer. The courtesy van will be covered under the same terms and conditions as set out in this policy. **You** must only use the courtesy van in the United Kingdom and under the approved repairer's terms of use.

### Recovering your vehicle

If **your vehicle** is damaged and it can't be driven, **we** will pay the cost of moving **your vehicle** to the nearest approved repairer or place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the cost of returning **your vehicle** home after it has been repaired.

### You and your passengers

**We** will make sure that **you** and **your** passengers are taken to a safe place if **your vehicle** can't be driven after an accident.

### Storage

**We** will pay for storage charges for **your vehicle** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

### Audio and sat-nav equipment

**We** will pay the cost of repairing or replacing audio and sat-nav equipment permanently fitted as standard when **your vehicle** was first registered, or up to £500 if it was not permanently fitted as standard.

If **you** have third party, fire and theft cover, **we** will pay up to £150 to replace or repair audio and sat-nav equipment permanently fitted to **your vehicle**.

### Sign writing

**We** will pay up to £500 for sign writing, advertisements, logos or specialised artwork, when repairs are completed.

# Driving your vehicle and its cover



Section 1b: Loss of or damage to your vehicle if it is a total loss (a write-off)

## What we can cover you for

**We** will pay for loss of or damage to **your vehicle** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in **your schedule**);
- fire; or
- theft or attempted theft.

If **we** choose to make a cash payment to settle **your** claim, the most **we** will pay is the **market value** of **your vehicle** (as it is at the time of the loss or damage).

If **you** are paying for **your vehicle** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

If **your vehicle** is leased or on contract hire, **we** will pay the lease or contract hire company the amount required to settle the agreement or the **market value** of **your vehicle**, whichever is less.

Any payment **we** make will be less the total **excess** as shown in **your schedule**.

If **your vehicle** has a private registration plate, **we** will give **you** 30 days from the date a settlement value is agreed to transfer the private registration onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the private registration plate, **we** will dispose of it with **your vehicle**.

### Courtesy van

If **your vehicle** is a total loss (a write-off) or is stolen and not recovered, **we** cannot provide **you** with a courtesy van.



### Settling claims

If the loss or damage to **your vehicle** is covered under **your** policy, **we** will choose whether to arrange for repairs to **your vehicle** or settle **your** claim by giving **you** a cash payment.

# Driving your vehicle and its cover



## Section 1b: Loss of or damage to your vehicle if it is a total loss

### Benefits you receive

#### Recovering your vehicle

If **your vehicle** is damaged and it can't be driven, **we** will pay the cost of moving **your vehicle** to a place where it can be stored safely.

#### You and your passengers

**We** will make sure that **you** and **your** passengers are taken to a safe place if **your vehicle** can't be driven after an accident.

#### Storage

**We** will pay for storage charges for **your vehicle** as long as **you** told **us** about them beforehand and **we** have agreed that they are reasonable.

#### New vehicle replacement

If **your vehicle** is less than 6 months old and **you** have owned **your vehicle** from the date of first registration, **we** will replace **your vehicle** with a new one of the same make, model and specification if available in the **territorial limits** if **your vehicle**:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing **your vehicle** is more than 55% of the list price including taxes.

If **you** are still paying for **your vehicle** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

If a new vehicle of the same make, model and specification is not available in the **territorial limits**, **we** will settle **your** claim by giving **you** a cash payment.

# Driving your vehicle and its cover



## Section 1a & 1b:

### Loss of or damage to your vehicle

#### What we can't cover you for

**We** will not insure loss of or damage to **your vehicle** caused by the following.

- Wear and tear
- Punctures, cuts or bursts to tyres
- Any mechanical, electrical, electronic chip or computer software breaking or failing to work properly
- Frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing
- The wrong fuel being used
- Theft or attempted theft while nobody is in **your vehicle**, unless all the doors, windows and other openings are closed and locked, the **keys** are removed, and the alarm is set (if **you** have an alarm)
- A deliberate act by anybody insured under this policy
- **Your vehicle** being seized or destroyed by, or on behalf of, any government or public authority
- **Your vehicle** being driven without **your** permission by **your** employee, a member of **your** family, a person living in **your** home, **your** partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your vehicle**
- **Your vehicle** being taken or driven by a person who got **your** permission by pretending to be a buyer for it or by offering to sell it for **you**
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live close to airports or military bases)

**We** will also not insure the following.

- Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- Loss of or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by **your vehicle**
- Any decrease in value whether **you** have repaired **your vehicle** or not
- Any extra costs resulting from parts or replacements for **your vehicle** not being easily available in the United Kingdom
- Loss of use of **your vehicle** and any associated costs or expenses
- Loss or damage while **you**, anyone insured under **your** policy, or anyone **you** give permission to, carries out repairs or improvements to **your vehicle** if that person is not qualified within the motor trade to do so.
- Loss or damage caused by overloading **your vehicle** or loading **your vehicle** in a way it is not designed for.
- Loss or damage resulting from using **your vehicle**, or the machinery attached to it, as a tool of trade.

# Driving your vehicle and its cover



## Section 2: Legal liability to others

### What we can cover you for

#### Legal liability

**We** will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your vehicle**; or
- **you** or an **insured driver** driving a courtesy vehicle supplied by **our** approved repairers while **your vehicle** is being repaired as a direct result of damage covered by this policy.
- An **insured driver** driving **your vehicle** with **your** permission
- Any person using (but not driving) **your vehicle** for social, domestic and pleasure purposes with **your** permission
- Any passenger travelling in **your vehicle**, or getting into or out of **your vehicle**, with **your** permission

**We** will also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy
- **Your** husband, wife, civil partner or employer while an **insured driver** is driving **your vehicle** on the business of **your** husband, wife, civil partner or employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your** employer.)
- **Your** husband's, wife's or civil partner's employer while any **insured driver** is driving **your vehicle** on the business of **your** husband's, wife's or civil partner's employer with **your** permission. (This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your** husband's, wife's or civil partner's employer.)

# Driving your vehicle and its cover



## Section 2: Legal liability to others

### What we can cover you for

#### Legal costs and expenses

**We** will also pay:

- legal costs and expenses which arise from a coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy;
- the cost of emergency treatment to injured people if the **Road Traffic Acts** say that the payment must be made; and
- liability to other people when **your vehicle** is being used for towing any single trailer, caravan or broken-down vehicle while attached to **your vehicle** and if this is allowed by law, unless **you** are being paid to tow the attached vehicles.



# Driving your vehicle and its cover



## Section 2: Legal liability to others

### What we can't cover you for

**We will not insure loss or damage:**

- to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section;
- to any trailer, caravan or vehicle (or any property in them) being towed by **your vehicle**;
- as a result of a deliberate act by anybody insured under this policy; or
- to any property being towed by, carried on, loaded on, or unloaded from **your vehicle**.

**We will also not insure any liability:**

- for death of or injury to the person driving or in charge of **your vehicle** under this section;
- which is covered under another insurance policy;
- for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy.

**We will also not insure:**

- loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your vehicle**;
- any amount over £2 million for damage to other people's property (including any related indirect loss or damage) and any amount over £1 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any amount over £1 million for pollution or contamination as a result of any claim, or series of claims caused by one event; or
- any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.
- any liability for loss, damage, death or injury that happens anywhere other than on a road and involves anyone, other than the insured driver or a passenger in **your vehicle**, bringing property to **your vehicle** for loading or taking property away from **your vehicle** after unloading.

However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

# Driving your vehicle and its cover



## Section 3: Windscreens and windows

### What we can cover you for

**We** will pay the cost of:

- repairing or replacing a damaged windscreen or windows of **your vehicle**; and
- repairing scratches to the bodywork caused by the windscreen or windows being broken if they are damaged accidentally or maliciously.

**You** will need to pay an **excess** which is shown in **your schedule**.

**We** can choose to use parts or accessories which aren't supplied by **your vehicle** manufacturer but are of a similar type and quality to the parts and accessories **we** are replacing.

**You** should call **our** Glassline on 0330 024 2270 before any work is carried out, so **you** can be put through to **our** approved glass repairer. If **you** choose not to use **our** approved glass repairers, the most **we** will pay is £100 after the deduction of the **excess** as shown on **your schedule**.

### Benefits you receive

#### **You won't lose your no-claims bonus**

If **you** claim under this policy section, **your** no-claims bonus will not be affected. However, **you** will need to pay an **excess** which is shown in **your schedule**.

# Driving your vehicle and its cover



## Section 3: Windscreens and windows

### What we can't cover you for

**We** will not pay for the following.

- Damage as a result of a deliberate act by anybody insured by this policy.
- Loss of use of **your vehicle**.
- Any extra costs resulting from parts for **your vehicle** not being easily available in the **territorial limits**.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered or the damage affects the driver's vision or the security of **your vehicle**.
- Any costs that are more than the **market value** of **your vehicle**.

# Your other insurance benefits



## Section 4: Personal belongings

### What we can cover you for

**We** will pay for loss of or damage to personal belongings (including dashboard cameras fitted to **your vehicle**) in **your vehicle** caused by a motor accident, fire, theft or attempted theft.

### Benefits you receive

**We** will pay up to £250.

### What we can't cover you for

**We** will not pay for the following.

- Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.
- Loss of or damage to tools, goods or samples carried in connection with any business.
- Theft of personal belongings, unless they are hidden in a glovebox, boot or luggage compartment and **your vehicle** is locked when it is unattended.
- Theft of personal belongings unless all doors, windows and other openings on **your vehicle** are locked.
- Loss or damage due to wear and tear or loss in value.
- Loss of or damage to property that is covered under any other policy (for example a household or travel policy).
- The amount of **your excess** shown in **your schedule**.

# Your other insurance benefits



## Section 5: Replacement locks

### What we can cover you for

If **your keys** are lost or stolen and not recovered, **we** will pay up to £1,000 to replace the door locks on **your vehicle**.

### Benefits you receive

If **you** claim under this policy section only, **you** do not have to pay any **excess**.

### What we can't cover you for

**We** will not pay this benefit if **your keys** are left in or on **your vehicle** at the time of the loss.

**We** will not pay more than **your vehicle's market value**.

### Important to note

Don't forget to always lock the doors, check all **your** windows are shut and make sure any personal belongings are out of sight.



- Never leave **your vehicle** engine running while **your vehicle** is unattended.
- If **you** have an alarm, make sure **you** use it.

Please remember it is **your** responsibility to lock **your vehicle** and make sure it is kept safe.

**We** will not cover any loss or damage if **you** don't lock **your vehicle**.

**Your** no-claims bonus will be affected if **you** claim under this section.

# Your other insurance benefits



## Section 6: Onward travel

### What we can cover you for

If **your vehicle** is not roadworthy after an accident and **you** cannot complete **your** journey, **we** will refund the cost of overnight accommodation or travel expenses for **you** and **your** passengers.

**You** must provide a receipt for the cost of overnight accommodation or travel expenses before **we** will make this payment.

### Benefits you receive

**We** will pay up to £50 per person (a maximum of £250)



### Important to note

If **you** are claiming for accommodation or travel expenses, please make sure **you** have a receipt.

# Your other insurance benefits



## Section 7: Foreign travel

### What we can cover you for

#### Compulsory insurance cover outside the territorial limits

**Your** policy provides the minimum cover **you** need by law for civil liability to other people while **your vehicle** is used in:

- any country which is a member of the European Union; or
- any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

**We** will provide the minimum insurance needed in Great Britain to drive in these countries.

### What we can cover you for

#### Full policy cover outside the territorial limits

**Your** policy automatically provides the cover shown on **your schedule** for up to 35 days in any one **period of insurance** while **you** are using **your vehicle** in the above countries, as long as

- **your vehicle** is taxed and registered in the **territorial limits**;
- **your vehicle** is normally kept in the **territorial limits**; and
- **you** keep a permanent home in the **territorial limits**.

**Your** policy provides cover while **your vehicle** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your vehicle**;
- the total time taken to transport **your vehicle** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your vehicle** is not to permanently export it.

If the total length of all **your** visits outside the **territorial limits** during the **period of insurance** is more than 35 days, **we** cannot provide further cover. **We** do not offer insurance if **you** visit countries that are not described under 'Compulsory insurance cover outside the territorial limits' above.

**We** will pay customs duty if **your vehicle** is damaged and the damage is covered by this policy and **your vehicle** cannot be returned to the United Kingdom.

# Your other insurance benefits



## Section 7: Foreign travel

### What we can't cover you for

- Anything which is not covered under sections 1 and 2 of this policy is not covered under this section.



### Important to note

**You must take your certificate of insurance with you when taking your vehicle out of territorial limits.**



# Your other insurance benefits



## Section 8: Personal accident benefits

### What we can cover you for

**We** will pay £5,000 if **you** or **your** husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, **your vehicle** or any private motor car

### Benefits you receive

A payment of £5,000 if **you**, **your** husband, wife or civil partner dies or suffers:

- total and permanent loss of sight in one or both eyes; or
- total and permanent loss of use of one or both hands or both feet.

### What we can't cover you for

**We** will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

**We** will not pay the benefit if the injury is not listed above.

**We** will not pay the benefit if **you** are a company or firm.

**We** will not pay more than £5,000 in any one **period of insurance**, **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

# Your other insurance benefits



## Section 9: Medical expenses

### What we can cover you for

**We** will refund medical expenses if **you** or anyone in **your vehicle** is injured as a result of an accident involving **your vehicle**.

### Benefits you receive

**We** will pay up to £100 for each injured person.



### Medical expenses can be confusing so let's explain this further

If **you** are injured in an accident **you** may have to pay for emergency treatment and prescriptions, this section covers these costs.

# Excesses

## What you need to pay if you make a claim

If **your vehicle** is lost, stolen or damaged, **you** must pay the **excess** shown in **your schedule**. More than one **excess** can apply to **your policy**. **You** must pay the **excesses** that apply regardless of whether or not **you** were responsible for the accident or loss, unless **you** are claiming under section 5 – Replacement locks.

If the driver of **your vehicle** is aged 24 or under or has held a full driving licence for less than 12 months, an extra **excess** will apply. This **excess** will be shown in **your schedule**.

**You** will need to pay **your excess** to the repairer once the repairs are completed or **we** will deduct the **excess** from any settlement payment **we** make to **you**.

### Important to note



No-one really likes paying **excesses** but they form part of **your** insurance contract and can have a direct effect on the price **you** pay.

If **you** choose to pay a voluntary **excess**, please be aware that **you** will have to pay this on top of any other **excess** as shown on **your schedule**. This will mean **you** will have to pay a higher **excess** if **you** need to make a claim.

# Your no-claims bonus

## How your no-claims bonus works

If **you** make a claim, even if **you** were not responsible (for example, if **your vehicle** is stolen or damaged by vandals) this will affect **your** no-claims bonus. **You** could lose part or all of **your** no-claims bonus. If a claim is made on **your** policy, **your** price may increase at renewal.

**We** apply a step-back policy that reduces **your** no-claims bonus for each claim made when **you** renew **your** policy, depending on the claim or claims made. For an example of what would happen if **you** made a claim within the **period of insurance**, please see the table below.

## How your no-claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims	One claim within the policy period	Two or more claims within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your vehicle** cannot be, or have not yet been, recovered.

# Your no-claims bonus

## If you have chosen to protect your no-claims bonus

Protecting **your** no-claims bonus allows **you** to make a claim without **your** no-claims bonus being reduced.

If **you** chose to protect **your** no-claims bonus this will be shown on **your schedule**, and **you** will only lose **your** no-claims bonus if **you** make more than two claims in a five-year period. If a claim is made on **your** policy, **your** price may increase at renewal.

The table below shows how **your** no-claims bonus would be affected if **you** made a claim or claims and **you** have protected **your** no-claims bonus.

## How your protected no-claims bonus would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (with NCB protection)			
	No claims	One claim within the policy period	Two claims within the policy period	Three claims within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

Note: In the table above a claim is where **we** have made payment for any loss, damage or injury to a third party or where any costs paid for damage to **your vehicle** cannot be, or have not yet been, recovered.



If **you** have a minor incident with another person, but **you** are not claiming for the damage or loss to **your vehicle**, another person may still make a claim against **your** policy. In these circumstances **we** may not allow **your** no-claims bonus until **we** are confident no claim will be made.

# Cancelling your policy

## If you cancel your policy

If **you** cancel **your** policy within 14 days of buying it or receiving **your** documents (whichever is later), **we** will refund **you** for the exact number of days left on the policy, less an administration charge of £10 plus Insurance Premium Tax (at the rate that applies at the time). **We** will also do this if **you** cancel **your** policy within 14 days after its renewal date. If **you** tell **us** before **your** renewal is due that **you** want to cancel and payment has been made, **we** will give **you** a full refund.

If **you** cancel the policy at any other time by letting **us** or **your** broker know and **you** have paid for **your** insurance policy in full by a single payment **we** will refund the exact number of days left on **your** policy, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If **you** have chosen to pay for **your** insurance policy by instalments **you** must continue to pay **your** monthly direct debit. **We** will refund any overpayment, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If any claim has been made by **you** or against **you** in the current **period of insurance**, **we** will not refund any amount **you** have paid.

## When we or your broker may cancel the policy

**We** (or **your** broker) may cancel **your** policy by sending **you** seven days' written notice to **your** last known address if **we** (or **your** broker) have a good reason for doing so. Some examples of situations where **we** (or **your** broker) might do this include:

- **you** not making a payment for **your** insurance policy when it is due;
- **you** not providing proof of no-claims discount or vehicle security;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to.
- **you** using threatening or abusive behaviour or language, or being intimidating towards **our** staff or suppliers

If **we** (or **your** broker) cancel **your** policy, **we** will refund the amount paid for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If **you** have made a claim or expect to make a claim in the current **period of insurance**, **you** will not receive any refund.

If **we** (or **your** broker) cancel **your** policy on the grounds of fraud, the cancellation may be immediate and **we** may keep any amount **you** have paid. **We** may also tell the police about the circumstances.

Your Van Insurance

# General exclusions

When we really can't cover you

This policy will not provide cover or benefits under the following circumstances.

## Vehicle use

**We** will not pay for any loss, damage or liability which arises while **your vehicle** is being:

- used for a purpose which is not allowed by the current **certificate of insurance**;
- driven by, or is in the charge of, a person who has **your** permission to drive and who is not named on the **certificate of insurance**;
- driven by a person who does not hold a valid driving licence;
- driven by a person who is not keeping to the conditions of their driving licence;
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless **your vehicle** has been stolen);
- used in a place where aircraft take off, land, park or move including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nurburgring; or
- used in an unsafe or unroadworthy condition or without a valid MOT (where one is required)

**We** do not cover any loss, damage or liability arising from an incident if **you** or anyone insured under the policy is convicted of driving while under the influence of alcohol or drugs. **We** have the right to recover from **you** any amounts which **we** pay before their conviction or which **we** have to pay by law.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

## War, terrorism, riot and earthquake

**We** will not pay for any loss, damage or liability which is the direct or indirect result of the following.

- War, revolution or any similar event.
- Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.

(Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:

- cause fear among the people of a country or state;
- disrupt any part of the economy of a government, country or state; or
- affect the policy or conduct of a government.)

- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

## Radioactivity and hazardous materials

**We** will not pay for any loss, damage or liability which is the direct or indirect result of the following.

- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- The commercial transportation of bulk hazardous materials such as:
  - Liquefied petrol or gas
  - chemicals or gases in liquid, compressed or gaseous forms; and
  - high explosives such as nitroglycerine, dynamite or any other similar explosives.

# General exclusions

## When we really can't cover you

- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your vehicle**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

### Contract

**We** will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.

**We** will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your vehicle** was being used in that country and **we** had agreed to provide insurance in that country.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.



#### What is an exclusion?

Exclusions list specific events, circumstances or situations where **we** do not provide cover for loss, damage or liability. Exclusions protect **us** from unreasonable risk, and apply to all of the policy sections.



# General conditions

Please make sure you read this page

## Your duty

**We** will only provide the insurance cover set out in this policy if:

- **you** keep to the conditions of the policy; and
- the **statement of fact** does not contain any fact or declaration which is not true to the best of **your** knowledge or belief.

## Changes in circumstances

**You** must tell **us**, as soon as possible, about any change in circumstances as this could affect **your** insurance cover.

Examples of these changes are:

- any changes to **your vehicle**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your vehicle**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your vehicle**;
- a change in ownership of **your vehicle**;
- a change in use of **your vehicle**;
- if any **insured driver** changes jobs;
- changes to **your** address or the address where **your vehicle** is usually kept; and
- changes to the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your vehicle**, **you** must give **us** their full details.

Please note that if **you** make any changes to **your** policy before the renewal date, **you** may have to pay an additional amount (including an administration fee of £15 plus Insurance Premium

Tax at the rate that applies at the time). Please speak to **your** insurance broker or other person acting on **our** behalf, if **you** want to make a change to **your** policy before the renewal date.

## Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the claim.

## Taking care of your vehicle and any trailer or caravan you are towing

**You** must take all reasonable steps to prevent loss of or damage to **your vehicle**. **You** must also keep any trailer or caravan towed by **your vehicle** in a safe and roadworthy condition.

## Our right to recover a payment from you

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can recover from **you** the amount of any payment **we** have had to make.

## Fraud

**We** will not pay for any claim **you** make if:

- it is dishonest;
- it is exaggerated; or
- you or any **insured driver** makes a false statement or provides false documents to support a claim.

**We** may also tell the police and **your** policy may be cancelled, as shown under 'Cancelling **your** policy' on page 28.

# General conditions

Please make sure you read this page

## Claims procedure

After any loss, damage or accident, **you** and any person insured by this policy must:

- report the incident to **us** as soon as possible by phoning **our** Claims Helpline on 0330 024 2240;
- give **us** all the information **we** ask for, including details of anyone else involved;
- send **us** every letter, claim or legal document immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

## Defending or settling a claim

**You** must not admit liability for any loss or damage, or make any offer to pay any claim. **We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

## Vehicle sharing

This policy does not insure anyone to use **your vehicle** for hire or reward. However, if passengers in **your vehicle** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your vehicle** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

## Service and repair

This policy will continue to provide insurance cover for **you** under policy section 2 while **your vehicle** is with motor traders or their employees, being serviced or repaired.

However, the insurance cover for other people, companies or firms referred to in section 2 will not apply. Other sections of the policy which apply for the type of cover shown in **your schedule** will also continue to apply if **your vehicle** is being driven by an **insured driver** or is not being driven at the time of the incident.

## Renewing your policy

**We** may automatically renew **your** policy on the renewal date. If **we** do this, **we** will write to **you** before the renewal date with details of the renewal terms. If **you** pay for **your** insurance policy by instalments, **we** will continue to take payments from **your** bank account for the new amount. If **you** do not want to renew, but **you** only tell **your** broker or **us** after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown in before and after 'Cancelling **your** policy', on page 28.

## Paying for your insurance

If **you** have not paid for **your** full insurance policy and **you** make a claim under this policy, **we** may deduct the amount **you** still owe when **we** pay to settle the claim.

Your Van Insurance

# More information

Other things you should know about us and how what we do is regulated

## Registration and regulatory information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if **we** cannot meet **our** obligations. Motor insurance is covered for 100% of the claim without any upper limit. **You** can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100. **You** can check this on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

## Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency (DVA), the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If **you** are involved in a road traffic accident (either in the United Kingdom, the European Economic Area or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. **You** can find out more about this from **us**, or at [www.mib.org.uk](http://www.mib.org.uk).

It is vital that **your** correct registration number is shown on the MID. If it is not, **you** are at risk of having **your vehicle** seized by the police. **You** can check that **your** correct registration number is shown on the MID at [www.askmid.com](http://www.askmid.com).

## Law

Unless **you** and **we** agree differently in writing, English law will apply.

## Cheatline

To report insurance fraud, please call: Cheatline on 0800 422 0421.

**You** can also report insurance fraud online at: [www.insurancefraudbureau.org/cheatline/](http://www.insurancefraudbureau.org/cheatline/)

For **your** and **our** protection and for training purposes, **we** may record or monitor phone calls.

## Your Van Insurance Commercial Vehicle Product



[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)



Covéa Insurance  
A&B Mills  
Dean Clough  
Halifax  
HX3 5AX

All information in this document is correct at the time of release (December 2017).  
For full up to date information please visit our website.

Covea Insurance plc  
Registered office: Norman Place, Reading, Berkshire, RG1 8DA  
Registered in England and Wales Number 613259  
Authorised by the Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and the Prudential Regulation  
Authority Number 202277



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vea Insurance