

## Commercial Vehicle Policy Summary

**F Wilson (Insurance Brokers) Ltd trading as Quoteline Direct**

Special Risks Department, Botanical House, Talbot Road, Old Trafford, Manchester, M16 0PQ

The following is a summary of the main features of our Commercial Vehicle policy. It does not contain all the terms and conditions of the contract. Full details are contained in the policy document and schedule which will be issued separately.

### Insurer

Enterprise Insurance Company Plc. Registered in Gibraltar No 89698 with a registered office at Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar, GX11 1AA. Enterprise Insurance Company Plc. is licensed by the Financial Services Commission in Gibraltar under the Financial Services (Insurance Companies) Act to carry on insurance business in Gibraltar, and is authorised to operate in the UK by the Financial Conduct Authority Registration No. 402277

### Our Product

A motor insurance policy designed for acceptable Commercial Vehicle vehicles suitable for most UK residents aged 23 to 70.

### Cover/Features

Comprehensive - COMP	Third Party Fire & Theft - TPF&T
Section 1 - Liability to others	Section 1 - Liability to others
Section 2(a) - Loss of or damage to your vehicle	Section 2(a) - Not covered
Section 2(b) - Fire & Theft Cover	Section 2(b) - Fire & Theft Cover
Section 3 - Glass/Windscreen Damage	Section 3 - Not covered
Section 4 - Legal Costs	Section 4 - Legal Costs
Section 5 - Vehicle Sharing	Section 5 - Vehicle Sharing
Section 6 - Audio and Visual Equipment	Section 6 - Audio and Visual Equipment
Section 7 - Foreign Use of Your Vehicle	Section 7 - Foreign Use of Your Vehicle
Section 8 - Personal Belongings	Section 8 - Personal Belongings
Section 9 - Medical Expenses	Section 9 - Not covered
Section 10 - Personal Accident	Section 10 - Not covered
Section 11 - Emergency Treatment	Section 11 - Emergency Treatment
Section 12 - No Claims Discount	Section 12 - No Claims Discount

### Restrictions/ Exclusions

#### Section 1

The most we will pay for property damage is £1,000,000 for any one claim or claims arising out of one incident. The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

#### Section 2

You must pay an amount towards any claim that you may make under Section 2 of the insurance. This amount is called the 'excess'. More than one excess may apply to a claim, but details of all excesses will be shown in Section 2 of the insurance (or in the schedule). Where our recommended repairer is used, the excess payable towards an authorised windscreen claim will be £15.

New vehicle replacement applies to vehicles less than one year old that are damaged so that repairs will cost more than 50% of the manufacturer's Recommended Retail Price.

There is a limit on cover for permanently fitted audio or telephone equipment which is not the manufacturer's standard fitted equipment which is £250 (less any excess you must pay).

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 the roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it.

#### Section 7

Foreign use is limited to trips of up to 60 days and will only apply where your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Maximum value £25,000 on COMP cover and £5,000 on TPF&T cover.

Vehicles must be parked off-road overnight.

Maximum annual mileage of 8,000 miles per annum.

#### Section 8

Personal belongings cover applies up to a limit of £100 and will not apply to money, goods or samples connected with your work, property insured under any other contract or property that was not reasonably protected.

#### Section 9

There is a £500 limit (per person) on Medical expenses.

**Restrictions/  
Exclusions****Section 10**

Personal Accident benefits are only given to the policyholder and their husband, wife or civil partner (while under 70 years of age), and are restricted to accidents resulting from travelling in, or getting into or out of, private motor vehicles. The limits to the amounts that we will pay are as follows.

Type of injury Amount we will pay

Death £2,500.

Permanent blindness in one eye or loss of one limb £500.

Permanent blindness in both eyes or loss of two or more limbs or loss of sight of one eye and loss of one limb £1,000.

The most we will pay is £2,500 in any one period of insurance.

**Duration**

Our policies are normally for a period of 12 months.

**Cancellation**

You have the right to cancel this contract within 14 days of inception/renewal date or the date of receipt of the policy documents, whichever is the later. To exercise this right, you must return the policy and schedule to Wilsons Insurance Brokers requesting cancellation. On receipt of this we will refund to you the premium you have paid us less a charge (minimum of £26.50) proportionate to the amount of cover given to you. If you do not exercise this right, then the contract of insurance will continue and you should pay us the full annual premium advised to you in accordance with the payment method selected.

**Thereafter**

We may at any time cancel the policy by giving seven days' notice by first class post to your last known address. We will return a pro-rata portion of the premium. You may cancel the policy by returning the policy and schedule to Wilsons Insurance Brokers. Any return of premium will be calculated at the rates shown in our policy.

**Claims**

If you need to make a claim, please contact a member of our Customer Services team at F Wilson (Insurance Brokers) Ltd trading as Quoteline Direct on 0844 544 8622. It will assist if you have details of your policy and cover available when telephoning, or e-mail us at wilsons@ncrc.co.uk or write to us at F Wilson (Insurance Brokers) Ltd trading as Quoteline Direct c/o Nationwide Accident Repair Services, Greystone House, Rudheath Way, Gadbrook Park, Northwich, Cheshire CW9 7LL.

**Complaints**

If you have cause for complaint, we would ask that you first contact a member of our Customer Services team at F Wilson (Insurance Broker) Ltd trading as Quoteline Direct on 0161 874 8000. If the matter remains unresolved, please write to the Compliance Officer, F Wilson (Insurance Brokers) Ltd trading as Quoteline Direct, Special Risks Department, Botanical House, Talbot Road, Old Trafford, Manchester, M16 0PQ. Please refer to the Policy Wording for further details. Should you remain dissatisfied and feel the Compliance Officer has been unable to resolve your complaint, it may be possible to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate time.

**Compensation**

If Enterprise Insurance Company Plc. is unable to meet its liabilities under this insurance, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Most insurance contracts are covered for 100% of the first £2000 of a claim and for the remainder of any claim or unused premium compensation is made to 90% of its value. Further information is available from FSCS. Tel. 0207 892 7300.

**Choice of Law**

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.