



POLICY SUMMARY:

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

TYPE OF INSURANCE:

The policy protects your Commercial Vehicle(s), comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £5,000,000.	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included	Excluded	Excluded
Courtesy van for 7 days during the repairs which are authorised by us and completed by an approved repairer	Guaranteed but only available through a policy extension. (Not available if we cannot repair your vehicle.)	Excluded	Excluded
Foreign use	Full policy cover is provided for maximum 30 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Full policy cover is provided for maximum 30 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Includes minimum cover needed by law in the countries listed in the policy.
In-car entertainment & navigation equipment	Up to £500, subject to policy excess	Up to £500, subject to policy excess	Excluded

Voluntary work & 'indemnity to principal' cover	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included	Included	Included
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £2500	Excluded	Excluded
Medical expenses	Up to £150	Excluded	Excluded
Personal effects	Up to £100	Excluded	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 8.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 4, 5 & 6 (N)

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to section 4, 5 & 6 (R)

Courtesy vans (which are provided for 7 days) must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Van Provision Sections 4 & 5.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6)

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying an insecure load. Refer to General exceptions A (7)

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 4, 5 & 6 (Q) & General exceptions A (1).

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Chaucer Insurance** at: Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent, CT5 3FD

Claims Telephone Number - 0800 072 2050.
(0800 587 0808 For Broken or Damaged Glass)

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.