

# Van Insurance



## Insurance Product Information Document







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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. You can find your policy document at [www.ers.com](http://www.ers.com).

### What is this type of insurance?

**Third Party, Fire & Theft cover** – You are covered for loss or damage caused by fire, theft and third party liability cover.

	What is insured?		What is not insured?
✓	<p>Whilst <b>driving your vehicle</b> you will be covered for any one claim or claims arising out of one incident following:</p> <p><b>Property damage</b> up to £5,000,000;  <b>Property damage costs/expenses</b> up to £5,000,000;  <b>Legal costs</b> up to £35,000;  <b>Prosecutions against Health &amp; Safety</b> up to £1,000,000.</p> <p>✓ <b>Loss of or damage to your vehicle</b> as shown in your schedule for fire and theft. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. The most we will pay for the loss of or damage to your vehicle is up to the value shown on your schedule.</p>	✗	<p>Your policy excesses as shown in policy documentation.</p> <p>✗ Compensation for not being able to use your vehicle.</p> <p>✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.</p> <p>✗ Any accessories not permanently attached to your vehicle.</p> <p>✗ Loss or damage to your vehicle as a result of deception.</p> <p>✗ 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 convertible roof open or reasonable precautions not been taken to protect your vehicle.</p> <p>✗ 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.</p> <p>✗ Loss of fuel or damage caused by incorrect fuel/additive being used.</p> <p>✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.</p> <p>✗ Loss or damage covered by another insurance policy.</p> <p><b>N.B. Please refer to your policy wording for full terms and conditions.</b></p>

	<b>Are there any restrictions on cover?</b>
<ul style="list-style-type: none"> <li data-bbox="76 315 97 344">!</li> <li data-bbox="76 376 97 405">!</li> <li data-bbox="76 465 97 495">!</li> </ul>	<p>Endorsements may apply to your policy, these will be shown in your policy documents.</p> <p>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.</p> <p>Where the driving other vehicles benefit applies, the vehicle you are driving must be insured in its own right.</p>
	<b>Where am I covered?</b>
✓	<p>We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).</p> <p>We will provide the cover shown on your schedule in these countries for up to 30 days per trip.</p> <p>Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.</p> <p>We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.</p>
	<b>What are my obligations?</b>
-	<p>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.</p> <p><b>In the event of a claim or possible claim:</b></p> <ul style="list-style-type: none"> <li data-bbox="76 1084 97 1113">-</li> <li data-bbox="76 1144 97 1173">-</li> <li data-bbox="76 1205 97 1234">-</li> <li data-bbox="76 1265 97 1294">-</li> <li data-bbox="76 1326 97 1355">-</li> </ul>
	<b>When and how do I pay?</b>
-	<p>For full details of when and how you pay, you need to contact your broker directly.</p>
	<b>When does the cover start and end?</b>
-	<ul style="list-style-type: none"> <li data-bbox="76 1572 97 1601">-</li> <li data-bbox="76 1632 97 1662">-</li> </ul>
	<b>How do I cancel the contract?</b>
-	<ul style="list-style-type: none"> <li data-bbox="76 1760 97 1789">-</li> <li data-bbox="76 1821 97 1850">-</li> </ul>