

# Van Insurance

## Insurance Product Information Document

Company: City Underwriting Services Ltd

Product: Van Policy



The information provided by 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-contractual information about this insurance policy is provided in the policy documents and policy wording. The full policy wording is available on our website at [www.cityuws.com](http://www.cityuws.com).

### What is this type of insurance?

Van Insurance



#### What is insured?

Your legal liability for death of, or bodily injury to anyone is unlimited. Damage to Third party property is covered up to £5 million or the equivalent in Euros including costs) resulting from an accident in connection with the insured vehicle(s).

Third party Emergency Medical treatment fees  
If you have chosen to insure your vehicle(s) Third Party Fire & Theft we will provide you with the above cover along with damage to your vehicle caused by Fire, Lightning, self-ignition, explosion and Theft or attempted theft, or the taking of your vehicle(s) without your permission.

#### **Please refer to our policy wording for full details**

If you have chosen to insure your vehicle(s) with comprehensive cover, we will provide you with the above cover along with loss or damage to the insured vehicle(s) caused by Accidental or malicious damage or vandalism.

#### **Please refer to our policy wording for full details**



#### What's not insured?

- × Death or bodily injury to anyone driving or in charge of the insured vehicle.
- × Loss of use
- × Wear and tear
- × Mechanical or electrical failure, breakdowns or breakages
- × Act of fraud or deception
- × Loss or damage caused by theft or attempted theft while the ignition keys are left in or on the insured vehicle(s)
- × Any voluntary or compulsory excess



#### Are there any restrictions on cover?

- This insurance is not valid if the insured vehicle(s) is being;
- driven by someone not covered under the policy &/or certificate of motor insurance
- used for purposes not shown on your certificate of motor insurance
- used by someone who is disqualified from driving or getting a licence.
- Driven by someone who does not meet the conditions of their driving licence.

#### **Please refer to our policy wording for full details**



#### Where am I covered?

- ✓ United Kingdom, Ireland, Channel Islands and Isle of Man and minimum cover for countries within the European Union. We can offer you full policy cover by prior agreement and arrangements and at additional cost.



## What are my obligations?

- To provide us with accurate and honest information.
- Pay your premium in full
- Report all incidents, claims and losses to us immediately
- Tell us of all motoring offences, convictions, penalty points and prosecutions pending in relation to all persons insured to drive the insured vehicle(s)
- Tell us of any modifications to the insured vehicle(s)
- You must take reasonable care of your vehicle and your belongings.
- Tell us of any change in the information previously provided to us.
- Ensure that the insured vehicle(s) has an up to date and relevant vehicle licence(s)
- Ensure that all persons insured to drive have up to date and relevant driving licence(s)
- Ensure that the DVLNI have been notified of any notifiable medical condition and that they have granted a driving licence to any person insured to drive the insured vehicle.

**You must observe and fulfil all the terms, conditions, exclusions and clauses of this policy. Refer to our policy wording for full details.**



## When and how do I pay?

Please refer to your insurance broker



## When does the cover start and end?

Cover will start from the date stated on your temporary cover note or motor insurance certificate. The end date will be stated on your motor insurance certificate and policy schedule.



## How do I cancel the contract?

We must receive written instructions from your or your insurance broker requesting the contract to be cancelled and you must return any current motor insurance certificates or cover notes in your possession.

If you cancel during the period of insurance, we will refund you the premium (less an administration charge) on a proportionate basis provided there have not been any claims within the period of insurance.

### **Cooling off Period**

If you cancel your policy within fourteen days after receiving your policy documents, within the first year of your insurance, we will refund your full premium (less an administration charge) provided that you have not made a total loss claim in respect of any of the insured vehicle(s) within the insured period.