

IMPORTANT INFORMATION FOR COMMERCIAL VEHICLE CUSTOMERS

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY	Zenith Insurance plc
CLAIMS ADDRESS	GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0870 530 5030

COMPLAINTS PROCESS

At Zenith we are dedicated to providing you with the high standard of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service, please follow the steps below to ensure your complaint is dealt with as quickly as possible.

Please write to:

General Manager Service Operations
GHL Insurance Services UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex RH16 1LR

Step 2

If you remain unhappy with the decision, you may refer your complaint to:

The Chief Executive
Zenith Insurance plc
846-848 Europort
Gibraltar
Fax: 00 350 46388

Your policy is administered by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc, who are licensed in Gibraltar.

Step 3

If the Chief Executive Officer of Zenith Insurance plc is unable to resolve the complaint to your satisfaction, you should then contact:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

DURATION OF CONTRACT	12 months
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FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Zenith Insurance plc is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.

CANCELLATION

You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the following scale:

Length of time you had the insurance*	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil

* Not exceeding

We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

COMMERCIAL VEHICLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY CAR	Not available		
FOREIGN USE	Included up to 45 days - see section 4 of the policy book for full details.	Included up to 45 days - see section 4 of the policy book for full details.	Included up to 45 days - see section 4 of the policy book for full details.
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess.	Not applicable
WINDSCREEN REPAIR	Call the Zenith Glass line on 0800 917 0900 and your windscreen will be replaced subject to a £60 excess. There is no excess if the windscreen can be repaired rather than replaced. See section 8 of the policy book for full details.	Not applicable	Not applicable
AUDIO	Car audio equipment is covered to a maximum of £300.	Car audio equipment is covered to a maximum of £300.	Not applicable
TELEPHONE EQUIPMENT	Not applicable		
DRIVING OTHER CARS	Not applicable		
MEDICAL EXPENSES	Not applicable		
PERSONAL EFFECTS	Not applicable		
NEW CAR REPLACEMENT	Not applicable		
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<ul style="list-style-type: none"> - Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the car without your permission. - Loss of or damage to the car if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law. - Loss of or damage to the vehicle if at any time it is left unattended and the ignition key is in or on the vehicle and/or all doors, windows and other openings have not been closed and locked. <p>See section 1 and 2 exclusions (pages 9 and 10 of the policy wording) for all above exclusions</p>		