Van Insurance

Insurance Product Information Document

Company: AXA Insurance UK plc **Product** :Goods Carrying Vehicle - Comprehensive

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.
Registered address 20 Gracechurch Street London EC3V 0BG, England.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

Van insurance is designed to provide cover against damage to your vehicle and also provide you with cover against your legal liability for injury and/or damage to other parties caused by using your vehicle.

What is insured?

Comprehensive

- ✓ Cover for your legal liability to third parties in connection with use of your vehicle
- ✓ Cover for loss or damage to your own vehicle, including by fire or theft
- ✓ Cover for broken windscreens and window glass in your vehicle
- ✓ Cover to tow a trailer
- ✓ Cover for personal injury up to £5000 to the driver of your vehicle
- ✓ Cover up to £250 for personal belongings in your vehicle
- ✓ Cover up to £250 for medical expenses following an accident involving your vehicle
- ✓ Cover while your vehicle is being serviced, repaired or in for testing whilst in the custody or control of a motoring garage or similar business which you do not own
- ✓ Cover up to £500 for loss or theft of the keys for your vehicle, including replacement locks
- ✓ Cover up to £500 for permanently fitted audio, navigational and entertainment equipment

What is not insured?

- X You will not be insured to drive any other vehicles
- X Cover for tools, or goods and materials carried in your van in connection with your trade or business
- X Loss or damage of the ignition, entry or immobilisation key(s) if they have been left in or on your vehicle
- X While driving under the influence of drugs or alcohol
- X Cover while your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence
- X Depreciation, general wear and tear, including to your tyres and brakes, or loss of use of your vehicle

Are there any restrictions on cover?

- ! The first part of each and every claim – the excess
- ! We'll only cover you for up to £5million (Inc. legal cost) for loss or damage to third party property
- ! The vehicle must be locked when left unattended
- ! The vehicle must be in a roadworthy condition, have a valid MOT certificate where required and must be taxed

Where am I covered?

- ✓ Full policy cover is provided within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and Isle of Man. We will also provide cover for 93 days to drive your vehicle in any country which is a member of the European Community

What are my obligations?

- You must provide accurate complete information when completing your quotation
- You must pay the premium on time
- You must tell us if your circumstances change during the period of cover
- You must inform us of any damage to the vehicle that occurs
- You must inform the police if any person is injured in a collision
- If you have to make a claim you must provide us with all relevant information about the claim.

When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.

When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later.

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no eligible claims have occurred
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU