

COMMERCIAL VEHICLE (OWN GOODS) MOTOR INSURANCE



INSHUR





Insurance Product Information Document





Company: Inshur UK Limited

Product: Third Party Only Commercial Vehicle (Own Goods) Motor Insurance

This policy is sold and administered by Inshur UK Limited. Inshur UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 916800 to carry on insurance distribution activities. Inshur UK Ltd is registered in England and Wales company number 10830222. Registered office at 2nd Floor, 1 Jubilee Street, Brighton. This policy is underwritten by Wakam which is a French insurance company with its headquarters at 120-122 rue de Réaumur 75002. Wakam is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Wakam is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website. More details on Wakam can be found on the Financial Services Register (register.fca.org.uk) under FCA registration number 517214.

This document provides a summary of the key information relating to this motor insurance policy only, intended to quickly give you an understanding of the product. It does not contain all of the details of the cover. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Capitalised terms in bold below are defined in the policy.

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| <p>What is this type of insurance? Third Party Only motor vehicle policy for Business use in connection with your occupation.</p> | |
|  <p>What is insured? Your liability to others, arising out of an accident involving the Insured Vehicle while being used for permitted purposes, for:</p> <ul style="list-style-type: none"> ✓ Death of or bodily injury to a third party (unlimited) ✓ Damage to other people's property up to £20,000,000 ✓ Costs and expenses (including legal) up to £5,000,000 in connection with a claim or claims arising from one incident made against You, if incurred with Our prior consent. |  <p>What is not insured?</p> <ul style="list-style-type: none"> ✗ Death or bodily injury to any insured person driving or with custody or control of the Insured Vehicle. ✗ Damage to or loss of Your Vehicle. ✗ Repair or replacement of windscreen. ✗ Damage to goods, tools or equipment carried and personal belongings ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your Certificate of Motor Insurance. ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs. ✗ Any legal liability, loss or damage covered by another insurance policy. ✗ Any legal liability, loss or damage caused by the tipping operation of Your Vehicle. ✗ Any legal liability, loss or damage whilst Your Vehicle is being used as a tool of trade |
|  <p>Are there any restrictions on cover?</p> <ul style="list-style-type: none"> ! Your Vehicle can only be used for the purposes shown on Your Certificate of Motor Insurance. ! Special terms may apply to Your policy, these will be shown in your policy documents. ! If a claim is made which You or anyone acting on Your behalf knows is false, fraudulent, exaggerated or provides false or stolen documents to support a claim We will not pay the claim, may cancel or void the policy and cover under this insurance will end. | |
|  <p>Where am I covered?</p> <ul style="list-style-type: none"> ✓ The United Kingdom. ✓ When driving in Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, (Republic of) Ireland, Iceland, Italy (including San Marino and the Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden and Switzerland , for up to 30 days per trip. ✓ Your policy provides the minimum cover necessary to comply with laws of compulsory insurance required in the countries stated above except the United Kingdom (where the full policy cover is provided). | |

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|  | <p>What are my obligations?</p> <ul style="list-style-type: none"> • Your premium is based on the information in the Statement of Fact which You gave at the start of the insurance and when it is renewed. If You have failed to give Us complete and accurate information, this could lead to Us changing the terms of Your policy, refusing Your claim or the insurance not being valid. • You must tell Us (or your broker) immediately about any changes to the information You have already provided. Please contact Us (or your broker) if You are not sure if information is relevant. If You don't tell Us about relevant changes, Your insurance may not cover You fully, or at all. <p>In the event of a claim or possible claim call 0808 164 6545:</p> <ul style="list-style-type: none"> • You must not admit to, negotiate on or refuse any claim unless you have Our permission. • You must provide any help required to process and/or investigate any claim, including sending all correspondence relating to the incident. • You must take all steps to prevent any loss, damage or injury |
|  | <p>When and how do I pay?</p> <ul style="list-style-type: none"> • If You have purchased a policy with Us directly You must either pay for Your policy in full prior to the cover start date or by instalments through a payment plan agreed with Our premium finance providers. • If You have purchased a policy with Us via a broker You must contact them for full details on when and how to pay. |
|  | <p>When does the cover start and end?</p> <ul style="list-style-type: none"> • The cover starts on the date that We have agreed with You and lasts until the date as agreed by You and noted in your policy Schedule. We will send You (or your broker) notice when Your policy is approaching renewal. |
|  | <p>How do I cancel the contract?</p> <p>To cancel Your policy please call Inshur on 0808 169 9165 or if Your policy has been purchased via a broker You should contact them to discuss cancellation.</p> <p>If you have a 30 day policy the following terms apply:</p> <ul style="list-style-type: none"> • You may cancel the insurance at any time by contacting Us, however, given the short-term nature of this policy no premium refund will be provided. <p>If you have an annual policy, the following terms apply:</p> <ul style="list-style-type: none"> • If You cancel this policy within first 14 days of cover or receiving the policy documents we will refund Your policy premium less a proportionate deduction for the time You have had cover, subject to a minimum amount of £25 (plus insurance premium tax where applicable), except where a claim has been made during the policy period in which case the full policy premium will be payable and no refund will be paid. • If You want to cancel your policy after the 14 day period above We will refund Your policy premium less a proportionate deduction for the time You have had cover and a £25 (plus insurance premium tax where applicable) fee, except where a claim has been made during the policy period in which case the full policy premium will be payable and no refund will be paid. |