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?

Fire and Theft cover – You are covered for loss or damage caused by fire and theft.

What is insured?

- ✓ **Loss of or damage to your vehicle** as shown in your schedule for fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.

What is not insured?

- × Any liability towards a Third Party.
- × Your policy excesses as shown in policy documentation.
- × Compensation for not being able to use your vehicle.
- × Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- × Any accessories not permanently attached to your vehicle.
- × Loss or damage to your vehicle as a result of deception.
- × Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows/roof panel open or reasonable precautions not been taken to protect your vehicle.
- × Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- × Loss of fuel or damage caused by incorrect fuel/additive being used.
- × 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.
- ✓ Your permanent home must be in The United Kingdom, the Channel Islands or the Isle of Man.

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 will need to pay the agreed excess as shown in your schedule.
- 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).