



# COMMERCIAL VEHICLE INSURANCE POLICY SUMMARY



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Please note that this is a policy summary only and does not describe all the terms and conditions of your policy with Enterprise Insurance Company plc. For full details please take time to read the policy document to make sure you understand the cover it provides. You may also ask your insurance adviser for further details.

Your policy is underwritten by Enterprise Insurance Company Plc. (“Enterprise”). Enterprise is a company registered in Gibraltar, Registered Number 89698, with a registered office at Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar and is regulated by the Financial Services Commission in Gibraltar. Enterprise is licensed to operate in the United Kingdom by the Financial Conduct Authority under Registration Number 402277.

## MAINTAINING ADEQUATE COVER

You need to inform us of any changes in your activities and circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

## PERIOD OF INSURANCE

The length of time covered by the policy is 12 months as requested by you and confirmed in the documentation provided by your insurance adviser.

## SIGNIFICANT FEATURES OF THE MOTOR INSURANCE POLICY

| Policy Cover   | Comprehensive | Policy Section |
|--|---------------|----------------|
| <b>Your Liability to Other People</b><br>Cover is provided for all amounts you are legally liable for in respect of death or bodily injury to any other person or damage to their property.<br>A limit of £5,000,000 is placed on damage to any other person’s property. | Yes           | Section 3      |
| <b>Emergency Treatment Fees</b><br>As required by the Road Act   | Yes           | Section 7      |
| <b>Damage to your Vehicle</b><br>Cover is provided for loss of or damage to your vehicle including spare parts and accessories when kept on or in your vehicle.  | Yes           | Section 1      |
| <b>Fire or Theft of your Vehicle</b><br>Loss or Damage caused by Fire or Theft   | Yes           | Section 2      |
| <b>Glass/Windscreen Damage</b><br>Cover for your Vehicle’s windscreen or window glass for replacement or repair.   | Yes           | Section 1      |
| <b>Towing</b><br>Injury to third parties and damage to their property is covered in the same way as under “Liability to Other People” if caused by a towed vehicle.  | Yes           | Section 4      |
| <b>Legal Representation and Expenses</b><br>Certain legal costs and expenses may be covered at the discretion of the underwriters.   | Yes           | Section 8      |

## FOREIGN TRAVEL

This policy provides third party only cover in the member states of the European Union and other countries that abide by European Union directives on motor insurance. Cover is provided in respect of your full policy benefits for one trip per policy years of insurance, provided the trip is for a period of 30 days or less.

Cover can be extended to provide full policy benefits when the vehicle is used abroad in certain countries for over 30 days – refer to the “Foreign Travel” section of the policy.

You will need to request this extended cover from your insurance adviser.

You are also advised to seek the advice of your insurance adviser before travelling.

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## USUAL EXCLUSIONS & LIMITATIONS

|  |  |
|--|--|
| <b>EXCESSES</b>  | A standard £200 excess applies to all claims for loss or damage to your vehicle in addition to any risk specific or voluntary excess as stated in your schedule (other than Glass/Windscreen claims which are subject to the respective excesses below). If protected no claims bonus has been purchased a £50 excess applies. Please refer to your insurance adviser for details of any risk specific excess. |
| <b>GLASS/WINDSCREEN DAMAGE</b>                                   | Unlimited cover if our approved repairer is used or up to £150 per claim if you use an alternative repairer. All claims subject to the excess of £15 for glass/windscreen repair and £100 for glass/windscreen replacement.  |
| <b>TELEPHONES, SATELLITE NAVIGATIONS, SPEED CAMERA DETECTORS</b> | No cover is provided. (Refer to Section 2 of the policy for the full list of excluded equipment).  |
| <b>COURTESY VEHICLE</b>  | A courtesy vehicle is not provided.  |
| <b>KEYS LEFT IN OR ON THE VEHICLE OR NOT SAFEGUARDED</b>         | No cover is provided for damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked, with the keys safeguarded against loss or theft.<br>Refer to Exceptions to Section 1 & 2 of the policy document.  |
| <b>VEHICLE LEFT UNATTENDED</b>                                   | Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage occurred is not shown on your certificate of insurance as allowed to drive.   |
| <b>UNSAFE LOAD OR TOO MANY PASSENGERS</b>                        | No cover will be provided for any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying a load or number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General Exception 10 of the policy document.   |
| <b>TOWING</b>  | No cover is provided for damage to or loss of a trailer, draw bar trailer or articulated or mechanically propelled vehicle being towed – Refer to Section 4 of the policy document.  |
| <b>DRIVING OTHER VEHICLES</b>                                    | Cover is only provided for the use of the vehicle specified in your certificate of insurance/schedule. No driving other vehicle benefits are available under this policy.  |
| <b>AIRSIDE USE ON AIRPORTS OR AIRFIELDS</b>                      | Cover is not provided in or on any part of any airport, aerodrome, airfield, military base which is used for the takeoff and landing of an aircraft, including the movement of the aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas.   |

## CANCELLATION

We may cancel this Insurance by sending seven days' notice by certified posting or recorded delivery to You at Your address which You last notified to Us (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland).

We will cancel this Insurance at any time if requested to do so by Your Intermediary provided Your Intermediary has first notified You of the intended cancellation.

You may cancel this Insurance at any time by returning this Document and Your Certificate of Insurance to Your Intermediary.

This Insurance provides You with a Cooling-Off Period to decide whether You wish to continue with the full policy. The Cooling-Off Period is for 14 days from the date You receive Your policy documentation.

If a period of less than 14 days has elapsed since You received Your policy documentation, and You have not made a claim, You have the right to cancel the policy and receive a refund of the premium You have paid:

- If at the date of cancellation Your policy has not yet commenced You will receive a full refund of the premium You have paid from Us;

or

- If Your policy has already commenced, You will receive a refund of premium from Us, equivalent to the unexpired period of cover on a pro rata basis

Should You wish to cancel this Insurance after the Cooling Off Period, a charge for the expired period will be calculated pro rata from the date We receive Your Certificate of Insurance and subject to an administration fee of £25.00. Please note that for policies in effect over 8 months the full premium is charged and no return premium will be given.

If at **any** time during the current period of insurance a claim is made or an incident occurs which may give rise to a claim, no refund of the premium will be made upon cancellation of this Insurance.

## CLAIMS

You should report immediately any incident or loss under the policy by using our Claims Help Lines:

Telephone: 0844 544 7399

For all windscreen/window claims: 0844 874 7752

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## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Enterprise Insurance Company PLC is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. Most insurance contracts are covered for 100% of the first £2,000 of a claim and for the remainder of the claim or unused premium compensation is made to 90% of its value. Further information about compensation scheme arrangements is available from the FSCS: Tel. 0207 892 7300 or email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

## COMPLAINTS PROCEDURE

We and Your Intermediary aim to provide You with a prompt and efficient service at all times but on occasions this may not be possible and We/they may fall short of Your expectations. If We or Your Intermediary have not provided You with a prompt and efficient service and You wish to complain, please contact Your Intermediary:

Complaints Team  
Barry Grainger Ltd  
20 Chapman Way  
Tunbridge Wells  
Kent TN2 3EF

Tel: 0844 372 2239  
Fax: 0844 372 2240  
E-mail: [davidharvey@bginsurance.co.uk](mailto:davidharvey@bginsurance.co.uk)

If Your complaint is in relation to the way in which Your insurance was sold, relates to the service provided by Your intermediary, or to a claim, Your Intermediary will deal with Your complaint.

If Your complaint is about Our service or the policy terms and conditions, Your Intermediary may refer Your complaint to Us.

We or Your Intermediary will investigate Your complaint and issue a final response letter.

If You are unhappy with the final response and You are an eligible complainant (an individual consumer or a micro-enterprise or a charity or trustee of a trust under a certain size) You may wish to contact the Financial Ombudsman Service. They offer a free and independent service for resolving disputes about most financial matters and You have six months from the date of the final response letter to contact them. Please note that the Financial Ombudsman Service will not adjudicate Your complaint until You have received a final response letter or eight weeks has passed since You notified Us/Your Intermediary of Your complaint.

Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Phone: 0800 023 4567 or 0300 123 9 123

The Financial Ombudsman Service decision is binding on Us but not You. The complaints procedure set out above does not affect Your right to take legal action against Us or Your Intermediary.

## CHOICE OF LAW

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.