Commercial Vehicle Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Policy: Van

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in your policy wording.

What is this type of insurance?

This Van insurance policy is designed to insure vehicles that belong to you and used by you in a personal or a business capacity.

What is insured:

- ✓ Accidental or malicious damage (if you have Comprehensive cover).
- ✓ Windscreen repairs or replacements (if you have Comprehensive cover).
- ✓ New Vehicle Cover (if you have Comprehensive cover).
- ✓ Tools in Transit (if you have Comprehensive cover).
- ✓ Liabilities for third party injury or property damage caused by you or your drivers.
- ✓ Damage caused by fire, lightning or explosion.
- ✓ Loss or damage as a result of theft or attempted theft.
- ✓ Audio, Visual, Navigation and Communication Equipment.
- ✓ Replacement locks.
- ✓ 24 hour accident recovery service (UK).
- ✓ A courtesy vehicle whilst your vehicle is being repaired (if you have Comprehensive cover).
- ✓ 48 hour replacement vehicle.
- ✓ Driving abroad.

What is not insured:

- X The costs of wear and tear, loss of value, parts breaking down or failing.
- X Theft or attempted theft while the vehicle is unlocked or left unattended and unlocked with the vehicle keys in or on the vehicle.
- X Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.
- X Any driver who does not hold a valid driving licence.
- X Any changes to your vehicle unless we have been notified of these and accept these.
- X Airside use.
- X Terrorism or criminal or deliberate use.
- X Driving under the influence of drink or drugs.

Are there any restrictions on cover?

- ! We will not pay more than the vehicle market value.
- ! Excesses – this is the part of the claim you have to pay.
- ! We will not pay more than £3,000 towards a new vehicle under the New Vehicle Cover section.
- ! We will not pay more than £500 for Tools in Transit.
- ! We will not pay more than £5,000,000 for liabilities to third party property.
- ! We will not pay more than £750 for Audio, Visual, Navigation and Communication Equipment not fitted by the vehicle manufacturer.
- ! We will not pay more than £1,000 for Replacement Locks.
- ! You must use one of our recommended repairers to qualify for a courtesy vehicle.
- ! Driving abroad cover is provided in the countries within the policy territorial limits. If you are going to any other country, and we agree to cover you, you will have to pay an additional premium.
- ! We will not pay any claims if your policy is for personal use only and you are using the vehicle for business purposes.
- ! We will not pay any claims if you have provided us with false information.

Where am I covered?

✓ We will pay for claims within the territorial limits of The British Isles; Any member county of the European Union plus Liechtenstein, Norway, Iceland, Serbia, Switzerland and Andorra; transit by water, rail or air within or between any of these territories provided this transit is by a commercial carrier and is not normally longer than 65 hours.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.

When and how do I pay?

- You can pay your premium annually or your Insurance Broker may offer you the option of paying your premium in instalments.

When does the cover start and end?

- Your cover start and end date is shown on your policy schedule. These form the term of your policy.

How do I cancel the contract?

- You can cancel the policy by contacting your Insurance Broker. You can find the contact number, along with further detail on cancelling your policy, within your policy documentation.