# Commercial Vehicle Insurance

## Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK and managed by Starr Syndicate Management Limited.

Starr Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document.

**What is this type of insurance?**

**Third Party cover** – You are covered for loss or damage caused by third party liability only.

### What is insured?

✓ Whilst **driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:

- **Property damage** up to £5,000,000;
- **Property damage costs/expenses** up to £5,000,000;
- **Legal costs** up to £35,000;
- **Prosecutions against Health & Safety** up to £1,000,000.

### What is not insured?

× Your policy excesses as shown in policy documentation.

× Compensation for not being able to use your vehicle.

× Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.

× Loss or damage covered by another insurance policy.

**Please refer to your policy wording for full terms and conditions.**

### Are there any restrictions on cover?

! Endorsements may apply to your policy, these will be shown in your policy documents.

! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.

**Please refer to your policy wording for full terms and conditions.**

### Where am I covered?

✓ We will provide cover in The United Kingdom, the Channel Islands and Isle of Man.

✓ We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia or Switzerland (including Liechtenstein).

✓ Your permanent home must be in The United Kingdom, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.

✓ We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.

**What are my obligations?**

- **Before and during the policy:**
- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

- **In the event of a claim or possible claim**:
- You must not admit to, negotiate on or refuse any claim unless you have our permission.

**When and how do I pay?**

- For full details of when and how you pay, you need to contact your broker directly.

**When does the cover start and end?**

- Your insurance is a 12 month contract and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- The start date and end date of your cover are shown in your policy schedule and certificate of motor insurance.

**How do I cancel the contract?**

- You may cancel the insurance at any time by informing your broker.
- If you change your mind, you must advise us within 14 days of the start date. Provided no claim has been made, we will refund a proportion of the premium for the remaining period of insurance. The minimum amount that will be retained by ERS will be £25 (plus insurance premium tax (IPT) where applicable).