

Zenith Commercial Vehicle Policy Summary of Changes

As part of the process of keeping our policy wordings up to date we are inviting renewal of your existing insurance on the basis of our updated policy wording. The following is a summary of the main changes which will apply to your insurance from renewal date.

Please read the following summary very carefully. If any aspect of the revised cover does not meet your needs please notify us immediately via your insurance intermediary.

An updated policy booklet incorporating these changes will be sent to you when you renew your policy with us, however if you would like a copy immediately, please contact your insurance intermediary.

In-vehicle Entertainment, Communication and Navigation Equipment

The cover provided for permanently fitted in-vehicle entertainment, communication and navigation equipment is improved. Previously £300 worth of cover was provided under Comprehensive policies, but only in respect of equipment supplied by the vehicle manufacturer when the vehicle was new. Cover now applies to both original equipment and that fitted in the after-market.

From the renewal date of your policy the levels of cover after the deduction of any excess will be:

Policy Cover	Original equipment	After-market equipment
Comprehensive	Up to £750	Up to £300
Third Party Fire & Theft	Up to £300	Up to £300
Third Party Only	Not covered	Not covered

Any payment will not exceed the value of the equipment at the time of loss or damage subject to a reasonable deduction for wear and tear.

The new policy also clarifies that radar detection equipment, portable data assistants (PDAs) and portable GPS systems are not covered under this heading.

Market Value

There is a clearer definition of how we will arrive at the market value of your vehicle in the event that it is a write-off.

Repairs Following an Accident or Loss

We operate an approved repairer network. If you choose not to have your vehicle repaired by our approved repairer we will not pay more than our approved repairer would have charged and an additional £250 excess will apply.

We will not pay more than the UK list price of parts and will not pay the cost of importing parts that are not available in the UK.

We may at our option use parts that have not been supplied by the vehicle manufacturer. Such parts will be subject to our approved repairers' guarantee.

Young & Inexperienced Driver Excesses

The standard young and inexperienced driver excesses are to be revised and will apply to all claims for damage to your vehicle including fire or theft damage which means that they also apply under a Third Party Fire & Theft policy. The following amounts will be payable by you in addition to any other excess which may apply:

Age or experience of person driving, in charge of or last in charge of the insured vehicle at the time of loss or damage	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 and over but holding a provisional driving licence or having held a full UK/EU driving licence to drive a vehicle of the same class for less than one year	£150

(The Young & Inexperienced Driver Excess applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the vehicle at the inception date or last renewal date of the policy whichever is the later).

Cover for Your Vehicle Whilst in the Hands of a Motor Trader

Cover will now be provided under both the damage and fire or theft sections of your policy while the insured vehicle is in the custody of a member of the motor trade for servicing or repair.

Additional Exceptions That Apply to Sections A (Loss of or damage to the Insured Vehicle) and B (Loss of or damage to the Insured Vehicle by Fire or Theft)

- Damage to your vehicle engine caused by use of inappropriate fuel
- Loss or damage to the insured vehicle as a result of:
 1. lawful repossession
 2. return to its rightful owner
 3. seizure by the police or their authorised representatives
- Damage caused by frost unless you took precautions to protect the vehicle
- Loss or damage to the vehicle caused by or consequent on the operation of tipping gear.
- Loss of or damage to generators permanently or temporarily attached to the insured vehicle.

Additional Exceptions That Apply to Section C (Liability to Other People)

- Loss, damage, death or injury arising as a result of a 'road rage' incident or caused deliberately by you or any other person claiming under this policy.

Restriction of Fire Cover if your chosen cover is Third Party Fire & Theft

There is no cover for fire damage resulting from vandalism or the actions of persons with malicious intent. You will need to ensure that you have chosen Comprehensive cover if you want unrestricted fire cover.

Glass Cover (Comprehensive cover only)

The excess payable in respect of replacement glass will be increased to £80. An excess of £25 will also apply to glass repairs. If you use a non-approved glass fitter, payment under the policy is limited to £75 after the deduction of the excess.

Glass replacement normally involves the use of non-manufacturer supplied parts. If you insist on using parts supplied by the vehicle manufacturer even though non-original manufacturer parts are available you will be required to pay us the difference in cost.

Damage to sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies can only be submitted under the damage or fire or theft sections of the policy and the normal policy excesses will apply. No Claim Discount will be affected by claims for damage to these high value items.

Foreign Use

Full policy cover can be extended for up to 30 days in any one year of insurance. You or any permitted driver must be resident within the geographical limits of the policy and your visit abroad is for social, domestic or pleasure purposes only. You will need to contact your insurance intermediary in advance of any proposed trips abroad. On application we may be able to consider longer trips abroad.

General Exceptions/General Conditions

- You will not be covered if the vehicle is driven by any person who fails to take medication as prescribed or carry out prescribed treatment or report for a medical examination recommended by a doctor where this inaction contributes to an accident.
- We will not pay for any liability, loss or damage resulting from the carriage of any hazardous goods other than as required by the law of any country in which we have agreed to provide cover.
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police within 24 hours of discovery of the loss or as near as practical and obtain a crime report number.

Cancellation

Our scale of cancellation charges is slightly revised. There is no entitlement to a refund if a claim has occurred during the annual period of insurance in which cancellation is requested. Any administration charge made by us will be in addition to any charge levied by your insurance intermediary.

Protected no Claim Discount

The extent of the no claim discount protection has been updated dependent on the number of proven claim-free years earned. There are different levels if the entitlement is less than 4 years or 4 or more years.

Total Losses

In the event of there being a claim under the policy for damage to your vehicle (whether or not the vehicle is a write-off) we reserve the right to deduct any outstanding premiums from the claims payment.

ADDITIONAL BENEFITS

The following additional benefits have been included as part of your policy cover.

New Vehicle Cover

Sections A & B give details of the terms and conditions for new vehicle cover.

Courtesy Van (Comprehensive cover only)

See Section D of your policy booklet for the terms and conditions relating to the supply of a courtesy van whilst your own vehicle is undergoing repair by one of our approved repairers.

Personal Accident (Comprehensive cover only)

See Section E of your policy booklet for details.

Personal Belongings (Comprehensive cover only)

See Section F for details of the payment that will be made for personal belongings while in the insured vehicle, if they are lost or damaged because of any accident, fire, theft or attempted theft or by malicious means.

Medical Expenses (Comprehensive cover only)

We will pay a maximum sum of £200 per person for medical expenses for anyone who is injured while they are in the insured vehicle.

Replacement Locks (Comprehensive cover only)

Section I gives details of the cover that is now included. A payment of up to £300 after the deduction of an excess of £150 for replacement locks following theft of your keys. Cover only applies if it can be established that the identity or garaging address of your vehicle is known to the person in possession of your keys.

IMPORTANT NOTES:

- As part of the government's Continuous Insurance Enforcement initiative it is now an offence to keep a vehicle without insurance unless you have notified the DVLA that your vehicle is being kept off the road and have a valid Statutory Off Road Notification (SORN).
- We will only provide the cover described in this insurance policy if you have taken all reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge.
- Under the Consumer Insurance (Disclosure and Representations) Act 2012 your failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in your policy being cancelled or your claim being rejected or not fully paid.
- Your premium is based on information you supplied at the start of the insurance, subsequent alteration or renewal. You must tell us immediately via your insurance intermediary of any change to that information.