



Commercial Vehicle Insurance Policy Summary

Statement

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy. It is important that you read the policy document carefully when you receive it.

Name of the insurance undertaking

For van insurance the underwriter will be one selected from a panel. The name will be detailed on the quotation page and will be confirmed in writing when the policy has been concluded. The contract will be based on information you provide, you must tell us of any changes to the information.

Type of insurance and cover

Third Party Only: your legal liability for death or injury of third parties and damage to their property;

Third Party Fire and Theft: Third Party only plus damage to your vehicle from fire and theft;

Comprehensive: Third Party Fire and Theft plus accidental damage and vandalism to your vehicle and personal accident benefits, medical expenses and personal effects and personal effects in the vehicle. Also includes breakage of glass in windscreen, glass sunroof and windows.

Commercial Vehicle Insurance Policy significant features, benefits and exclusions

Cover	Comprehensive	Third Party, Fire & Theft	Third Party Only	Exclusions and Limitations	Policy Section
Legal liability for death or injury to any other person(s)	✓	✓	✓		Part 1
Legal liability for damage to other peoples property	✓	✓	✓	Maximum limit of cover will be £1,000,000 or £250,000 while carrying hazardous goods	Part 1
Own Damage caused by fire and Theft (Breakage of glass separate – see below)	✓	✓	X	Loss or damage arising from theft while the ignition keys of your car have been left in or on your car	Part 2 & 3
Accidental or malicious damage	✓	X	X	Loss of use	Part 3
Audio or radio equipment	✓	✓ Fire and Theft damage only	X	Up to £150 audio cover, unless part of the manufacturers specification, then unlimited	Part 3
Breakage of glass	✓	X	X	Unlimited if repaired or replaced by our approved supplier otherwise limited to £150 for replacement	Part 5
Personal Accident Benefits	✓	X	X	Up to £5,000 for injuries and £2,500 for death. Anyone under the age of 16 or over 75 will not be covered	Part 6
Medical Expenses	✓	X	X	Up to £200 for each person injured	Part 7
European Cover	✓	✓	✓	Full policy cover for up to 30 days in most European countries	Part 8
Excess	** Excess requirements are highlighted on the schedule **				

Period of insurance

The length of time covered is shown in the schedule and is only for twelve continuous months.

Cancellation

Within 14 days from the date on which you receive your Policy Documents you have a legal right to decide not to proceed with the contract. You must either write to us or call our customer service department to tell us within that time and return to us your Certificate of Motor Insurance. We will charge you for the time you have been covered and the administrator will charge £20.

The full premium is payable if any claim has been reported.

Claims

You must report any accident or incident that may give rise to a claim under the policy, immediately on 0844 3350468. For broken glass replacement or repair please call 0844 5611733.

Complaints

If you wish to make a complaint then please contact our Customer Service Team on 0844 3351028, or you can write to The Quality Manager, BDML Connect Limited, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

If you remain dissatisfied with BDML Connect Limited's response or your complaint is about your insurer you may write to the insurer and if the insurer is a Lloyd's syndicate you can also write to the Complaints Department, Lloyd's, One Lime Street, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, 0845 0801800. Full details will be made available at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from the FSCS website at www.fscs.org.uk or by calling us.