

Commercial Vehicle Insurance



Insurance Product Information Document

Company: U K Insurance Limited **Product: Commercial Vehicle Insurance**

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 intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we send to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have the cover which is legally required to use their vehicle on a public road. Any repairs for damage covered by the policy that is carried out by one of our approved repairers will be guaranteed for 5 years.



What is insured?

Third Party, Fire & Theft

- ✓ Claims from third parties for injury, or damage to their vehicle or property
- ✓ Cover up to the market value of the vehicle if it is stolen or damaged by fire or attempted theft
- ✓ Unlimited cover for permanently fitted in-vehicle audio that is stolen or damaged due to fire or attempted theft (£1,000 if not permanently fitted)

Comprehensive (if selected)

Everything detailed above, plus:

- ✓ Cover up to the market value of the vehicle if it is damaged
- ✓ Windscreen repair and replacement
- ✓ Unlimited cover for permanently fitted in-vehicle audio that is damaged (£1,000 if not permanently fitted)
- ✓ Personal Belongings up to £250
- ✓ Personal Accident up to £5,000
- ✓ Hotel Expenses up to £150 for the driver or £250 in total for all people in your vehicle
- ✓ New Vehicle Replacement if your vehicle is less than 12 months old and written off or stolen and not recovered
- ✓ Medical Expenses up to £100 per person
- ✓ Uninsured Driver Promise – if you are hit by an uninsured driver, we'll cover your excess and your No Claim Discount won't be affected
- ✓ Vandalism Promise – if you make a claim for damage to your vehicle which is caused by a malicious and deliberate act not by another vehicle, your No Claim Discount won't be affected
- ✓ Tools cover up to £500 for loss of or damage to tools left in your vehicle



What is not insured?

- ✗ Loss or damage caused by wear and tear or depreciation
- ✗ Theft or attempted theft if your vehicle is left unlocked; left with the keys/key fob in, on or attached to your vehicle; left with the engine running or left with a window or the roof open
- ✗ Use of your vehicle by someone who is not insured on your policy, or by someone who is disqualified from driving
- ✗ Use of your vehicle for any other purpose than what is stated on your policy documents
- ✗ Deliberate damage to your vehicle caused by anyone insured on your policy



Are there any restrictions on cover?

- ! We will not pay a claim if your vehicle is stolen and any security or tracking device which we insist is fitted to your vehicle, or was fitted by the manufacturer, has not been set or is not in full working order
- ! An excess may be payable, and amounts can differ by claim type and who is driving. The excess payable could include a voluntary excess you chose
- ! Repairs carried out by our approved repairers are guaranteed for 5 years unless you sell your vehicle
- ! Driving Other Vehicles – if permitted (see your certificate of insurance), you can drive on a third party liability cover only basis a car that is not hired, owned or leased by you, with the owner's permission
- ! If you do not use our approved windscreen supplier, we will not cover any amount greater than £125 for a windscreen replacement, or any amount greater than £40 for a windscreen repair
- ! New Vehicle Replacement – you must be the first and only registered keeper of your vehicle
- ! Guaranteed Hire Vehicle & Guaranteed Hire Vehicle Plus are not provided in the event of windscreen or glass only claims. Guaranteed Hire Vehicle Plus is subject to availability



What is insured?

Optional Covers (available at an additional cost)

- Motor Legal Protection – up to £100,000 to cover legal costs following an accident involving your vehicle where you are not to blame and there is a better than 50% chance of success
- Guaranteed Hire Vehicle – provides a small car-derived van or similar after a claim, for up to 14 days
- Guaranteed Hire Vehicle Plus – provides a similar physical sized vehicle after a claim for up to 21 days
- No Claim Discount Protection – Subject to eligibility criteria your No Claim Discount will not be affected if you have one claim in one year of cover, or up to two claims in three consecutive years of cover
- Breakdown cover – cover levels vary
- Foreign Use – upgrade the cover you have whilst driving abroad. See 'Where am I covered' below for further details



Are there any restrictions on cover?

- ! Uninsured Driver Promise – you need to provide the registration number and the make and model of the vehicle that hit your vehicle
- ! Vandalism Promise – you need to report the incident to the police, provide the crime reference number and pay the policyholder's accidental damage excess
- ! Tools cover excludes property insured elsewhere and property left in the rear of a pick up
- ! Damage to third party property is covered up to £5,000,000, except where your vehicle is being used rail or trackside or for the carriage of hazardous goods. In these instances, the third party property limit is £1,000,000



Where am I covered?

- ✓ You are covered to use your vehicle in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ You also have the minimum cover you need by law to use your vehicle in the following countries for up to 90 days per policy year: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland
- Foreign Use - to upgrade the level of cover for your vehicle in the countries listed above for up to a maximum of 90 days per policy year, please call us before you travel. We'll let you know the additional cost when you call
- Guaranteed Hire Vehicle & Guaranteed Hire Vehicle Plus – you are only covered for use in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim, you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, Credit or Debit card, or by monthly instalments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time, we will reassess your policy and this may result in the premium going up or down.



How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.

Breakdown Cover



Insurance Product Information Document

Company: U K Insurance Limited

Product: Commercial Vehicle Breakdown Cover Policy

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 intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down. The minimum cover provides help at the roadside if your vehicle is broken down 1/4 mile away or more from home or, if we can't get it going, we'll take you and the vehicle to a local repairer.

You have options to increase your cover at an additional cost:

- Help within 1/4 mile of your home address
- Long distance recovery to a single destination anywhere in the UK if your vehicle can't be fixed locally the same day
- Alternative options to long distance recovery such as hire vehicle, overnight accommodation or alternative transport
- European cover for a maximum of 90 days cover in Europe per policy term, for vehicles aged under 16 years
- You can also extend the chosen cover to cover whichever vehicle you, your spouse or partner, when in the UK



What is insured?

Rescue

- ✓ Help at roadside, day or night
- ✓ Recovery to a local repairer

Optional Cover, available at an additional cost

Rescue Plus

- Includes 'Rescue' and also
- Cover within 1/4 mile of your home address

Recovery

- Includes 'Rescue' and also
- Taking the vehicle and passengers to any single destination in the UK

Recovery Plus

- Includes 'Recovery' and also
- Roadside assistance, cover at home and national recovery
- Choice of hire car or alternative transport or overnight accommodation instead of national recovery
- The cost of single standard rail fare to collect your vehicle after repair



What is not insured?

- ✗ Faults that you previously called us out for that haven't been fixed
- ✗ Breakdowns where we can't get to the vehicle or where it's being used for motor racing, off road driving, rallies, track days, duration or speed tests
- ✗ Costs not immediately to do with getting your vehicle on the road such as loss of earnings
- ✗ Costs incurred where you didn't contact us when you broke down
- ✗ If your vehicle fails to meet any legal requirements and driving laws that apply



Are there any restrictions on cover?

- ! Roadside assistance is only if your vehicle is broken down a 1/4 mile or more from your home or where you usually keep it (unless you have purchased optional cover)

Rescue, Rescue Plus

- ! If we can't get your vehicle going we can take you somewhere which is not one of our repairers, as long as it's 10 miles or less from where the breakdown happened, or no further away than the repairer we've recommended



What is insured?

Europlus

- Includes 'Recovery Plus'

As well as cover in the UK, up to 90 days cover in Europe per policy term includes:

- Help at the roadside and local recovery
- Onward travel options if you can't use your vehicle
- The cost of bringing you, your passengers and your vehicle back home
- Cost of an emergency driver if the only driver falls ill

Extension available

- Extend chosen cover to cover whichever vehicle you, and your spouse or partner are in, when in the UK



Are there any restrictions on cover?

Recovery Plus

- ! If we can't fix your vehicle on the same day instead of national recovery you have the choice of:
 - Hire vehicle for up to 48 hours while your vehicle's being fixed, up to a hire value of £100; OR
 - Alternative transport up to £100; OR
 - Overnight accommodation up to £150 per person and up to £500 per breakdown including cost of breakfast

Personal Cover

- The vehicle must be less than 16 years old and privately registered and used in the UK



Where am I covered?

Rescue, Rescue Plus, Recovery, Recovery Plus

- ✓ You are covered in the United Kingdom
- ✓ If a resident of the Channel Islands you are covered there

Europlus

- ✓ As above plus 90 days of cover in Europe per policy term (refer to countries listed in policy booklet)



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by direct debit, credit or debit card, or by instalments via direct debit on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time, we will reassess your policy and your premium is likely to increase.

For new business the only section you can use on the first day on cover is roadside assistance – unless you've broken down already, in which case you won't be able to. All other kinds of cover start at a minute past midnight on the day after your policy starts, or on the day after the start date on your schedule – whichever comes later.



How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.