

**POLICY SUMMARY: Commercial Vehicle**

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

**NAME OF INSURER:**

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

**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.

**TYPE OF INSURANCE:**

The policy protects your Commercial Vehicle(s), comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quotation and itemised in your Schedule.

**SIGNIFICANT FEATURES AND BENEFITS:**

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people’s property up to £5,000,000.	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included	Excluded	Excluded
Courtesy van for 7 days during the repairs which are authorised by us and completed by an approved repairer	Guaranteed but only available through a policy extension. (Not available if we cannot repair your vehicle.)	Excluded	Excluded

<b>Foreign use</b>	Full policy cover is provided for maximum 30 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Full policy cover is provided for maximum 30 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Includes minimum cover needed by law in the countries listed in the policy.
<b>Permanently fitted in-vehicle entertainment &amp; navigation equipment</b>	Unlimited if fitted as standard but limited to up to £500 if non-standard, subject to policy excess	Unlimited if fitted as standard but limited to up to £500 if non-standard, subject to policy excess	Excluded
<b>Voluntary work &amp; 'indemnity to principal' cover</b>	Included	Included	Included
<b>Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.</b>	Included	Included	Included
<b>Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 79</b>	Up to £2500	Excluded	Excluded
<b>Medical expenses</b>	Up to £ 250	Excluded	Excluded
<b>Personal belongings</b>	Up to £100	Excluded	Excluded

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 8.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (N)

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to section 4, 5 & 6 (R)

Courtesy vans (which are provided for 7 days) must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Van Provision Sections 4 & 5.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6)

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying an insecure load. Refer to General exceptions A (7)

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 4, 5 & 6 (Q) & General exceptions A (1).

We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving;

- a is found to be over the lawful limit for driving with alcohol
- b is driving whilst unfit through drink or drugs, whether prescribed or otherwise
- c fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. Refer to General exceptions K

#### **DURATION OF CONTRACT:**

Your cover is valid for a twelve-month period.

#### **CANCELLATION:**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

#### **CLAIMS ADDRESS:**

You should report immediately any accident or loss under the policy to **Zenith Marque Insurance Services Limited** at: Prospect House, Thanet Way, Whitstable, Kent, CT5 3FD

Claims Telephone Number - 0800 072 2050.  
(0800 587 0808 For Broken or Damaged Glass)

#### **COMPLAINTS PROCESS:**

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers 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.

**COMPENSATION SCHEME:**

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Zenith Marque Insurance Services Limited is an appointed service provider to but is not an agent of Zenith Insurance Plc.

Zenith Marque Insurance Services Limited is registered in England (No. 2135730) and authorised and regulated by the Financial Conduct Authority.