

# Commercial Vehicle Insurance



## Insurance Product Information Document

Company: Pukka Insure Ltd. Product: Commercial Vehicle Motor Insurance

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**Please note that complete pre-contractual and contractual information on the product is provided in the Statement of Fact, Important Additional Policy Information Document, Certificate of Motor Insurance, Policy Schedule and Policy Wording.**

## What is this type of insurance?

Commercial Vehicle Motor Insurance for residents of the United Kingdom



### What is insured?

#### Loss of or damage to your insured vehicle including:

- ✓ Loss of or damage to the insured vehicle caused by fire or theft, up to the market value at the time of the accident
- ✓ Damage to Glass and/or Windscreen. Up to £350 per claim if our approved repairer is used, or up to £75 per claim if an alternative repairer is used

#### Your liability:

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £2,000,000
- ✓ Legal defence costs for solicitors fees and reasonable cost of legal services arising from an accident
- ✓ Emergency medical treatment as required under the Road Traffic Act

#### Other covers:

- ✓ Replacement locks up to £500
- ✓ Loss or damage to audio equipment is repaired or replaced if part of the original vehicle specification and fitted by vehicle manufacturer or authorised dealer, or up to £250 if the equipment was not part of the insured vehicle or has been subsequently fitted
- ✓ Compulsory motor insurance legal liability cover for foreign use of the insured vehicle

#### Optional covers:

- ✓ Loss of or damage to the insured vehicle caused accidentally or by malicious damage or vandalism, up to the market value at the time of the incident
- ✓ Full policy cover as stated on your policy schedule can be extended for foreign use for up to 30 days in any one trip or 60 days in total in any one period of insurance; to any member country of the EU, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland



### What is not insured? (Key exclusions only)

- ✗ If the insured vehicle is used for a purpose which is not permitted or is excluded by the certificate of motor insurance – for full terms and conditions, please refer to the General Exception 1 of the policy wording
- ✗ If the insured vehicle is driven by or in the charge of any person who does not comply with the terms and conditions of the policy
- ✗ Any liability, loss or damage caused deliberately by you or by any person who is covered by the policy
- ✗ If you, the insured driver, or any other person are either driving with an alcohol level in excess of the legal limit, driving whilst unfit through drinks and drugs; whether prescribed or otherwise or failing to provide a blood, urine or breath specimen where required to do so, without lawful reason
- ✗ Any loss, damage or liability that is directly or indirectly caused by the carriage of hazardous goods
- ✗ Loss or damage to your vehicle, or injury is not covered if the incident occurred is as a result of 'road rage' or a deliberate act by you or any person driving your insured motor vehicle



### Are there any restrictions on cover?

- ! The amount of any excess shown on the schedule or in the policy wording or both
- ! Foreign use is covered up to 30 days per trip and 60 days in any one period of insurance and for the countries listed
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy unless extended under the terms of Section 5 Foreign Use of the insured vehicle (apart from the minimum required by law)
- ! Any loss, or damage or liability if your permanent place of residence is not within the United Kingdom

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### Where am I covered?

Within countries in the United Kingdom, the Isle of Man, the Channel Islands and the European Union (EU), Andorra, Iceland, Norway and Switzerland for compulsory motor insurance legal liability. Please also see Section 5 – Foreign Use of the insured vehicle in the policy wording for further details on use of the insured vehicle outside of the geographical limits



### What are my obligations?

1. The premium must be paid for the current period of insurance
2. You or anyone claiming under this insurance must have met all the conditions contained in the policy wording, the policy schedule, certificate of motor insurance and any endorsements applied to the insurance
3. The information you provided or which was provided on your behalf and which is displayed on your statement of fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete
4. You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us
5. You take all precautions to prevent loss or damage occurring and the extent of any loss or damage
6. You are required to update us with any changes to the information you provided at the time you asked us to insure you
7. There must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law
8. Any indication of a claim against you must be notified to us in writing as soon as possible
9. Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately
10. Do not attempt to drive the insured vehicle if it is in a damaged condition
11. If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number
12. If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you and anyone else driving the insured vehicle at the time of the accident must supply this documentation before we can proceed with the settlement
13. No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf
14. You must tell your insurance intermediary about any other insurance or maintenance contracts you have in place that provides similar insurance cover as this policy
15. If you fail to tell us or you delay telling us about an accident or incident that may lead to a claim and this increases our claim costs, you will become liable to pay the additional costs. It may also invalidate your right to claim



### When and how do I pay?

You will be required to pay your insurance intermediary, or enter a finance agreement with your insurance intermediary, for the full annual premium. Your insurance intermediary will explain the payment options available to you



### When does the cover start and end?

Cover starts from the  and ends on the  or if the policy is cancelled



### How do I cancel the contract?

If you choose to cancel during the “Cooling Off Period”: If this policy does not meet your needs, you have 14 days from receipt of your insurance policy documents to cancel. Provided no claim has or is likely to be made, you will be charged for the period you have been on cover plus the reasonable administration costs. Your insurance intermediary may charge for their administration costs

If you choose to cancel after the “Cooling Off Period”: You can cancel this insurance at any time by writing to us via your insurance intermediary. Cancellation of the policy will be effected from date of request by policyholder. Provided there have been no claims or incidents likely to result in a claim in the current period of insurance, we will refund the premium relating to any unused portion of cover. All cancellation refunds are issued on a pro-rata basis, plus a charge of £50 excluding IPT. If the policy is subject to a claim during the current period of insurance, no refund of premium will be allowed