

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER

INSURER	<p>Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.</p> <p>Your policy has been arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer. Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).</p> <p>Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.</p>
LEVEL OF COVER	<p>There are 3 different levels of cover:</p> <ul style="list-style-type: none"> • If you have selected Comprehensive (COMP) this covers damage to your insured vehicle by accident, fire, theft & vandalism. • If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your insured vehicle by fire & theft. • All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.
TERM OF THE POLICY	<p>All commercial vehicle policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.</p>
CANCELLATION	<p>You have the right to cancel this policy at any time.</p> <p>You will, for a period of 14 days from the date you receive your Policy Documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our administration charge of £25 plus Insurance Premium Tax (IPT) if applicable.</p> <p>Where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your insurance intermediary.</p> <p>Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less an administration fee of £50 plus Insurance Premium Tax if applicable to take into account our costs in providing your policy.</p> <p>Our administration charge may be in addition to any cancellation charge levied by your insurance intermediary.</p> <p>For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.</p>
IN THE EVENT OF A CLAIM	<p>All claims must be reported to the 24 hour Claims Helpline on 0344 873 8183 within 24 hours of the incident.</p>
NOTIFICATION OF CHANGES	<p>To keep your insurance up to date please notify us straight away via your insurance intermediary about changes which affect your cover.</p> <p>Some examples are:</p> <ul style="list-style-type: none"> • A change of vehicle or you have purchased another vehicle to which you want your existing cover to apply. • The insured vehicle is changed or modified from the manufacturer's standard specification or you intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels, refrigeration units, cooking facilities, hoists, tail lifts etc). • A change in the use of the insured vehicle. • A change relating to the ownership of the Insured Vehicle. • The insured vehicle has been stolen or is involved in an accident no matter how trivial. • If the insured vehicle is likely to exceed the annual mileage declared at the commencement or renewal of the policy for which you may have received a premium discount. • Any change in the main user of the insured vehicle. • You wish a new driver to be covered. • Someone who drives the insured vehicle is convicted of an offence (whether motor related or not) or fixed penalty or other licence endorsement or suffers from a medical condition or has a claim on another policy. • Someone who drives the insured vehicle has any police enquiry or prosecution pending (note – if you have been stopped by the police a prosecution may be pending and must be disclosed). • A change of occupation (full or part-time) by you or any other driver. • A change of postal address. • A change of garaging facilities and/or where the insured vehicle is normally kept overnight. • The security system fitted to the insured vehicle is no longer in operation. <p>This is not a full list and if you are in any doubt you should advise your insurance intermediary for your own protection. If the information provided by you is not complete or accurate:</p> <ul style="list-style-type: none"> • We may cancel your policy and refuse to pay any claim, or • we may not pay any claim in full, or • we may revise the premium and/or change the compulsory excess, or • the extent of the cover may be affected. <p>See 'Notification of changes' in the Policy Document</p>

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

SUMMARY OF COVER		
<p>This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions and exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.</p>		
BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
<p>Accidental or malicious damage cover (Section A)</p>	<p>COMP only</p>	<p>The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts. Damage caused by an inappropriate type or grade of fuel being used.</p> <p>Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.</p> <p>There is no cover for damage caused deliberately by you or by any person who is in charge of the insured vehicle with your permission.</p> <p>Damage to the insured vehicle caused by or consequent on the operation of tipping gear.</p> <p>Damage to generators permanently or temporarily attached to the insured vehicle.</p> <p>We are not liable for any amount you are contractually obliged to pay under any lease or finance agreement, you have entered into, over and above the cost of replacing your vehicle.</p> <p>Damage caused by frost unless you took precautions to protect the insured vehicle.</p> <p>More than £250 (after the deduction of any excess that applies) in respect of sign-writing, advertisements, logos or specialist paintwork.</p> <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>
<p>Theft of in-vehicle entertainment, communication and navigation equipment (Sections A & B)</p>	<p>COMP/TPFT</p>	<p>We will cover the cost of replacing or repairing the insured vehicle's entertainment, communication and navigation equipment up to the following amounts less the excess as shown on the policy schedule:</p> <ul style="list-style-type: none"> • Unlimited for equipment fitted as original equipment by the manufacturer; or • £500 for the insured vehicle's entertainment, communication and navigation equipment not fitted by the manufacturer, provided it is permanently fitted to the insured vehicle. <p>Cover is for permanently fitted items only (radar detection equipment, PDAs and portable satellite navigation equipment is not covered). Any amount payable in respect of in-car entertainment, communication or navigation equipment will not exceed the value of the equipment at the time of the loss or damage after making any deduction due in respect of wear and tear.</p> <p>See 'In-vehicle entertainment, communication and navigation equipment Sections A & B' in the Policy Document.</p>
<p>Damage to your vehicle by theft or attempted theft (Section B)</p>	<p>COMP/TPFT</p>	<p>If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police within 24 hours of discovery of the loss or as near as practical and obtain a crime report number.</p> <p>See 'General Conditions 4' in the Policy Document.</p> <p>The policy will not pay for:</p> <ul style="list-style-type: none"> • Loss of or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently make any statement to the police that the insured vehicle was taken with your permission. • Claims where the ignition keys have been left in or on the insured vehicle, where the insured vehicle has not been properly locked/secured or where the insured vehicle has a standard-fit alarm/immobiliser which is not operational or is not in use. • Claims involving fraud or deception. Some examples are where you are selling your insured vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have a proper title to the insured vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). • Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority. • Loss or damage to generators permanently or temporarily attached to the insured vehicle. <p>We are not liable for any amount you are contractually obliged to pay under any lease or finance agreement, you have entered into, over and above the cost of replacing your vehicle.</p> <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>
<p>Damage to your vehicle resulting from fire (Section B)</p>	<p>COMP/TPFT</p>	<p>This policy will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage caused directly or indirectly by fire if the insured vehicle is equipped for cooking and/or heating of food or drink. <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
Third party liability cover including whilst towing (Section C)	COMP/TPFT/TPO	<p>A limit of £5,000,000 applies to third party property damage claims (in addition legal costs will be paid up to £5,000,000).</p> <p>We shall not be liable:</p> <ul style="list-style-type: none"> • For loss or damage to any trailer or caravan being towed by the insured vehicle or for any property carried in or on that trailer or caravan or for not being able to use any such trailer or caravan; or • for death, injury or damage arising while the insured vehicle is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of the vehicle; or • for death, bodily injury, loss or damage arising while the insured vehicle or any attached trailer is working as a tool of trade (this exception does not apply to the normal activities of a goods carrying commercial vehicle); or • for death, bodily injury, loss or damage arising from plant forming part of or attached to the insured vehicle; or • for death, bodily injury, loss or damage caused by or attributable to the spraying or spreading of any chemical by an agricultural tractor, self propelled agricultural or forestry machine or any trailer attached to such a vehicle; • there is no cover when a trailer or broken down vehicle is being towed for profit. <p>See 'Exceptions to Section C' in the Policy Document.</p>
Glass/windscreen cover (Section H)	COMP only	<p>If the glass in the front windscreen or side or rear windows of the insured vehicle is damaged during the period of insurance we will pay the cost of repairing or replacing it. We will also pay for any repair to the bodywork of the insured vehicle that has been damaged by broken glass from the windscreen or window.</p> <p>If the insured vehicle is fitted with Advanced Driver Assistance Systems (ADAS) and you use our approved replacement service to replace the windscreen, we will also pay for the recalibration of cameras or sensors fitted behind the windscreen to operate these systems, if required.</p> <p>If the repair or replacement is carried out by our approved replacement service cover is unlimited subject to any applicable excess as shown in your policy schedule and the amount not being greater than the market value or written down value of the insured vehicle (to contact our approved replacement service please call 0344 873 8183).</p> <p>If you choose to use your own supplier then cover will be limited to £100 after deducting any glass excess as shown in your policy schedule.</p> <p>We may at our option use parts that have not been supplied by the original manufacturer. If you insist that we use parts supplied by the original manufacturer even though alternative non-original manufacturer parts are available you will be required to pay us any difference in the cost of such parts.</p> <p>If an incident occurs involving the breakage of multiple items of glass we will only pay for one piece of glass under this section of the policy.</p> <p>A claim solely under this section will not affect your no claim discount. There is no cover under this section for sunroofs, glass sunroofs, panoramic roofs, lights/reflectors or folding rear windscreen assemblies. Alternatively the damage can be claimed for under either Section A or B of the policy and the excess applicable to that section of the policy will apply and your no claim discount will be affected.</p> <p>See 'What is not covered Section H - Glass Damage' in the Policy Document.</p>
Cover for replacement locks (Section I)	COMP only	<p>If the lock transmitter, keys or other ignition activation device to the insured vehicle are lost or stolen we will pay for:</p> <ul style="list-style-type: none"> • A maximum of £500 (after the deduction of a £100 excess) under this section towards the cost of replacing the following: • The door locks and/or boot lock. • Ignition/steering lock. • The keys or ignition activation device or the lock transmitter and central locking interface. • The cost of protecting the insured vehicle, transporting it to the nearest repairers when necessary and delivering it after repair to your home address. <p>Provided it can be established that the identity or the risk address of the insured vehicle is likely to be known to any person in receipt of such items.</p> <p>See 'Section I - Replacement Locks' in the Policy Document.</p>

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
New vehicle cover (Sections A & B)	COMP/TPFT	<p>We will replace the insured vehicle with one of the same make, model and specification if:</p> <ul style="list-style-type: none"> • The loss or damage happens within twelve months from the date the insured vehicle was first registered; and • you or your partner are the first and only registered keeper of the vehicle (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); or • the vehicle is owned by a Lease Company who are the first and only registered keeper of the vehicle and they are in agreement that a replacement vehicle can be supplied; and • the vehicle has covered less than 12,000 miles; and • the cost of repair is valued at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the United Kingdom list price); and • the vehicle was supplied as new from within the territorial limits. <p>In these circumstances we, if asked by you, will replace the insured vehicle (and pay delivery charges) with a new vehicle of the same make, model and specification. We can only do this if a replacement vehicle is available in the territorial limits and anyone else who has an interest in the vehicle agrees.</p> <p>If a replacement vehicle of the same make, model and specification is not available, we will, where possible, provide a similar vehicle of identical list price.</p> <p>If this is not acceptable to you we will not pay more than the market value or written down value of the insured vehicle at the time of the loss.</p> <p>See 'New vehicle cover Sections A & B' in the Policy Document.</p>
Personal belongings cover (Section F)	COMP only	<p>We will pay for:</p> <ul style="list-style-type: none"> • Personal belongings, which are lost or damaged following an accident, fire, theft or attempted theft involving the insured vehicle up to a maximum of £200 per claim. <p>We will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage caused by wear and tear or depreciation. • Loss of, theft of, or damage to personal belongings whilst you are not in the insured vehicle if the insured vehicle is left without being locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked. • Money, credit or debit cards, stamps, tickets, vouchers, documents and securities. • Goods, tools or samples carried in connection with any trade or business. • Loss of or damage to any radar detection equipment. • Loss of or damage to telephone or other communication equipment. • The cost of reinstating data from portable audio equipment, multi-media equipment, communication equipment, personal navigation and radar detection systems. <p>See 'What is not covered Section F - Personal Belongings' in the Policy Document.</p>
Personal Accident cover (Section E)	COMP only	<p>If you or your partner are accidentally killed or injured in the European Union or EEA while you are travelling in or getting out of the insured vehicle we will pay for the following:</p> <ul style="list-style-type: none"> • For death - £5,000. • For the total and irrecoverable loss of sight in one or both eyes - £5,000. • For the permanent loss (at or above the wrist or ankle) of use of one or more hands or feet - £5,000. <p>We will only pay these amounts if the death or loss happens within 3 calendar months of the accident.</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> • More than £10,000 per claim. • Death or injury to any person not wearing a seat belt when required to by law. • Any intentional self injury, suicide or attempted suicide. • Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law. • While you or your partner has any other vehicle insurance policy with us, we will only pay the benefit under one policy. <p>See 'What is not covered Section E - Personal Accident Benefits' in the Policy Document.</p>

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
European cover (Section J)	COMP/TPFT/TPO	<p>We will provide the cover shown on your policy schedule for up to 30 days in any period of insurance while you are using the insured vehicle within the countries referred to below.</p> <p>Outside of the 30 day cover shown above we will provide you with the minimum cover required by law while you or any driver covered by this policy are using the insured vehicle within the European Union and any other country which has agreed to follow the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 2009/103/EC).</p> <p>The provision of the cover shown on your policy schedule whilst you are abroad is only agreed on the understanding that:</p> <ul style="list-style-type: none"> • The insured vehicle is taxed and registered within the territorial limits; and • your main permanent home is within the territorial limits; and • your visit abroad is only temporary; and • you tell your insurance intermediary before you leave; and • you pay any additional premium we ask for. <p>We may agree to extend the cover for more than 30 days as long as you:</p> <ul style="list-style-type: none"> • Tell your insurance intermediary before you leave. • Pay any additional premium due. <p>See 'Section J - Foreign Use of the Insured Vehicle' in the Policy Document.</p>
Courtesy van (Section D)	COMP only	<p>If the claim is covered by the policy and the insured vehicle is repairable a courtesy van will be provided by the approved repairer for a period not exceeding 14 days or for the duration of the repair whichever occurs first.</p> <p>The courtesy van can only be provided subject to availability. The intention of the courtesy van is to keep you mobile and it will not always be like for like in terms of size, type, value or status.</p> <p>See 'Section D - Provision of a Courtesy Van in the Policy Document.</p>
Uninsured driver and vandalism promise (Section M)	COMP only	<p>If the insured vehicle is involved in an accident that was not your fault or that of the driver of the insured vehicle and caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount.</p> <p>We will need:</p> <ul style="list-style-type: none"> • The vehicle registration and the make/model of the third party vehicle. • The responsible driver's detail, if possible. <p>It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available. When you claim, you may have to pay your excess. Also, if when your renewal is due, investigations are still ongoing, you may lose your No Claim Discount temporarily. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.</p> <p>Vandalism promise</p> <p>If you make a claim for damage to your insured vehicle that is a result of vandalism, which is damage caused by a malicious and deliberate act, you will not lose your No Claim Discount.</p> <p>Conditions</p> <ul style="list-style-type: none"> • You pay any Accidental Damage excess that is applicable. Please refer to your policy schedule for excess amounts. • The incident is reported to the police and assigned a crime reference number. • The damage has not been caused by another vehicle. <p>When you claim you will have to pay the excess. Once we receive your claim, you may lose your No Claim Discount, until we are supplied with a relevant crime reference number.</p>
Emergency transport and accommodation (Section N)	COMP only	<p>If you are not able to drive the insured vehicle as a result of an incident which is covered under section A or B of this policy we will assist with getting you and your passengers to a safe location. We will also pay you up to £100 per person in respect of:</p> <ul style="list-style-type: none"> • Alternative travel expenses for you and all occupants of the insured vehicle to reach your destination; or • emergency overnight accommodation for you and all occupants of the insured vehicle when an unplanned overnight stay is necessary. <p>What is not covered:</p> <ul style="list-style-type: none"> • More than £500 per incident. • Reimbursement for the purchase of any drinks, meals, clothing, toiletries, newspapers or telephone calls. • Any additional costs incurred for the transportation of any goods carried within the insured vehicle. • Coverage outside the territorial limits of your policy.
Child car seat (Section O)	COMP only	<p>If you have a child car seat fitted to your insured vehicle and your insured vehicle is involved in an incident where the damage to the insured vehicle is covered by this policy we will cover you for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage, provided you are able to supply a copy of the original purchase receipt for the car seat.</p>

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (Sections A, B, H & I)	You will have to pay the amounts of excess shown in your policy schedule. The amount will vary depending on the type of damage and under Sections A & B may be increased if your insured vehicle is being driven by a young / inexperienced driver. The amount of young / inexperienced driver excess is determined by the status of the driver at the inception date/last renewal date of the insurance.
Use of Approved Repairer (Sections A & B)	<p>If the damage to the insured vehicle is covered under your policy and it is repaired by an approved repairer you do not need to obtain any estimates and repairs can begin immediately after we have authorised them. We will arrange for an approved repairer to contact you to arrange to collect the insured vehicle. Repairs made by the approved repairer are guaranteed for three years.</p> <p>At your option you can arrange for a repairer of your choice to carry out the repairs. You must send us at least two detailed repair estimates and full details of the incident as soon as reasonably possible. We will only be liable for the repair costs at a non-approved repairer if we have agreed that the costs are reasonable and we have issued an authorisation to the repairer. We may need to inspect the vehicle. We reserve the right to ask you to obtain alternative estimates and we may not pay you more than the approved repairer would have charged them for the repair of the insured vehicle.</p>
Looking After Your Vehicle (Section A & General Conditions 2, 3 & 4)	<p>The policy will not pay if you have not maintained the insured vehicle in a roadworthy condition – this includes having a current and valid MOT Certificate if one is required by law.</p> <p>We will not pay for further damage to your insured vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.</p>
Driving Licences (General Exception 1)	You and all drivers must comply with the conditions of their driving licence(s) otherwise cover will not be provided by the policy.
Drink/Drugs Exclusion (General Exception 1)	<p>The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.</p> <p>In addition we will recover from you or the driver all sums paid by us (including legal costs) whether in settlement or under a judgement of any claim arising from an accident including damage to your insured vehicle and any third party claim.</p>
Hazardous Goods (General Exceptions 12)	We will not pay for any liability, loss or damage resulting from the carriage of any hazardous goods other than as required by the law of any country in which we have agreed to provide cover under this policy.

WHAT TO DO IF YOU HAVE A COMPLAINT
<p>In the first instance these should be referred to the insurance intermediary arranging the insurance.</p> <p>If you are not satisfied with his or her answer, please make contact with us at Markerstudy Customer Relations, Markerstudy Insurance Services Limited, PO Box 727, Chesterfield, S40 9LH, Tel: 0344 705 0633 or e-mail: complaints@markerstudy.com. You will need to quote your policy number shown in the Schedule.</p> <p>In the event that we have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in full in the policy booklet.</p> <p>If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time line if we have provided our consent.</p> <p>Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.</p>

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
<p>All policies arranged by us in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).</p>