



Premier Truck Policy Summary of Cover

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited. Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Aviva Truck is administered by Policyfast Limited, Fleet and Truck Department, Field House, Main Road, Watnall, Nottingham, NG16 1LA. Authorised and regulated by the Financial Conduct Authority.

What is Premier Truck insurance?

The Premier Truck policy protects you, permitted drivers and your truck. The cover comprises Comprehensive, Third Party Fire and Theft or Third Party only cover (as chosen by you when requesting the quote and itemised in your schedule).

What are the benefits and features of Premier Truck cover?

Your policy includes the following significant features and benefits, which are explained in detail in your policy document:

Covers, Features and Benefits	Comprehensive	Third Party Fire and Theft	Third Party Only
Legal Liability for death or injury to any person, including passengers	✓	✓	✓
Legal liability for damage to other people's property £5,000,000	✓	✓	✓
Legal costs: Incurred with our consent in connection with a claim against you	✓	✓	✓
Damage to the insured vehicle	✓	Fire and theft claims only ✓	✗
New vehicle replacement	✓	✗	✗
Replacement Locks: for cab doors, the ignition/steering lock, the lock transmitter and central locking interface	✓	✓	✗
Glass Cover	✓	Fire and theft claims only ✓	✗
Trailers: any trailers whilst attached and any trailer owned, hired or in the policyholder's custody or control whilst detached	✓	Legal liability fire and theft	Legal liability fire and theft
Contingent liability cover for trailers: Covers liability incurred by the policyholder arising out of use of trailers either belonging to or hired to the policyholder whilst attached to another operator's vehicles	✓	✓	✓
Accident recovery and approved repairer service	✓	Fire and theft claims only ✓	✗

What are the significant or unusual exclusions or limitations of Premier Truck cover?

Detailed below is a summary of the most significant or unusual exclusions to your cover. Please refer to your policy document for full details.

The first part of any claim is known as the "excess". These are set out below.

Standard Excess	As shown on your schedule
Own damage excluding glass claims	£250
These excesses are increased as follows for young drivers and novice drivers:	
For drivers aged 20 or under	£550
For drivers aged 21 to 24 or a novice driver aged 25 or over	£450
Glass replacement cover	£75

Exceptions to loss or damage to your vehicle.

This summary comes from section I of your policy document. The main exceptions here include:

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft while the ignition keys of your truck have been left in or on your truck

Exceptions to liability to third parties.

This summary comes from section II of your policy document. The main exceptions here include:

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with anyone, the driver or attendant of your vehicle either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle unloaded it

Exceptions to trailers.

This summary comes from section VIII of your policy document. The main exceptions here include:

- Loss or damage caused directly or indirectly by fire if your trailer is equipped for the cooking or heating of food or drink
- Death, bodily injury or illness of any person caused by food poisoning or anything harmful contained in any goods supplied or any or incorrect treatment given at or from your trailer
- If your trailer is a caravan, other than to indemnify you within the terms of section II of the policy while your caravan is attached to a vehicle, the first £250 of any theft claim in respect of a detached trailer

Where am I covered?

This will depend on the product and choices you have made, please refer to the Summary and policy booklet for details of where you are covered.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

When and how do I pay?

Payment options should be discussed with your insurance adviser

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

How long does my Premier Truck insurance run for?

This Policy will remain in force for 12 months from date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew your policy, as long as you continue to pay your premium.

How do I make a claim?

Should you need to make a claim under this policy, please contact us by phoning Fleetline (24 hours) on **0800 0159 570**.

Please have your policy number to hand when calling.

How do I make a complaint?

We aim to provide a first class service to all our Policyholders, however occasionally an enquiry or a complaint may arise which will usually be resolved quickly and efficiently to our Policyholders' satisfaction.

If you have an enquiry or cause to make a complaint regarding your policy please contact the broker/agent who arranged the Insurance for you.

In the event your complaint is about the service you have received from Policyfast, please contact: -

Operations Manager

Policyfast Limited

Fleet & Truck Department

Field House,

Main Road,

Watnall,

Nottingham, NG16 1LA.

Complaints which the insurer is required to resolve will be passed on by us to them. We will notify you where we do this, and monitor the progress of their investigations.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone:

0800 023 4567 (free from landlines) or

0300 123 9123 (free from most mobile phones)

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation scheme. You may be entitled to compensation from this Scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim.

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