



Van Insurance

Insurance Product Information Document

Company: U K Insurance Limited

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

Product: Comprehensive Van Insurance

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

We cover you if your vehicle is stolen, damaged by fire or accidentally damaged. You're also covered for claims made against you by other people for injury or damage to their property.

Repair work carried out by one of our approved repairers is guaranteed for 5 years and your vehicle will be cleaned inside and out before being returned to you.



What is insured?

- ✓ Cover for claims from other people for injury, or damage to their vehicle or property
- ✓ Cover if your vehicle is stolen, damaged by fire or accidentally damaged.
- ✓ Cover for windscreen repair and replacements
- ✓ Theft of Keys (limited to £250)
- ✓ Loss of Keys (limited to £250)
- ✓ Permanently fitted in-vehicle audio fitted as part of vehicle's standard equipment – unlimited cover (otherwise cover is limited up to £500)
- ✓ Loss of accessories from your private garage (limited to £500)
- ✓ Personal Belongings (limited to £150)
- ✓ Personal Accident for Policyholder and spouse/civil partner (limited to £5000)
- ✓ Medical Expenses for each person carried in your vehicle (limited to £100)
- ✓ Following an accident if your vehicle is immobile, we will help you and your passengers make arrangements to take you to a safe place



What is not insured?

- ✗ Loss of use, loss of market value for any reason, deterioration or wear or tear
- ✗ Breakdown
- ✗ Cover if your vehicle is being used by someone who's not insured on the policy, or by someone who's disqualified from driving
- ✗ Loss or damage as a result of theft if the ignition key or similar device is left in or on the vehicle
- ✗ Loss or damage as a result of theft if all doors, roofs, and windows have not been closed and locked.
- ✗ Loss or damage if an accident occurs whilst your vehicle is being driven, or is in the charge of, any person covered by this Policy and that person is convicted of an offence involving drink and drugs



Are there any restrictions on cover?

! We will not pay a claim if your vehicle is stolen if any security or tracking device, which we insist is fitted, has not been set or is not in full working order



What is insured?

Optional Covers (available at an additional cost)

- Foreign Use – You can upgrade your policy to give you the same cover in the EU. If you want to upgrade please ring your broker.
- No Claims Discount Protection (NCDP) - Subject to eligibility criteria, you won't suffer any loss of NCD providing you make no more than one claim made during a period of current, or two claims arising in any three consecutive periods of cover.



Are there any restrictions on cover?

- ! An excess may be payable and amounts can differ by claim type and who is driving. The excess payable could include a voluntary excess you chose.
- ! Any amount greater than £125 if you do not use our approved windscreen supplier
- ! There must be a valid Department for Transport test certificate (MOT) in for the insured vehicle if one is needed by law. In the absence of a certificate all cover under section 1 of this insurance is cancelled and of no effect



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
Please note: your "liability for automated vans in Great Britain" cover only applies in Great Britain, which is: England, Scotland and Wales. If you want cover in other countries, please call your broker to upgrade at an additional cost
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What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, Credit or Debit card, or by instalments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later



How do I cancel the contract?

You can cancel at any time by telephone or in writing - we'll let you know of any conditions that apply before you buy