

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER

INSURER	Zenith Insurance Plc and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 84085). The Company is licensed by the Commissioner of Insurance under the Insurance Companies Act to carry on insurance business in Gibraltar and regulated by the Financial Services Authority for the conduct of UK business (FSA Register Number 211787).
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your vehicle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your vehicle by fire (excluding arson & vandalism) & theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.
TERM OF THE POLICY	All Zenith commercial vehicle policies are for a 12 month period . Refer to your Certificate of Motor Insurance for the dates cover is effective.
CANCELLATION	You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected. You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charge. Our minimum administration charge will be £25. However where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact the policy administrators. Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependant on the number of days left to run under the policy. However, we will deduct a charge of £70 from the refund to cover our administration costs. For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.
IN THE EVENT OF A CLAIM	All claims must be reported to our 24 hour telephone helpline on 0844 693 3153 within 24 hours of the incident . Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Heywards Heath, West Sussex, RH16 1LR

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Accidental or malicious damage cover (Section A)	COMP only	The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. There is no cover for damage caused deliberately by you or the person driving.
Theft of in-vehicle entertainment, communication and navigation equipment (Sections A & B)	COMP/TPFT	A limit of £300 applies to any one occurrence (after the deduction of any excess). For COMP cover the limit is increased to £750 if the equipment forms part of the vehicles's original specification . Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered).
Damage to your vehicle by theft of attempted theft (Section B)	COMP/TPFT	The policy will not pay for: claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or your family or household. claims where the ignition keys have been left in or on the vehicle , where the vehicle has not been properly locked/secured or where the vehicle has a standard-fit alarm/immobiliser which is not working . claims involving fraud or deception . Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have a proper title to the vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). confiscation, requisition or destruction by a government, public or local authority.
Damage to your vehicle resulting from fire (Section B)	COMP/TPFT	The policy will not pay for fire damage if the vehicle is equipped for cooking/heating of food or drink and additionally there is no cover for fire damage resulting from malicious acts of vandalism if the cover under the policy is TPFT .
Third party liability cover including whilst towing (Section C)	COMP/TPFT/TPO	A limit of £5,000,000 applies to third party property damage claims (in addition costs will be paid up to £5,000,000). There is no cover for damage to any trailer or caravan being towed.
Glass/windscreen cover (Section H)	COMP only	Unlimited cover is provided via the 24 hour claims helpline 0844 693 3153 . An £80 excess applies to all claims for glass/windscreen damage unless the damage is repaired rather than replaced. Repairs will be subject to a £25 excess . If glass replacement is carried out by anyone other than our approved replacement service , payment under the policy is limited to £75 (after the deduction of any excess) in any one insurance year . There is no cover under this section for sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies .

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS
Cover for replacement locks (Section I)	COMP only	If the keys or lock transmitter for your vehicle are stolen we will pay up to £300 towards the cost of replacing locks (after the deduction of a £150 excess). This cover is only provided on the basis that it can be established that the keys or transmitter are in the possession of someone who knows the identity of the vehicle or its garaging address .
Personal belongings cover (Section F)	COMP only	A limit of £100 applies. Cover does not apply if the policy is in the name of a company or firm. Cover does not apply to radar detection equipment, money, stamps, tickets, securities, jewellery or furs, goods or samples, tools or equipment connected with any trade of business.
Personal Accident cover (Section E)	COMP only	Cover applies to yourself, your legally married spouse (if you are married) or your civil partner. A limit of £5,000 per person applies in the event of death or £2000 per person in the event of loss of limb(s) or loss of eye(s) as a direct result of an accident while travelling in the insured vehicle. This benefit does not apply to policies in the name of a company or firm and other limitations apply.
European cover (Section J)	COMP/TPFT/TPO	The policy provides the legal minimum level of cover in all EU countries. Additionally, subject to prior notice, full policy cover can be provided for the EU for up to 30 days in any one insurance year as long as you and any permitted driver is normally resident within the UK and the use abroad is for social, domestic & pleasure purpose only. An additional premium will be payable to extend full cover abroad.
Courtesy vehicle (Section D)	COMP only	If the claim is covered by the policy and the insured vehicle is repairable a courtesy vehicle will be provided by the Company's approved repairer for the duration of the repairs. The courtesy vehicle can only be provided subject to availability. The intention of the courtesy vehicle is to keep you mobile and it will not always be like for like in terms of size, type, value, status or suitability for your normal business activities.

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

Excesses (Sections A, B, H & I)	You will have to pay the amounts of excess shown in your schedule, the policy document or in any endorsement. The amount will vary depending on the type of damage and under Sections A & B may be increased if your vehicle is being driven by a young/inexperienced driver. The amount of young/inexperienced driver excess is determined by the status of the driver at the inception date/last renewal date of the insurance.
Use of Approved Repairer (Sections A & B)	If repairs to the insured vehicle are not carried out by our Approved Repairer we will only pay the amount our Approved Repairer would have charged. If the repairs are carried out by an alternative repairer an additional £250 excess will apply.
Looking after your vehicle (Section A & General Conditions 2, 3 & 4)	The policy will not pay if you have not maintained the vehicle in a roadworthy condition - this includes having a current MOT Certificate if required. We will not pay for damage resulting from an inappropriate type or grade of fuel being used. We will not pay for further damage to your car if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.
Use of the vehicle (General Conditions 12 & 13)	There is no cover in respect of liabilities arising out of the carriage of hazardous goods. There is no cover if the vehicle is overloaded or carrying a greater number of passengers than the manufacturer's specified seating capacity.
Driving licences (General Exception 1)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.
Drink/Drugs Exclusion (General Exception 1)	The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.

COMPLAINTS PROCEDURE

These should be referred to the policy administrators, iGO4 Limited, Ground Floor, Olympus House, Staniland Way, Peterborough, PE4 6NA. You can contact the Customer Service Team by telephone on 0844 257 8212 or e-mail them at: complaints@zenith-insure.com. You will need to quote your policy number shown in the Schedule.

In the event that the policy administrators have not resolved matters within 8 weeks of you contacting them the problem can be referred to the **Financial Ombudsman Service.** Whilst we, our UK service providers and the policy administrators are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

SEVERAL LIABILITIES NOTICE

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Zenith Insurance Plc policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).