

### Your Commercial Vehicle Policy Summary

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 documentation. It is important that you read the policy documentation 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.

#### What is Your Van insurance?

The Your Van policy protects you and your van, comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

#### What are the benefits and features of Your Van cover?

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

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property up to £2,000,000	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage (excluding glass) fire and theft claims	✓	✓ Fire & Theft only
Personal Injury: Benefits for you and/your spouse/domestic partner for death or loss of limbs/sight up to age 69	£2,500 each	✗
Medical expenses for anyone injured in your van	Up to £100 each	✗
Personal effects cover for personal belongings, which are in or on your van	Up to £100	✗
New van replacement	✓	✗
Windscreen / window breakage	✓	✗
Replacement locks	✓	✗
Accident Recovery and Aviva approved Repair Service	✓	✓ Fire & Theft only

The following **optional covers** may also be available:

- Breakdown Assistance
- Replacement Van
- Trailer Cover
- Foreign Use
- Club Assist Legal Services

If you have selected any of these options, they will be itemised on your schedule and the cover details will be set out in your policy booklets.

#### What are the significant or unusual exclusions or limitations of Your Van cover?

Detailed below is a summary of the most significant or unusual exclusions to your cover. Please refer to your policy booklet Sections 1 – 11 for full details.

- The first part of any claim – this is known as the "excess" (See Section 1). These are set out below.

Standard Excess	£150
Additional young driver excesses for accidental damage claims are in addition to standard excesses:	
▪ Aged 20 or under	£300
▪ Aged 21 to 24	£200
Windscreen excess	£75

- Loss or damage arising from theft while the ignition keys of your van have been left in or on your van (See Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (See Section 1)
- Loss of value following a repair (See Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (See Section 1)
- Loss or damage caused directly or indirectly by fire if your vehicle is equipped for the cooking and/or heating of food or drink (See Section 1)
- The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle (See Section 2)



**Exclusions:**

**Inappropriate use (see page 26 of the policy document "General Exceptions")**

- We will not pay for any accident, injury, loss or damage that occurs while your van is being used for a purpose not shown under the "Description of Use" section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

**How long does my Your Van insurance run for?**

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

**What happens if I take out cover and then change my mind?**

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

**How do I make a claim?**

Should you need to make a claim under this policy, please contact us on **0800 678999**

**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 Policyfast, please contact: -

Operations Manager  
Policyfast Limited  
Unit 5 Vantage Park  
Washingley Road  
Huntingdon  
PE29 6SR

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: The Financial Ombudsman Service

Exchange Tower  
Harbour Exchange Square  
London

E14 9SR

Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://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 (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

**Telephone call recording**

For our joint protection telephone calls may be recorded and/or monitored.

Aviva Insurance Limited

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