

BROKER DIRECT LCV POLICY SUMMARY

This is a policy summary of the cover provided by the Broker Direct Light Commercial Vehicle Policy which is underwritten by Covea Insurance plc. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does **not** contain the full policy definitions, terms, conditions and exclusions. These can be found in the Policy Document, a copy of which is available from your insurance broker. It is important that you read the policy document carefully paying attention to what is not covered when you receive it.

Cover	Comprehensive	Third Party Fire & Theft
Your liability to others, for accidental death or injury to others including passengers	Yes	Yes
Your liability for accidental damage to anyone's property up to £5,000,000	Yes	Yes
Legal fees and expenses incurred with our written agreement	Yes	Yes
Loss of or damage to your vehicle (excluding glass)	Yes	Fire & Theft cover only
Personal accident benefits if you or your husband or wife are involved in an accident and less than 75 years of age	Up to £2,000	No
Medical expenses for each person being carried in your vehicle if they are injured in an accident involving your vehicle	Up to £100	No
Your personal belongings while in or on your vehicle	Up to £100	No
Replacing your vehicle - new van replacement	Yes	No
Windscreen / window (excluding sunroof) damage	Yes	No
Replacement locks if the keys are lost or stolen	Yes	No

COMPREHENSIVE POLICIES ONLY:

Cover for the vehicle specified in the Motor Insurance Certificate subject to the Exceptions and Conditions in the Policy.

Courtesy Van: Provided when your vehicle is being repaired at our Authorised Repairer: see Section B.

Excess: Standard policy excess £100 (this amount will apply in addition to any other excess shown in your policy wording and/or schedule), Windscreen excess £60 when fitted by our approved repairer.

Audio equipment: Standard manufacturers fitted equipment included otherwise limited to £750

THIRD PARTY FIRE & THEFT POLICIES ONLY:

Cover for fire damage to and theft of the vehicle specified in the Motor Insurance Certificate subject to the Exceptions and Conditions in the Policy.

Excess: Standard policy excess £100 (this amount will apply in addition to any other excess shown in your policy wording and/or schedule).

Audio equipment: Standard manufacturers fitted equipment included otherwise limited to £250

COMPREHENSIVE and THIRD PARTY FIRE & THEFT POLICIES:

Exceptions: The exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that losses arising from the use of keys or cards which have been left in or on the vehicle are not covered. Fire damage is not covered if the vehicle is equipped for cooking and/or heating of food and/or drink.

Any vehicle security or garaging requirements are if and as specified in the Endorsements.

ALL POLICIES:

Cover for your legal liability for death, bodily injury or damage to property as a result of the vehicle being used in accordance with the Motor Insurance Certificate; and subject to the Exceptions and Conditions in the Policy.

Foreign Use: Minimum cover by law in any member of the EU, Iceland, Liechtenstein, Norway, Croatia and Switzerland - Read fully Section H of the policy wording.

Exceptions: The exceptions to policy cover are set out in the Policy Wording and Endorsements, but we draw to your attention that claims arising out of the use of the vehicle in restricted areas of an airport or airfield are not covered.

Duration of Contract: 12 months.

Cancellation Rights (cooling off period): You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract. A pro-rata charge subject to a minimum premium of £15 will be charged unless there is a claim. If there is a claim the full annual premium is payable.

Cancelling your Policy: You are required to return your motor insurance certificate and upon cancellation, a return premium will be calculated and if you have not made a claim, a refund may be payable through your broker less a charge of £50.

In the Event of a claim Contact: Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.

Claims Telephone Number – 01204 600 299

Complaints Process: At Broker Direct Plc we are dedicated to providing you with the high standards 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 write to the Chief Executive, Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.

If the CEO of Broker Direct 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

IS COMPENSATION AVAILABLE IF COVEA INSURANCE PLC IS UNABLE TO MEET ITS LIABILITIES? In the event that Covea Insurance plc is unable to meet their obligations, you **may** be entitled to compensation from the Financial Services Compensation Scheme (FSCS). This depends on the type of business and the circumstances of the claim.