Commercial Vehicle Insurance
Insurance Product Information Document

ERIDGE UNDERWRITING

Company: DUAL Corporate Risks Limited

Product: Eridge Van Policy

Your policy is administered by Eridge Underwriting. Eridge Underwriting is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680.

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is a Commercial Vehicle insurance policy, with comprehensive cover and provides cover against damage to your vehicle or damage caused by your vehicle.

What is insured?

- ✓ Accidental and malicious damage to your vehicle for the market value.
- ✓ Loss or damage to your vehicle caused by fire, theft or attempted theft.
- ✓ Personal belongings up to the value of £200 if they are damaged as a result of an accident, fire or theft.
- ✓ Replacement locks and keys to your vehicle as a result of loss or theft, up to the value of £500.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your vehicle.
- ✓ Repair and replacement of damaged windscreen and windscreen glass.
- ✓ Audio communication equipment up to £1000 for non-standard permanently fitted audio equipment and non-standard navigation equipment.

What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss or damage to your vehicle if it is left unattended and all openings have not been closed and locked.
- ✗ Loss or damage to telephones, radio transmitters or receivers, removable satellite navigation equipment and money.
- ✗ An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- ✗ Driving a vehicle that is not added to your policy.
- ✗ Death or injury caused by suicide, self-injury or while under influence of drugs or alcohol.
- ✗ Loss or Damage caused by misfuelling.

Are there any restrictions on cover?

- ! Permitted drivers and use are as stated in your certificate of motor insurance.
- ! Liabilities to third party property are limited to £2 million.
- ! There is a maximum of 2 windscreen claims per policy period and this is limited to £400 per claim after the deduction of excess.
- ! Sunroofs, roof panels, lights or reflectors made of glass are not covered under Section 4 - Glass of the policy and any claims will be dealt with under Section 1 – Accidental Damage.
- ! If you do not wish to use our approved repairer an additional excess of £250 will apply.

Where am I covered?

- ✓ You are covered for use of your vehicle within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ You are also covered for up to 60 days in any one policy period to any country of the EU and Andorra, Bosnia & Herzegovina, Iceland, Liechtenstein, Norway, Serbia and Switzerland. We will also cover your vehicle while it is being transported by rail or sea between any of the countries shown above provided it is no more than 65 hours in duration.
- ✓ To obtain the cover extension you must:
    - Inform your broker before you travel abroad at least 10 days before.
    - Obtain our agreement to cover you in that country.
    - Pay any premium as required or agree to any terms we may apply.

What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.

When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.

When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Policy Schedule

How do I cancel the contract?

Cancelling your policy within first 14 days

You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £25.00 plus insurance premium tax. If any claim or accident giving rise to a claim has occurred there will be no refund of premium.

Cancelling your policy after 14 days

If no claims have been made in the current period of insurance, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £65.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

To make a claim, call 0333 241 9200

Eridge Underwriting Insurance Product

Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting, with comprehensive cover. Your insurer is Zurich Insurance Company Ltd, and your policy is administered by Eridge Underwriting.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that is charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes	Cancellation within 14 days	Cancellation after 14 days
£20.00	£20.00	£15.00	£32.00	£25.00	£65.00

How to Make a Claim

You must report the accident immediately to our claims helpline on 0333 241 9200 and provide us with all the information you obtained at the scene. Alternatively, if **you** would like to submit or discuss **your** claim via email or post, please do so via the following addresses:

St James House
Eastern Road
Romford
RM1 3NH

claims@eridgeunderwriting.co.uk

Detecting and Preventing Fraud

We may share information we hold in line with current legislation and may research, collect and use data about you from publicly available sources including online searches, social media and networking sites, using this data to help us check information that is given to us and to prevent or detect crime, including fraud.

Eridge Underwriting Insurance Product

Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. You should in the first instance contact your Insurance Intermediary who sold you this Policy as they will generally be able to provide you with a prompt response to your satisfaction.

If you remain dissatisfied, you should contact:

Complaints
Eridge Underwriting
PO Box 726
Tonbridge
TN9 9WB

Or via email complaints@eridgeunderwriting.co.uk

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website http://www.financial-ombudsman.org.uk./

You can also contact them as follows:
Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 08000 234567 (free on mobile phone and landlines)
Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on http://www.fscs.org.uk/ or by contacting the FSCS directly on 0800 678 1100.