

Van Insurance

Insurance Product Information Document

Company: U K Insurance Limited



Direct Line

Product: Van

Registered insurance Undertaking in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only a summary of the main cover and exclusions and isn't personalised to you. We'll give you complete pre-contractual and contractual information about your policy, including specific policy details, as you go through the application to buy, and in other documents.

What is this type of insurance?

This product has been designed for people wanting to make sure that damage to their van is covered if there's an accident, fire or theft. You're also covered for claims made against you by other people for injury or damage to their property. Our comprehensive Van policy includes standard additional covers and some optional covers, allowing you to tailor the policy to your own needs. All the covers are outlined below.



What is insured?

- ✓ Claims from other people for injury, or damage to their vehicle or property
- ✓ If your van is stolen, damaged by fire or accidentally damaged, up to your van's market value
- ✓ Permanently fitted in-vehicle entertainment and sat-navigation equipment is covered up to £1,000, but if it's factory fitted, there's no limit
- ✓ Windscreen repair and replacements
- ✓ Personal belongings up to £250
- ✓ Personal accident cover up to £5,000
- ✓ Hotel expenses up to £150 for the driver or £250 in total for all people in your van
- ✓ Medical expenses up to £100 per person
- ✓ New van cover if your van is less than 12 months old, as long as you're the first and only registered keeper
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it's not your fault, we'll cover your excess, and your No Claim Discount won't be affected
- ✓ Damage to your van that's due to vandalism - not by another vehicle - you won't lose your No Claim Discount
- ✓ Guaranteed Hire Van – provides a small hire van after a claim until your van's been repaired if you use our approved repairer (or up to 21 days if your van 's written off or you use a non-approved repairer)

Optional Covers (available at an additional cost)

- **Motor Legal Expenses** - if you have an accident involving your van where you aren't to blame, this picks up the costs of bringing a claim against the person responsible, where we agree there's a better than 50% chance of your claim succeeding
- **No Claim Discount Protection** – depending on you meeting certain conditions, your No Claim Discount won't be affected by one claim made during the policy year, or by two claims happening in the previous three years of insurance. Your discount is protected but your premium could still increase following an accident or claim
- **Guaranteed Hire Van Plus** - this optional upgrade provides a similar sized van to yours after a claim until your van's been repaired if you use our approved repairer (or up to 21 days if your van's a write off, or you use a non-approved repairer)



What is not insured?

- ✗ Loss or damage caused by general wear and tear or reduction in the value of your van
- ✗ Breakdown (unless you've added optional breakdown cover to your policy)
- ✗ Theft of your van if it's left unlocked, left with the keys/key fob in or on your van, left with the engine running or left with a window or roof open
- ✗ If your van's being used by someone who's not insured on your policy, or by someone who's disqualified from driving
- ✗ If your van's being used for any other purpose than what's shown in your policy documents
- ✗ If your van is deliberately damaged by anyone insured on your policy
- ✗ Loss or damage caused by anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident
- ✗ Injury, loss, damage or liability which takes place while your van is being driven while rented out or driven in connection with a peer-to-peer hire scheme



Are there any restrictions on cover?

- ! An excess may be payable and amounts can differ by claim type and who's driving. The excess payable could include a voluntary excess that you chose. You can find your excess in the Van Insurance schedule document
- ! Damage to property you don't own and aren't responsible for is covered up to £5 million, except when your van is being used on railway property or for carrying hazardous goods. In these cases, the limit is £1 million
- ! **Uninsured driver promise** – you need to tell us the registration number and the make and model of the vehicle that hit your van and you may have to pay an excess
- ! **Vandalism promise** – you need to report the incident to the police, tell us the crime reference number and you'll have to pay the policyholder's accidental damage excess
- ! Any amount more than £125 if you don't use our approved windscreen supplier



What is insured?

Optional Covers (available at an additional cost) continued

- **Breakdown** – in partnership with Green Flag, we offer five levels of breakdown cover to give you 24 hour assistance, plus unlimited callouts to breakdowns (excluding repeated callouts for the same problem)



Where am I covered?

- ✓ You're covered in Great Britain, Northern Ireland, the Republic of Ireland (except for optional breakdown cover), the Isle of Man and the Channel Islands.



What are my obligations?

- Check all documents are correct and make sure all the information you give us is correct to the best of your knowledge
- Let us know as soon as you can if there are changes to the information you've given us
- If there's a claim you must tell us as soon as possible and give us any information and help we need



When and how do I pay?

You can choose to pay either annually by credit or debit card, or if eligible, by instalments on a date selected by you.



When does the cover start and end?

Your cover will start on the date you've chosen and will end 12 months later. At this time, we'll review your policy and this may result in changes to the premium or policy cover.



How do I cancel the contract?

You can cancel at any time either by phone or in writing. You can find our contact details on our website. We'll tell you before you buy about any rules that apply