

Commercial Vehicle

POLICY SUMMARY



This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you.

 Arch | Insurance

Arch Commercial Vehicle Policy Summary

Policy Summary

This is a summary of the cover provided by your 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 make a fair presentation of the risk to us and read the policy document carefully when you receive it.

Insurance Provider

Your insurer will be

Ageas Insurance Limited

Registered address:

Ageas House
Hampshire Corporate Park
Templars Way, Eastleigh, Hampshire
SO53 3YA

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 202039

and

Arch Insurance (UK) Limited,

Registered address:

5th Floor, Plantation Place South
60 Great Tower Street
London
EC3R 5AZ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887

with the exception of certain sections within your policy wording, which may be covered by another named insurer.

Key Covers, Features and Exceptions

Your policy includes key covers, features and exceptions which are detailed in your policy documentation.

Type of Insurance

This policy provides cover for your vehicles. The cover provided is Comprehensive or Third Party Fire and Theft depending on the cover basis selected by you.

Territory

Your policy provides cover for your vehicles in the UK, Isle of Man and Channel Islands. Foreign use can be covered if you request and we agree.

Policy Term and Premium Payment

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule. Your insurance agent will tell you how you can pay the premiums.

Commercial Vehicle Policy

Cover, Features and Benefits

	Comprehensive	Third Party Fire and Theft
Liability to others in respect of death or injury (unlimited)	✓	✓
Liability for damage to other peoples' property (limit £5,000,000)	✓	✓
Legal costs: incurred with our written consent in connection with a claim against you	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓
Loss or damage to your vehicle	✓	Fire and Theft claims only
Glass repair or replacement (unlimited)	✓	✗
Loss or damage to in-car entertainment, (unlimited for manufacturers own and £750 limit if not)	✓	Fire and Theft claims only
Loss of keys (limit £1000)	✓	✓
Personal belongings (limit £250)	✓	✗
Medical expenses (limit £250)	✓	✗
Motor Legal Protection Provided by DAS Legal Expenses Insurance Company Ltd (DAS): Assistance with recovering uninsured losses if involved in a non-fault accident (limit £250,000) and including additional support helplines.	✓	✓

Significant Exceptions and Limitations

Please refer to your policy document for full details.

- Loss of use Wear and tear Failures breakdowns or breakages of mechanical electronic or computer equipment
- Damage to tyres unless caused by an accident
- Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked left with the keys in it left with the windows roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
- Any legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply where such liability is required to be covered under the Road Traffic Acts. This exception does not apply to damage to your vehicle
- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered under the Road Traffic Acts
- Anyone who is insured under any other policy
- Any accident injury loss or damage whilst any vehicle is being used in or on an airport or airfield
- Under the Motor Legal Protection section: claims where the lawyer appointed for you does not believe that you will be more likely than not to win your case, and the choice of your own lawyer (except when legal proceedings start or if there is a conflict of interest)

Your Obligations

Please refer to your policy document for full details.

You must:

- Make a fair presentation to us of the risk at the start, renewal or variation of the policy
- Tell us if there are changes to the risk
- Maintain your vehicle in a roadworthy condition
- Take all reasonable steps to avoid injury, damage or any other claim
- Comply with the policy conditions
- Cooperate with the insurers in the event of a claim
- Pay the premium

How to make a Claim

If you need to report or make a claim for **Accident, Fire, Theft or Vandalism** contact our helpline which is open 24 hours a day, 365 days a year on **0345 415 0489**. Please have your policy number to hand when calling.

If you need to make a claim for **Windscreen** damage contact our windscreen helpline which is open 24 hours a day, 365 days a year on **0345 128 7905**. Please have your policy number to hand when calling.

If you need additional assistance please contact your insurance agent.

If you need help to recover your uninsured losses in the event you are involved in a non-fault accident you should call the DAS helpline which is open 24 hours a day, 365 days a year on **02920 857 238**. You should still report the claim as normal on **0345 415 0489**.

Cancellation

If this cover does not meet with your requirements please return all your documents and Motor Certificate(s) to your insurance agent who arranged the cover within 14 days of receipt. We will return any premium paid in full so long as your vehicle has not been written off as the result of a claim under the insurance.

If you wish to terminate the cover at any other time please contact your insurance agent, and any return premium will be as stated in the policy document. If you have made a claim, there will be no return of premium.

We may cancel this policy or any part thereof by giving 7 days notice to your last known address or in the case of Northern Ireland to the Department of the Environment Northern Ireland.

You shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

How to Complain

If You have any enquiry arising from Your policy please contact your insurance agent who arranged it for you, quoting the Policy number in all cases.

If you have a complaint please write to the Complaints Manager, Arch Insurance (UK) Ltd,

5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ
complaints@archinsurance.co.uk

After this action, if you are still not satisfied with the way your complaint has been dealt with, your complaint may also be referred to the Financial Ombudsman Service. The address is:

Financial Ombudsman Service
Exchange Tower London E14 9SR
www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 / 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Arch Insurance (UK) Limited, and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS).

If We are unable to meet Our obligations You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London

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The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.

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