

Commercial vehicle insurance

All you need to know



Your summary inside
Please keep somewhere safe



direct line

A summary of your cover

keyfacts®

Please read this document carefully. Full terms and conditions can be found within the policy documents.
This document does not form part of the contract between us.

Features of a Direct Line commercial vehicle policy

The motor insurance policy you have purchased is underwritten by U K Insurance Limited and will run for 12 months or as shown on the certificate of motor insurance.

Depending upon the level of cover you have chosen the following sections will apply. Please read your policy carefully to ensure the level of cover selected meets your needs.

- **Comprehensive** – sections A–G of your policy booklet
- **Third party fire and theft** – sections A, C and G
- **Third party only** – sections A and G

If you have chosen motor legal protection, section H will apply in addition to the sections above.

Significant features of a Direct Line policy

This policy provides cover for:

- Section A – Damage to a third party's property is covered up to £5 million, except when your vehicle is being used railside or for the carriage of hazardous goods. In these instances the third party property limit is £1 million.
- Section A – Driving other vehicles is included within your policy, subject to selected criteria being met. Cover is limited to **third party only**, i.e. the vehicle you are driving will not be covered. Please refer to your certificate of motor insurance to see if you have this benefit.
- Section B – Permanently fitted in-car audio, television, telephone and electronic navigation equipment up to a maximum £1,000.
(If fitted as part of the vehicle's standard equipment, cover is unlimited.)
Details can be found on your schedule.
- Section B – Your vehicle will be covered up to its UK market value.

- Section C – If the doors, windows, boot or roof are not securely locked or if you leave the vehicle unattended or unoccupied and you have not removed the keys or devices used to gain entry or to operate the vehicle then you will not be covered for theft or attempted theft claims.
 - Section C – All security and tracking devices which we insist are fitted to your vehicle should be active and in full working order. A network subscription, for any tracking device which we insist is fitted to your vehicle, must be current and operable. A driver recognition device for any tracking device which we insist is fitted to your vehicle, must not be left in or on your vehicle whilst unattended.
If the above terms are not adhered to, then theft or attempted theft claims will not be covered.
 - Section D – Comprehensive cover includes windscreen damage.
 - Section G – Full foreign use cover charges are based on the time spent abroad and your vehicles's insurance group.
For information on charges please contact us.
 - Section H – motor legal protection provides legal cover up to £100,000 to help in claiming back your uninsured losses including compensation for personal injury.
 - All repair work is guaranteed for 5 years if you use one of our recommended repairers.
 - We provide a 'guaranteed hire vehicle' to customers who have comprehensive policies subject to payment of a premium. You must have purchased the benefit prior to a claim occurring.
- If you have purchased Guaranteed Hire Vehicle, **section Ji** of the policy booklet will apply. If you have purchased Guaranteed Hire Vehicle Plus, **section Jii** of the policy booklet will apply.

Section Ji – Guaranteed Hire Vehicle Cover applies to claims made under sections B and C.

Section Jii – Guaranteed Hire Vehicle Plus cover applies to claims made under sections B and C.

Any excesses and endorsements applicable to your policy can be found on your schedule along with cover limits and premiums.

Your right to cancel

You have the right to cancel this policy at any time.

When you buy your policy:

If you cancel before your policy is due to start, we will return any premium paid in full. Please return the certificate of motor insurance. If the policy has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid less an administration fee as shown in your schedule. We will not refund any premium if you have made a claim or if one has been made against you during the period of cover. Please return the certificate of motor insurance.

If you cancel after those 14 days have passed, we will return any premium less a charge for the number of days for which cover has been given and an administration fee as shown in your schedule.

We will not refund any premium if you have made a claim or if one has been made against you during the period of cover. Please return the certificate of motor insurance.

Please note under the Road Traffic Act it is an offence not to surrender the certificate of motor insurance within 7 days of the cancellation date.

When you renew your policy:

If you cancel before the new period of insurance (renewal) is due to start, we will return any premium paid in full. Please return the certificate of motor insurance.

If the new period of insurance (renewal) has started and you cancel within 14 days of it starting or within 14 days of receiving your documents (whichever occurs later), we will return any premium paid in full. We will not refund any premium if you have made a claim or if one has been made against you during the period of cover. Please return the certificate of motor insurance.

If you cancel after those 14 days have passed, we will return any premium less a charge for the number of days for which cover has been given and an administration fee as shown in your schedule.

We will not refund any premium if you have made a claim or if one has been made against you during the period of cover. Please return the certificate of motor insurance.

Please note under the Road Traffic Act it is an offence not to surrender the certificate of motor insurance within 7 days of the cancellation date.

Please return all your documents after cancelling your policy.

Administration Fee

Mid term amendments made to your policy may result in an administration fee being charged in addition to any premium as shown in your schedule.

How to make a claim

To notify us of a claim please telephone **0845 246 8471** or contact us on the number on your documents.

How to complain

If your complaint relates to a claim please contact your claims handlers whose details will be shown on your claims documentation. For all other complaints please call us on our priority number **0845 246 8811**.

If you wish to write, then please address your letter to:

Claims

The Regional Customer Service Manager at the address shown on your claims documentation.

All other complaints

The Head of Sales and Customer Service at the address shown on your schedule.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of receipt. In the unlikely event that your complaint has not been resolved within 4 weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between us, we will issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service (FOS) which, once contacted, will liaise with us on your behalf. The FOS will then inform you directly of its decision. Referral to the FOS will not prejudice your right to take subsequent legal proceedings.

Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone number **0845 080 1800**).

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

Details about our Regulator

U K Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk, or the Financial Services Authority can be contacted on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

Claim Helpline:
Customer Services:

0845 246 8471
0845 246 8811

directline.com

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Calls may be recorded.

Direct Line insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980.
U K Insurance Limited is authorised and regulated by the Financial Services Authority.