

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

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

Commercial Vehicle Insurance Policy significant features, benefits and exclusions

cover	Comprehensive	Third party, Fire and 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	Parts 2 & 3
Accidental or malicious damage	✓	X	X	Loss of use	Part 3
Audio or Radio Equipment	✓	✓ Fire and Theft Only	X	Up to £150 audio cover, unless part of manufactures 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
Excesses	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 of receipt of the policy documentation you can decide not to continue with the policy. You can either call us or write to us to confirm this and return your Certificate of Motor Insurance. We will charge for the time you have been on cover, as well as a £20 administration charge levied by the Administrator. The full annual premium is payable if any claim has been reported.

Claims

You must report immediately to the Administrator, BDML Connect Ltd, any accident or incident that may give rise to a claim under the policy, on **0844 561 1733**

For broken glass replacement or repair please call **0844**

Complaints

If you wish to make a complaint please contact the our customer services team on **0844 335 1028**; or you can write to The Quality Manager, BDML Connect Limited, 1000 Lakeside North Harbour, Western Road, Portsmouth, PO6 3EN.

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, London EC3M 7HA.

If you are still dissatisfied after receiving a final response letter then you can refer the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone **0300 123 9123**. Full details will be made available at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

If we or your insurer are 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.