

keyfacts®

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet (reference code G240 or GR240), your certificate of motor insurance, your policy schedule and any endorsements which apply to your policy.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance	Commercial Vehicle – Comprehensive
Period of cover	12 months
The law which applies to the contract	The law of England and Wales

Features and benefits

Summary of the cover we provide	Details and limits	Section of the policy that contains more details
Loss of or damage to your vehicle This policy covers loss of or damage to your vehicle, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft	<ul style="list-style-type: none"> Please read your policy for details of the cover, limits and exclusions. 	Part A1, general exceptions and endorsements
Injury and death This policy covers you for all your legal responsibilities arising from death of or personal injury to any person as a result of an incident involving your vehicle.	<ul style="list-style-type: none"> Please read your policy for details of the cover, limits and exclusions. 	Part A2 and general exceptions
Damage to other people's property This policy covers damage to any other people's property caused by an accident your vehicle is involved in.	<ul style="list-style-type: none"> The most we will pay is £5 million. 	Part A2
Using your vehicle abroad This policy provides full policy cover in: <ul style="list-style-type: none"> any country that is a member of the European Union; and any other country listed on page 2 of your certificate of motor insurance. 	<ul style="list-style-type: none"> If cover is required in any other country and we agree to provide that cover we will provide you with an international insurance certificate (green card) for the period of your journey if you pay us the required premium. 	Part A7
Audio equipment This policy covers loss or damage to any audio equipment permanently fitted to your vehicle	<ul style="list-style-type: none"> There are no limits on the cover we provide for equipment fitted to the manufacturer's specification for your vehicle. We will pay up to £500 for equipment not fitted to the manufacturer's specification for your vehicle. This limit will apply after taking off any excess that applies. 	Policy schedule and endorsement RA7
Emergency medical treatment Under the Road Traffic Acts, we will pay emergency treatment fees.	<ul style="list-style-type: none"> Any payment under this section will not affect your no claim discount. 	Part A6
Lost vehicle keys and replacing locks This policy covers any necessary replacement of keys and locks if your vehicle keys are lost or stolen.	<ul style="list-style-type: none"> This cover does not apply if you leave your keys in or on your vehicle while it is unoccupied. The most we will pay for any one event is £400. 	Policy schedule and endorsement LK2
Medical expenses This policy covers medical expenses if you or your passengers are injured in a road accident involving your vehicle.	<ul style="list-style-type: none"> The most we will pay is £100 for each injured person. 	Part B2 and endorsement OP2
Overnight accommodation If your vehicle cannot be driven after an accident or loss covered by this policy, we will either pay: <ul style="list-style-type: none"> £40 for the driver; or £80 in total for all passengers towards the cost of overnight accommodation. 		Part B6

<p>Replacing your vehicle with a new one We will replace your vehicle with a new one if yours is less than 12 months old from the date of first registration and is:</p> <ul style="list-style-type: none"> ▪ stolen (and not found); ▪ damaged (in a way that is covered by the policy) and the repair costs are more than 60% of the manufacturer's UK list price (including tax and VAT) at the time of the loss or damage. 	<ul style="list-style-type: none"> ▪ Your vehicle must be less than 12 months old from the date of first registration at the time of the loss or damage and you are the first and only registered keeper. ▪ If a replacement vehicle is available that is the same make and model as yours, we will replace it with that vehicle. ▪ If no replacement vehicle is available, we will pay you the market value of your vehicle at the time of the loss or damage. 	Part B4
<p>Temporary replacement vehicle We provide a free replacement vehicle for up to 14 days when your vehicle is being repaired under this policy.</p>	<ul style="list-style-type: none"> ▪ Your vehicle must be repaired by a Groupama partnership repairer. ▪ The loss or damage must have happened in the UK and you must be 18 or older at the time of the claim. ▪ This cover is not available if your vehicle: <ul style="list-style-type: none"> a would cost more to repair than the vehicle is worth; or b has been stolen and has not been found. 	Part B5.
<p>Excess The excess is the first amount of any claim for accidental damage that you must pay. The amount of the excess depends on the make and model of your vehicle. A £100 excess for fire and theft and malicious damage also applies to this policy.</p>	<ul style="list-style-type: none"> ▪ A higher excess for accidental damage applies if your vehicle is being driven by an inexperienced driver or someone who is under 25. ▪ If you have asked for a voluntary accidental damage excess, this will apply as well as any other excesses. 	Policy schedule and endorsements
<p>Repairing and replacing glass This policy covers:</p> <ul style="list-style-type: none"> ▪ repairing and replacing broken glass in your vehicle's windscreen, rear windscreen, or side windows; and ▪ repairing any scratches to the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your vehicle). 	<ul style="list-style-type: none"> ▪ A £50 excess applies if the glass is replaced (there is no excess if the glass is repaired). ▪ If you do not use a glass company we approve, the most we will pay will be £150 after taking off any excess. 	Policy schedule and endorsement WX1
<p>No claim discount If you do not make a claim, we will give you a no claim discount.</p>	<ul style="list-style-type: none"> ▪ You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years (excluding windscreen claims) between them. ▪ If your no claim discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured. ▪ You cannot transfer your no claim discount to someone else. ▪ You will not lose your no claim discount if: <ul style="list-style-type: none"> a we recover, from a third party, all the money we have paid out; b the only claim you make is for repairing or replacing glass or under section A6 of this policy. 	Policy schedule and endorsement FO1
<p>Personal accident benefits We provide benefits if you or your husband, wife or civil partner are accidentally injured in the EU while travelling in or getting in or out of any vehicle and this injury alone results, within three months, in:</p> <ul style="list-style-type: none"> ▪ death; ▪ loss of eyes or limbs 	<ul style="list-style-type: none"> ▪ The most we will pay is £5,000 for each person for each accident. ▪ If you or your husband, wife or civil partner have any other motor insurance policy with us, we will only pay the benefit under one policy only. ▪ We will not pay the benefit if the injured person was at the time of the injury using the vehicle in the course of their employment or for business purposes. 	Part B1 and endorsement OP2
<p>Personal belongings This policy covers stolen or damaged clothing and personal belongings caused by fire, theft, attempted theft or resulting from an accident involving your vehicle while they are in or on your vehicle.</p>	<ul style="list-style-type: none"> ▪ The most we will pay for any one event is £100. ▪ A list of items we do not cover is shown in the policy. 	Part B3 and endorsement OP2

Main exclusions and limits

Summary of cover	Details	Section of the policy that contains more details
Failures and breakdowns	<ul style="list-style-type: none"> ▪ This policy does not cover any mechanical, electrical, electronic or computer failure or breakdown. 	Part A1.
Deception	<ul style="list-style-type: none"> ▪ We will not cover loss of your vehicle by deception by someone who claims to be a buyer or a buying or selling agent. 	Part A1.
Deliberate damage	<ul style="list-style-type: none"> ▪ Loss of or damage as a result of a deliberate act by anybody insured by this policy 	Part A1.
Vehicles left unoccupied	<ul style="list-style-type: none"> ▪ Loss of or damage to your unoccupied vehicle is excluded if it is unlocked, or the windows or roof opening are open, or the keys (or any alternative electronic or mechanical device designed to operate the locking and/or ignition systems of the vehicle) are in or on the vehicle 	Part A1.
Driving other vehicles	<ul style="list-style-type: none"> ▪ This policy does not cover you when you are driving any other vehicle 	
Trailer cover	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your vehicle. 	Part A1.
Tools / Goods or samples	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to tools, goods or samples carried in connection with any trade or business. 	Part B3
Non standard electronic equipment	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to satellite navigation equipment not permanently fitted to your vehicle and which was not part of the manufacturer's specification when the vehicle was first registered. 	Part A1

Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have claimed for the total loss of your vehicle or an incident has happened that may give rise to such a claim. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund will be subject to the return of the Certificate of Motor Insurance or Cover Note.

Cancellations after the 'Cooling-off period'

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium based on the period of cover that was left to run at the time of cancellation. The policy will be cancelled from the date we receive the certificate of motor insurance.

We, or your broker or intermediary, may cancel this policy by giving you 7 days' notice in writing. We will send this notice by recorded delivery to your last known address. You must send us the certificate of motor insurance before we can refund part of your premium.

Making a claim

If you want to make a claim, please phone 0870 240 1895 (0044 23 9220 5450 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 85 44 54 (0044 23 9220 5450 if you are phoning from outside the United Kingdom).

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. To complain, please contact the department where the problem happened.

For complaints about claims, please phone 0870 240 1895 or e-mail claims.care@groupama.co.uk

For complaints about administration and documents, please phone 0161 834 9888 or e-mail

underwritingcustomerservice@groupama.co.uk

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning them on 0207 892 7300.