

Your Van Insurance

Commercial Vehicle Product

Insurance that protects individuals and their vans against loss, damage and legal liability



Policy booklet
August 2020

CO
vea Insurance

Welcome...

to your van insurance policy from Covéa Insurance

Please read this document to make sure you have bought the right commercial vehicle insurance product for you. To make life easier, this document is laid out so that you can easily find what you need.



Why not grab a cup of tea and have a quick read through to make sure you've got the right cover.

The following documents, and any endorsements we send you, form the contract between you and us. Endorsements are extra terms or added features that apply to your policy. You can find out if any of these apply to your policy by checking your schedule, which was sent to you when you took out or renewed your policy.

- **Your schedule**
- **Your statement of fact**
- **Your certificate of insurance**

Check all the information in your statement of fact is correct. If any information is wrong, please tell us as soon as possible as this could affect your insurance cover.

Check your cover. If the policy doesn't give you the right cover, please let us know straight away.

We are delighted you chose us to insure your van. We hope you're happy with your cover and the service we provide.

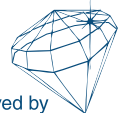
Thanks for choosing us!

Crystal Mark

This policy document has received the Crystal Mark seal of approval from Plain English Campaign. The Crystal Mark demonstrates our commitment to providing our customers with clear, concise and easy-to-understand documents.

**Crystal
Mark
10922**

Clarity approved by
Plain English Campaign



Contents

- Cover at a glance 3
- How to make a claim 4
- Excesses 6
- Is something wrong? 7
- Meaning of key words 8
- Driving your vehicle and its cover**
- Loss or damage to your vehicle 9
- Legal liability to others 14
- Windscreen and windows 17
- Your other insurance benefits**
- Personal belongings 19
- Replacement keys and locks 20
- Uninsured driver protection 21
- Onward travel 22
- Foreign travel 23
- Personal accident benefits 25
- Medical expenses 26
- Your no-claims bonus 27
- Cancelling your policy 29
- General exclusions 30
- General conditions 32
- More information 34



Help is at hand!

Look out for this symbol to help you understand your cover and point out any important information



Cover at a glance



Repairs are guaranteed

Our approved repairer will guarantee their repair work for as long as you own your vehicle. They will give you a courtesy van for you to use during any repairs

Unlimited cover for audio and sat-nav equipment

We will repair or replace your factory fitted audio and sat-nav equipment.



Keeping you moving

We'll pay you back up to £250 towards the cost of a hotel or travel costs to finish your journey.



Windscreens and windows

We'll repair or replace any damaged windscreen or windows.



Cover for your stuff

Up to £250 cover for personal belongings.



Replacement keys and locks

If your keys are lost or stolen, we'll replace them up to £1,000.



Uninsured driver protection

If you are involved in an accident that is not your fault and the person responsible for the accident is not insured, your no-claims bonus will not be affected and you won't have to pay your excess



Personal accident

£5,000 if you or your husband, wife or civil partner are seriously injured in an accident.



Legal liability to others

Cover for injury to any person and damage to property caused by you driving your vehicle.



New vehicle replacement cover

If your vehicle is less than twelve months old and written off, we'll replace it with a new one.

This is an overview for Comprehensive policies only, please read the rest of your policy booklet for full terms and conditions. Only sections 1, 2 and 8 apply to Third Party Fire and Theft policies.

How to make a claim

If you need to make a claim here's what to do.



Before your start

Check your policy booklet and schedule to make sure you have the right cover.

You'll need to have the following details to hand before you start your claim.

- ✓ Your policy number
- ✓ Details of the incident, when it happened and the damage to your vehicle
- ✓ Details of anyone else involved, including their registration number
- ✓ Details of any passengers in all the vehicles involved
- ✓ Details of anyone who was injured
- ✓ Any dashcam footage or photos
- ✓ Details of any witnesses to the incident
- ✓ Details of whether the police attended the incident and any crime reference number, if relevant



Start your claim



Call us on:

0330 024 2240

We'll go through all the details and sort everything out for you.

For a windscreen or window claim, call our Glassline on **0330 024 2270**.



Leave the rest to us!

Once you've told us about your claim, we'll take care of it all as quickly as we can.

If your vehicle has been damaged, we'll put you in touch with one of our approved repairers and let you know if you can get a courtesy van.

We'll give you regular updates on how your claim's going, so you know what to expect and when.



Important to note

Don't forget – you must provide a police crime reference number if you want to claim for loss or damage as a result of theft, attempted theft or malicious damage.

How to make a claim

Why choose our approved repairer network?

If your vehicle can be repaired

If you choose to use an approved repairer, we provide a full accident recovery and repair service, including:

- a high-quality repair service carried out by industry-recognised repairers;
- a small courtesy van to keep you on the road after an accident;
- free collection and return of your vehicle; and
- a life-time workmanship guarantee on all repairs as long as you own the vehicle.

We'll pay the repair bill. All you need to do is pay your excess direct to the repairer once the repairs are completed.

If your vehicle can't be repaired

If your vehicle can't be repaired we'll tell you as soon as possible. We'll assess your vehicle and give you a valuation. Once we've agreed the valuation we'll make the payment to you by a bank transfer to help you get back on the road as quickly as possible.



We take pride in delivering great customer service

We understand what it's like to be a customer and what makes great service. We have been awarded 'World Class Service Provider' accreditation by the Institute of Customer Service (ICS) for our motor claims services.

Your Van Insurance

Excesses

What you need to pay if you make a claim

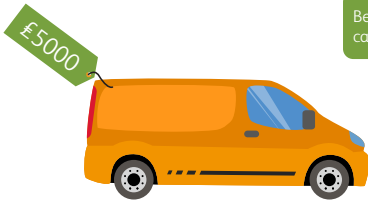
No one really likes paying excesses, but they form part of your insurance contract and can have a direct effect on the price you pay for your insurance. You must pay the excesses shown in your schedule as part of your claim.

More than one excess can apply – Example: an additional excess applies if the driver of your van is aged 24 or under or has held their full licence for less than 12 months;

You must pay the excess regardless of whether or not you were responsible for the accident or loss;

If you are claiming under section 5 – Replacement keys and locks or section 6 – Uninsured driver protection then no excess applies.

Let's use an example . . .



Ben crashed his van and it can't be repaired

The **market value** of Ben's van is £5,000

Ben's insurance has a compulsory **excess** of £350

Ben chooses a voluntary **excess** of £100

Ben pays £450 towards the claim and **we** pay £4,550


£100
Voluntary



Is something wrong?

Please tell us if there is something wrong.

If you're not satisfied with the service we've provided, please tell us so that we can do our best to deal with the problem. You can contact us in the following ways.



By phone on:
01422 286 406



By email at:
customer.relations@coveainsurance.co.uk



Write to us at:
Customer Relations, Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

So we can help you as quickly as possible, please provide or have these things ready for us:

- Your policy or claim reference number
- Your contact number
- Your email address

Please contact us for full details of our complaints procedure, or you can download a copy from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. For further details, please contact them.



Write to:
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



Phone:
0800 023 4567



Email:
complaint.info@financial-ombudsman.org.uk



Website:
www.financial-ombudsman.org.uk

Your legal rights won't be affected if you take any of the steps shown above.

Meaning of key words

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we have used in this document.

Certificate of insurance

This forms part of the policy and proves that you have motor insurance which, by law, you must have to drive a motor vehicle on public roads. This also shows who is allowed to drive your vehicle and the purposes for which your vehicle can be used.

Endorsement

Any extra terms or added features that are part of your policy. These are shown on your schedule.

Excess

The first part of a claim which you must pay. More than one excess can apply to your policy as shown in your schedule.

Insured driver

Anyone shown on the certificate of insurance as a person allowed to drive your vehicle and who is not excluded from driving under the conditions and exclusions of the policy or in any endorsement to the policy.

Keys

Any device used for starting your vehicle or using its locking mechanism or immobiliser.

Market value

The cost of replacing your vehicle with one of the same make, model, specification, year, mileage and condition. In deciding the market value of your vehicle, we'll refer to insurance industry recognised guides as well as searching for available vehicles for sale to the public.

Period of insurance

The dates you're covered by this policy. These will be in your schedule.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the territorial limits.

Schedule

This forms part of the policy and contains details about you and your vehicle and particular features of the insurance.

Statement of fact

The information you gave in your application for this insurance. This includes information given in writing (or spoken) by you or by someone on your behalf.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including transporting your vehicle by sea within or between them.

We, us, our

Covea Insurance plc.

You, your

The person or company named as the insured in your schedule.

Your vehicle

The insured vehicle shown on the certificate of insurance including any standard tool kit the manufacturer has supplied with it, and any accessories permanently fitted to it.

Driving your vehicle and its cover



Section 1a: Loss of or damage to your vehicle if it can be repaired

If your vehicle has been in an incident and can be repaired

What we can cover you for

We'll pay for repairs to your vehicle caused by:

- accident or malicious damage (if your policy cover is comprehensive);
- fire; or
- theft or attempted theft.

We can choose to use parts or accessories which aren't supplied by your vehicle manufacturer but are of a similar type and quality to the parts and accessories we are replacing.

If the repairs improve the condition of your vehicle, we can ask you to pay part of the repair cost.

You will have to pay the repairer the total excess as shown in your schedule.

Any repairs carried out by our approved repairer are guaranteed as long as you own your vehicle (or for five years from the date you transfer ownership of your vehicle to someone else).

If you are registered for VAT purposes, you will have to pay the VAT on the cost of any repairs and replacement goods. You can claim back the VAT in your tax return, up to the limits allowed by law.

Driving your vehicle and its cover



Section 1a: Loss of or damage to your vehicle if it can be repaired

If your vehicle has been in an incident and can be repaired

Benefits you receive

Courtesy van

You'll be given a small van (such as a Vauxhall Combo) with a manual gearbox while your vehicle is being repaired by our approved repairer. The courtesy van will be covered under the same terms and conditions as set out in this policy. You must only use the courtesy van in the United Kingdom and under the approved repairer's terms of use.

Recovering your vehicle

If your vehicle is damaged and it can't be driven, we'll pay the cost of moving your vehicle to the nearest approved repairer or place where it can be stored safely. If the repairer is within the territorial limits, we'll also pay the cost of returning your vehicle home after it has been repaired.

You and your passengers

We'll make sure that you and your passengers are taken to a safe place if your vehicle can't be driven after an accident.

Storage

We will pay for storage charges for your vehicle as long as you've told us about them beforehand and we've agreed that they are reasonable.

Audio and sat-nav equipment

We'll pay the cost of repairing or replacing audio and sat-nav equipment permanently fitted as standard when your vehicle was first registered, or up to £500 if it wasn't permanently fitted as standard.

If you have third party, fire and theft cover, we'll pay up to £150 to replace or repair audio and sat-nav equipment permanently fitted to your vehicle.

Signwriting

We'll pay up to £500 for signwriting, advertisements, logos or specialised artwork, if these are necessary after repairs are completed.

Driving your vehicle and its cover



Section 1b: Loss of or damage to your vehicle if it can't be repaired

If your vehicle has been in an incident and is a total loss (a write off)

What we can cover you for

We'll pay for loss of or damage to your vehicle caused by:

- accident or malicious damage (if your policy cover is comprehensive);
- fire; or
- theft or attempted theft.

If we choose to make a cash payment to settle your claim, the most we'll pay is the market value of your vehicle (as it is at the time of the loss or damage).

If you're paying for your vehicle under a finance agreement, we'll first pay the finance company and then pay any amount that is left over to you.

If your vehicle is leased or on contract hire, we'll pay the lease or contract hire company the amount needed to settle the agreement or the market value of your vehicle, whichever is less.

Any payment we make will be less the total excess as shown in your schedule.

If your vehicle has a private registration plate, we'll give you 30 days from the date a settlement value is agreed to transfer the private registration onto a DVLA Retention Certificate in your name. If you don't tell us that you want to keep the private registration plate, we'll dispose of it with your vehicle.

Courtesy Van



A courtesy van is only available if your vehicle can be repaired and you use our approved repairer. If your vehicle is a total loss (a write-off) or stolen and not recovered, we can't provide a courtesy van.

Settling claims

If the loss or damage to your vehicle is covered under your policy, we'll choose whether to arrange for repairs to your vehicle or settle your claim by giving you a cash payment.

Driving your vehicle and its cover



Section 1b: Loss of or damage to your vehicle if it can't be repaired

If your vehicle has been in an incident and is a total loss (a write off)

Benefits you receive

Recovering your vehicle

If your vehicle is damaged and it can't be driven, we'll pay the cost of moving your vehicle to a place where it can be stored safely.

You and your passengers

We'll make sure that you and your passengers are taken to a safe place if your vehicle can't be driven after an accident.

Storage

We'll pay for storage charges for your vehicle as long as you've told us about them beforehand and we've agreed that they are reasonable.

New vehicle replacement

If your vehicle is less than twelve months old and you've owned your vehicle from the date of first registration, we'll replace your vehicle with a new one of the same make, model and specification (if available in the territorial limits) if your vehicle:

- has been stolen and not recovered; or
- has been damaged and the cost of repairing your vehicle is more than 55% of the list price including taxes.

If you're still paying for your vehicle under a finance agreement, we'll need the finance company's permission to settle the claim in this way.

If a new vehicle of the same make, model and specification isn't available in the territorial limits, we'll settle your claim by giving you a cash payment.

Driving your vehicle and its cover



Section 1a & 1b: Loss of or damage to your vehicle

What we can't cover you for

We won't insure loss of or damage to your vehicle caused by the following:

- Wear and tear
- Punctures, cuts or bursts to tyres
- Any mechanical, electrical, electronic chip or computer software breaking or failing to work properly
- Frost, unless you've followed the manufacturer's instructions to avoid liquid freezing
- The wrong fuel being used
- Theft or attempted theft while nobody is in your vehicle, unless all the doors, windows and other openings are closed and locked, the keys are removed, and the alarm is set (if you have an alarm)
- Your vehicle being seized or destroyed by, or on behalf of, any government or public authority
- Your vehicle being driven without your permission by your employee, a member of your family, a person living in your home, your partner, girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking your vehicle
- Your vehicle being taken or driven by a person who got your permission by pretending to be a buyer for it or by offering to sell it for you
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (this normally affects people who live close to airports or military bases)

We also won't insure the following:

- Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment
- Loss of or damage to any trailer, caravan or vehicle (or any property in the trailer, caravan or vehicle) being towed by your vehicle
- Any reduction in value, whether you have repaired your vehicle or not
- Any extra costs resulting from parts or replacements for your vehicle not being easily available in the United Kingdom
- Loss of use of your vehicle and any associated costs or expenses
- Loss or damage while you, anyone insured under your policy or anyone you give permission to carries out repairs or improvements to your vehicle if that person is not qualified within the motor trade to do so
- Loss or damage caused by overloading your vehicle or loading your vehicle in a way it is not designed for
- Loss or damage resulting from using your vehicle, or the machinery attached to it, as a tool of trade

Driving your vehicle and its cover



Section 2: Legal liability to others

What we can cover you for

Legal liability

We'll cover your legal liability for the death of or bodily injury to any person and damage to property caused by:

- You using or driving your vehicle;
- You or an insured driver driving a courtesy vehicle supplied by our approved repairers while your vehicle is being repaired as a direct result of damage covered by this policy;
- An insured driver driving your vehicle with your permission;
- Any person using (but not driving) your vehicle for social, domestic and pleasure purposes with your permission;
- Any passenger travelling in your vehicle, or getting into or out of your vehicle, with your permission.

We'll also cover the legal liability of the following people for death, bodily injury or accidental damage:

- The legal personal representatives of any person who has died and who was covered by this section of the policy;
- Your husband, wife, civil partner or employer while an insured driver is driving your vehicle on the business of your husband, wife, civil partner or employer with your permission. This cover only applies if the certificate of insurance shows that the business use is allowed. The cover does not apply if your vehicle is owned by or hired, rented or leased to your employer;
- Your husband's, wife's or civil partner's employer while any insured driver is driving your vehicle on the business of your husband's, wife's or civil partner's employer with your permission. This cover only applies if the certificate of insurance shows that the business use is allowed. The cover does not apply if your vehicle is owned by or hired, rented or leased to your husband's, wife's or civil partner's employer.

Driving your vehicle and its cover



Section 2: Legal liability to others

What we can cover you for

Legal costs and expenses

Following an accident covered under your policy, we may also pay reasonable legal costs:

- for representation at a coroner's inquest, fatal accident inquiry or a court of summary jurisdiction and the;
- defence of any legal proceedings for cases of manslaughter or causing death by dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable we will consider in advance of any agreement to pay:

- the level of legal expertise required taking into account the nature of the case;
- the level of costs proposed by the legal representative;
- any other policy that you may hold that could indemnify the legal costs;
- the likelihood that defence of a prosecution that is likely to affect the outcome of the criminal proceedings.

We will also pay:

- the cost of emergency treatment to injured people if the Road Traffic Acts say that the payment must be made; and
- liability to other people when your vehicle is being used for towing any single trailer, caravan or broken-down vehicle while attached to your vehicle and if this is allowed by law, unless you are being paid to tow the attached vehicles.

Driving your vehicle and its cover



Section 2: Legal liability to others

What we can't cover you for

We won't insure loss or damage:

- to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section;
- to any trailer, caravan or vehicle (or any property in them) being towed by your vehicle; or
- to any property being towed by, carried on, loaded on, or unloaded from your vehicle.

We also won't insure any liability:

- for death of or injury to the person driving or in charge of your vehicle under this section;
- which is covered under another insurance policy;
- for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen; or
- for death of or injury to an employee which arises out of or in the course of their employment by you or by another person, company or firm covered by this section of the policy.

We will also not insure:

- loss, damage or liability which is the responsibility of the person driving or steering any vehicle being towed by your vehicle;
- any amount over £2 million for damage to other people's property (including any related indirect loss or damage) and any amount over £1 million for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any amount over £1 million for pollution or contamination as a result of any claim, or series of claims caused by one event;
- any legal costs or other amounts that you pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting our agreement; or
- any liability for loss, damage, death or injury that happens anywhere other than on a road and involves anyone, other than the insured driver or a passenger in your vehicle, bringing property to your vehicle for loading or taking property away from your vehicle after unloading.

However, we will give the minimum cover needed under the Road Traffic Acts.

Driving your vehicle and its cover



Section 3: Windscreens and windows

If your windscreen or windows have been damaged

What we can cover you for

We'll pay the cost of:

- repairing or replacing a damaged windscreen or windows of your vehicle;
- repairing scratches to the bodywork caused by the windscreen or windows being broken if they are damaged accidentally or maliciously; and
- recalibrating any associated sensors and cameras in the windscreen.

You'll need to pay an excess which is shown in your schedule.

We can choose to use parts or accessories which aren't supplied by your vehicle manufacturer but are of a similar type and quality to the parts and accessories we are replacing.

You should call our Glassline on 0330 024 2270 before any work is carried out, so you can be put through to our approved glass repairer. If you choose not to use our approved glass repairers, the most we will pay is £100 after we have deducted the excess as shown on your schedule.

Benefits you receive

You won't lose your no-claims bonus

If you claim under this policy section, your no-claims bonus won't be affected.



Glassline **0330 024 2270**

Driving your vehicle and its cover



Section 3: Windscreens and windows

What we can't cover you for

We will not pay for the following:

- Loss of use of your vehicle.
- Any extra costs resulting from parts for your vehicle not being easily available in the territorial limits.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered or the damage affects the driver's vision or the security of your vehicle.
- Any costs that are more than the market value of your vehicle.



Glassline **0330 024 2270**

Your other insurance benefits



Section 4: Personal belongings

What we can cover you for

We will pay for loss of or damage to personal belongings (including dashboard cameras fitted to your vehicle) in your vehicle caused by a motor accident, fire, theft or attempted theft.

Benefits you receive

We will pay up to £250.

What we can't cover you for

We will not pay for the following:

- Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.
- Loss of or damage to tools, goods or samples carried in connection with any business.
- Theft of personal belongings, unless they are hidden in a glovebox, boot or luggage compartment and your vehicle is locked when it is unattended.
- Theft of personal belongings unless all doors, windows and other openings on your vehicle are locked.
- Loss or damage due to wear and tear or loss in value.
- Loss of or damage to property that is covered under any other policy (for example, a household or travel policy).
- The amount of your excess shown in your schedule.

Your other insurance benefits



Section 5: Replacement keys and locks

What we can cover you for

If your keys are lost or stolen and not recovered, we will pay up to £1,000 to replace the door locks and keys on your vehicle, including recovery costs.

Benefits you receive

If you claim under this policy section only, you do not have to pay any excess.

What we can't cover you for

- We will not pay this benefit if your keys are left in or on your vehicle at the time of the loss.
- We will not pay more than your vehicle's market value.

Important to note



- Don't forget to always lock the doors, check all your windows are shut and make sure any personal belongings are out of sight.
- Never leave your vehicle engine running while your vehicle is unattended.
- If you have an alarm, make sure you use it.

Please remember it is your responsibility to lock your vehicle and make sure it is kept safe. We will not cover any loss or damage if you don't lock your vehicle. Your no-claims bonus will be affected if you claim under this section.

Your other insurance benefits



Section 6: Uninsured driver protection

What we can cover you for

If you are involved in an accident that is not your fault and the person responsible for the accident is not insured, your no-claims bonus will not be affected and you won't have to pay your excess.

Benefits you receive

No excess to pay

If you claim under this policy section, you don't have to pay any excess.

Your no-claims bonus is safe

If you claim under this policy section, your no-claims bonus will not be affected.

What we can't cover you for

This cover will not apply if we are unable to trace the person responsible for the accident.

Important to note



To claim under this section you must provide us with the responsible person's vehicle registration number, vehicle make and model and, if possible, their name, address and phone number.

We'll protect you from uninsured drivers . . .

We don't think it's right that you should be out of pocket by paying an excess and losing your no-claims bonus if you are involved in an accident caused by an uninsured driver.

Your other insurance benefits



Section 7: Onward travel

What we can cover you for

If your vehicle is not roadworthy after an accident and you cannot complete your journey, we will refund the cost of overnight accommodation or travel expenses (including hire vehicle costs) for you and your passengers.

You must provide a receipt for the cost of overnight accommodation or travel expenses before we will make this payment.

Benefits you receive

We will pay up to £50 per person (upto £250)



Important to note

If you are claiming for accommodation or travel expenses, please make sure you have a receipt.

Your other insurance benefits



Section 8: Foreign travel

What we can cover you for

Compulsory insurance cover outside the territorial limits

Your policy provides the minimum cover you need by law for civil liability to other people while your vehicle is used in:

- any country which is a member of the European Union; or
- any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

We will provide the minimum insurance needed in Great Britain to drive in these countries.

What we can cover you for

Full policy cover outside the territorial limits

Your policy automatically provides the cover shown on your schedule for up to 35 days in any one period of insurance while you are using your vehicle in the above countries, as long as:

- your vehicle is taxed and registered in the territorial limits;
- your vehicle is normally kept in the territorial limits; and
- you have a permanent home in the territorial limits.

Your policy provides cover while your vehicle is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- you are travelling with your vehicle;
- the total time taken to transport your vehicle is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting your vehicle is not to permanently export it.

We will pay customs duty if your vehicle is damaged, if the damage is covered by this policy and your vehicle cannot be returned to the United Kingdom.

Your other insurance benefits



Section 8: Foreign travel

What we can't cover you for

- Anything which is not covered under sections 1 and 2 of this policy is not covered under this section.



Important to note

You must take your certificate of insurance with you when taking your vehicle out of the territorial limits.

Your other insurance benefits



Section 9: Personal accident benefits

What we can cover you for

We will pay £5,000 if you or your husband, wife or civil partner is accidentally killed or suffers an injury described below while travelling in, or getting into or out of, your vehicle.

Benefits you receive

A payment of £5,000 if you, your husband, wife or civil partner dies or suffers:

- total and permanent loss of sight in one or both eyes; or
- total and permanent loss of use of one or both hands or both feet.

What we can't cover you for

We will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if the injury is not listed above.

We will not pay the benefit if you are a company or firm.

We will not pay more than £5,000 in any one period of insurance and we will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with us.

Your other insurance benefits



Section 10: Medical expenses

What we can cover you for

We will refund medical expenses if you or anyone in your vehicle is injured as a result of an accident involving your vehicle.

Benefits you receive

We will pay up to £300 for each injured person.



Medical expenses can be confusing so let's explain this further

If you are injured in an accident you may have to pay for emergency treatment and prescriptions. This section covers these costs.

Your no-claims bonus

How your no-claims bonus works

If you make a claim, even if you were not responsible (for example, if your vehicle is stolen or damaged by vandals) this will affect your no-claims bonus. You could lose part or all of your no-claims bonus. If a claim is made on your policy, your price may increase at renewal. We will not reduce your no-claims bonus if the damage to your vehicle was caused by an uninsured driver (as long as the conditions set out in section 6 – Uninsured driver protection, are met).

We apply a step-back policy that reduces your no-claims bonus for each claim made when you renew your policy, depending on the claim or claims made. For an example of what would happen if you made a claim within the period of insurance, please see the table below.

How your no-claims bonus (NCB) would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (without NCB protection)	No-claims bonus at the next renewal (without NCB protection)		
	No claims	One claim within the policy period	Two or more claims within the policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
9	10	7	0

Note: In the table above a claim is where we have made payment for any loss, damage or injury to a third party or where any costs paid for damage to your vehicle cannot be, or have not yet been, recovered.

Your no-claims bonus

If you have chosen to protect your no-claims bonus

Protecting your no-claims bonus allows you to make a claim without your no-claims bonus being reduced.

If you chose to protect your no-claims bonus this will be shown on your schedule, and you will only lose your no-claims bonus if you make more than two claims in a five-year period. If a claim is made on your policy, your price may increase at renewal.

The table below shows how your no-claims bonus would be affected if you made a claim or claims and you have protected your no-claims bonus.

How your protected no-claims bonus would be affected at renewal if you made a claim or claims during the period of insurance

Number of years' no-claims bonus currently available (with NCB protection)	No-claims bonus at the next renewal (with NCB protection)			
	No claims	One claim within the policy period	Two claims within the policy period	Three claims within the policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	4
7	8	7	7	5
8	9	8	8	6
9	10	9	9	7

Note: In the table above a claim is where we have made payment for any loss, damage or injury to a third party or where any costs paid for damage to your vehicle cannot be, or have not yet been, recovered.



If you have a minor incident with another person, but you are not claiming for the damage or loss to your vehicle, another person may still make a claim against your policy. In these circumstances we may not allow your no-claims bonus until we are confident no claim will be made.

Cancelling your policy

If you cancel your policy

If you cancel your policy within 14 days of buying it or receiving your documents (whichever is later), we will refund you for the exact number of days left on the policy, less an administration charge of £10 plus Insurance Premium Tax (at the rate that applies at the time). We will also do this if you cancel your policy within 14 days after its renewal date. If you tell us before your renewal is due that you want to cancel and payment has been made, we will give you a full refund.

If you cancel the policy at any other time by letting us or your broker know and you have paid for your insurance policy in full by a single payment we will refund the exact number of days left on your policy, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If you have chosen to pay for your insurance policy by instalments you must continue to pay your monthly direct debit. We will refund any overpayment, less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If any claim has been made by you or against you in the current period of insurance, we will not refund any amount you have paid.

When we or your broker may cancel the policy

We (or your broker) may cancel your policy by sending you seven days' written notice to your last known address if we (or your broker) have a good reason for doing so. Some examples of situations where we (or your broker) might do this include:

- you not making a payment for your insurance policy when it is due;
- you not providing proof of no-claims discount or vehicle security;
- you providing us with incorrect information, and failing to put this right when we ask you to.
- you using threatening or abusive behaviour or language, or being intimidating towards our staff or suppliers

If we (or your broker) cancel your policy, we will refund the amount paid for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax (at the rate that applies at the time).

If you have made a claim or expect to make a claim in the current period of insurance, you will not receive any refund.

If we (or your broker) cancel your policy on the grounds of fraud, the cancellation may be immediate and we may keep any amount you have paid. We may also tell the police about the circumstances.

General exclusions

When we really can't cover you. Please make sure you read this page

This policy won't provide cover or benefits under the following circumstances.

We won't pay for any loss, damage or damages that you have to legally pay for which arise while your vehicle is being:

- used for a purpose which is not allowed by the current certificate of insurance;
- driven by, or is in the charge of, a person who has your permission to drive and who is not named on the certificate of insurance;
- driven by a person who does not hold a valid driving licence;
- driven by a person who is not keeping to the conditions of their driving licence;
- driven by a person who has previously been disqualified from driving and has not reapplied for and received their licence from the issuing authority;
- used to take part in a crime (unless your vehicle has been stolen);
- used in a place where aircraft take off, land, park or move including airport service roads that the general public are not allowed to use;
- used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nurburgring; or
- used in an unsafe or unroadworthy condition or without valid tax or a valid MOT (where one is required).

We don't cover any loss, damage or liability arising from an incident if you or anyone insured under the policy is convicted of a drink driving or drug driving related offence. We have the right to recover from you any amounts which we pay before their conviction or which we have to pay by law.

However, we will provide the cover needed under the Road Traffic Acts for the events shown above.

We won't pay for any loss, damage or damages that you have to legally pay for which are the result of the following:

- War, revolution or any similar event.
- Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.
(Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:
 - cause fear among the people of a country or state;
 - disrupt any part of the economy of a government, country or state; or
 - affect the policy or conduct of a government.)
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.

However, we will provide the cover needed under the Road Traffic Acts for the events shown above.

We won't pay for any loss, damage or damages that you have to legally pay for which are the result of the following:

- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- The commercial transportation of bulk hazardous materials such as:
 - Liquefied petrol or gas
 - chemicals or gases in liquid, compressed or gaseous forms; and
 - high explosives such as nitroglycerine, dynamite or any other similar explosives.
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from your vehicle.

General exclusions

When we really can't cover you. Please make sure you read this page

- A deliberate act by anybody insured under this policy.
- Any harmful or incorrect medical treatment or help given at or from your vehicle.

However, we will provide the cover needed under the Road Traffic Acts for the events shown above.

Contract

We won't pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement hadn't existed.

We won't pay for any loss, damage or damages that you have to legally pay for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because your vehicle was being used in that country and we had agreed to provide insurance in that country.

However, we will provide the cover needed under the Road Traffic Acts for the events shown above.



What is an exclusion?

Exclusions list specific events, circumstances or situations where we do not provide cover for loss, damage or liability. Exclusions protect us from unreasonable risk, and apply to all of the policy sections.

General conditions

How to make sure your policy is valid. Please make sure you read this page

Your duty

We will only provide the insurance cover set out in this policy if:

- you keep to the conditions of the policy; and
- the statement of fact doesn't contain any fact or declaration which is not true to the best of your knowledge or belief.

Changes in circumstances

You must tell us, as soon as possible, about any change in circumstances as this could affect your insurance cover.

Examples of these changes include:

- any changes to your vehicle, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive your vehicle;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive your vehicle;
- a change in ownership of your vehicle;
- a change in use of your vehicle;
- if any insured driver changes jobs;
- changes to your address or the address where your vehicle is usually kept; and
- changes to the number of vehicles owned or regularly driven by you or by members of your family who live with you.

If a person whose details you have not already given us is likely to drive your vehicle, you must give us their full details.

Please note that if you make any changes to your policy before the renewal date, you may have to pay an additional amount (including an administration fee of £15 plus Insurance Premium Tax at the rate that applies at the time). Please speak to your insurance broker or other person acting on our behalf, if you want to make a change to your policy before the renewal date.

Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, we'll only pay our share of the amount of the claim.

Taking care of your vehicle and any trailer or caravan you are towing

You must take all reasonable steps to prevent loss of or damage to your vehicle. You must also keep any trailer or caravan towed by your vehicle in a safe and roadworthy condition.

Our right to recover a payment from you

If we have to settle a claim under the law of any country and we wouldn't have paid that claim under the terms of the policy, we can recover from you the amount of any payment we have had to make.

Fraud

We won't pay for any claim you make if:

- it is dishonest;
- it is exaggerated; or
- you or any insured driver makes a false statement or provides false documents to support a claim (or you knowingly allowing someone else to do this).

We may also tell the police and your policy will be cancelled, as shown under 'Cancelling your policy' on page 29.

Claims procedure

After any loss, damage or accident, you and any person insured by this policy must:

- report the incident to us as soon as possible by phoning our Claims Helpline on 0330 024 2240;
- give us all the information we ask for, including details of anyone else involved;
- send us every letter, claim or legal document immediately without answering it; and
- tell us immediately if there is to be a prosecution, inquest or other court proceedings.

General conditions

How to make sure your policy is valid. Please make sure you read this page

Defending or settling a claim

You mustn't admit liability for any loss or damage, or make any offer to pay any claim. We are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in your name, or in the name of any person, company or firm insured by the policy, to get back any payment we make.

Vehicle sharing

This policy doesn't insure anyone to use your vehicle for hire or reward. However, if passengers in your vehicle make a payment towards the cost of a journey, we won't class this as use for hire or reward if:

- your vehicle isn't designed or adapted to carry more than five people including the driver;
- the passengers are not being carried in the course of the business of carrying passengers; and
- the total of the payments made by all the passengers doesn't include a profit.

Service and repair

This policy will continue to provide insurance cover for you under policy section 2 while your vehicle is with motor traders or their employees, being serviced or repaired.

However, the insurance cover for other people, companies or firms referred to in section 2 won't apply. Other sections of the policy which apply for the type of cover shown in your schedule will also continue to apply if your vehicle is being driven by an insured driver or is not being driven at the time of the incident.

Renewing your policy

We may automatically renew your policy on the renewal date. If we do this, we'll write to you before the renewal date with details of the renewal terms. If you pay for your insurance policy by instalments, we'll continue to take payments from your bank account for the new amount. If you don't want to renew, but you only tell your broker or us after the renewal date, we will work out the refund as though you had cancelled the policy as shown in before and after 'Cancelling your policy', on page 29.

Your price may increase at renewal.

The price that you pay when you take out a new policy with us is calculated based on current rates. The price may increase at renewal next year and any following years after that.

Paying for your insurance

If you haven't paid for your full insurance policy and you make a claim under this policy, we may deduct the amount from your claim settlement.

More information

Other things you should know about us and how what we do is regulated

Registration and regulatory information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if we can't meet our obligations. Motor insurance is covered for 100% of the claim without any upper limit. You can get more information about this at www.fscs.org.uk or you can phone the FSCS on 0800 678 1100 or 0207 741 4100.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency (DVA), the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If you're involved in a road traffic accident (either in the United Kingdom, the European Economic Area or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. You can find out more about this from us, or at www.mib.org.uk.

It is vital that your correct registration number is shown on the MID. If it is not, you are at risk of having your vehicle seized by the police. You can check that your correct registration number is shown on the MID at www.askmid.com.

Law

Unless you and we agree differently in writing, English Law will apply.

Cheatline

To report insurance fraud, please call: Cheatline on 0800 422 0421.

You can also report insurance fraud online at: www.insurancefraudbureau.org/cheatline/

Your Van Insurance Commercial Vehicle Product



www.coveainsurance.co.uk



Covéa Insurance
A&B Mills
Dean Clough
Halifax
HX3 5AX

All information in this document is correct at the time of release (August 2020).
For full up to date information please visit our website.

Covea Insurance plc
Registered office: Norman Place, Reading, Berkshire, RG1 8DA
Registered in England and Wales Number 613259
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority Number 202277

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