

**Policy is underwritten by:**  
**Highway Insurance Company Limited**  
 LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB.

## Highway Van Insurance - Policy Summary

Some important facts about your Van insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Third Party Cover</b> – Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people’s property.</p> <p><b>Legal Representation and Costs</b> – Reasonable legal costs and expenses for representing anyone we insure at an inquest or enquiry or defending charges of manslaughter or causing death by dangerous or reckless driving.</p> <p><b>Towing</b> - Cover is extended under this section while the insured vehicle is legally towing a caravan, trailer or broken-down vehicle.</p> <p><b>Emergency Medical Treatment</b> – We will pay for emergency medical treatment following an accident involving an insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>Any amount above £5,000,000 for damage to other people’s property and any amount above £5,000,000 for costs and expenses incurred.</li> <li>Loss or damage to the insured vehicle.</li> <li>Any property in the vehicle.</li> <li>Death or injury to the person driving the insured vehicle.</li> <li>Loss or damage to any bridge, weigh bridge, viaduct, road or other surface over which the vehicle is driven or anything under the surface caused by the weight or vibration of the insured vehicle or its load is not covered.</li> <li>Liability for death, injury or damage when loading or unloading when not on a public road.</li> </ul> <p>We will pay for emergency medical treatment up to the limits specified by the Road Traffic Act.</p>	<p>1</p>
<p><b>Fire &amp; Theft Cover</b> – We will cover you for the loss or damage to the insured vehicle, including standard accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire &amp; Theft cover.</p> <p>Must be the insured vehicle for a claim to be made.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>There are limits to the amount paid for fitted entertainment equipment dependant on your cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</li> <li>Satellite navigation equipment unless fitted as standard.</li> <li>Loss or damage if the insured vehicle has been left unlocked and/or with the keys, lock transmitter, entry card or other ignition control device left in, on or in the immediate proximity of the vehicle.</li> <li>Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder’s family or household, or by an employee or ex-employee unless you report the person to the police.</li> </ul> <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. You must ALWAYS close the doors, windows, sunroof and lock the vehicle removing the keys. Failure to do so may result in a claim for theft being refused.</p>	<p>2</p>
<p><b>Accidental Damage</b> – We cover the loss or damage to the insured vehicle including standard accessories and fitted entertainment equipment.</p> <p>Courtesy Vehicle provided whilst vehicle is being repaired at our recommended repairer. If the insured vehicle cannot be repaired or has been stolen and not recovered we will provide you with a courtesy vehicle for up to 14 days or until 4 days after payment whichever is soonest.</p>	<p>Only applies to Comprehensive cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>Any exclusion described in the significant exclusions or limitations under Fire &amp; Theft cover also applies to this section.</li> <li>Damage caused by frost unless you have take care to prevent it.</li> <li>Damage caused by filling the insured vehicle with the wrong fuel.</li> <li>Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul>	<p>3</p>

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>New Van replacement</b> – If, within 1 year of you buying the insured vehicle from new the vehicle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured vehicle with a new one of the same make, model and specification.</p>	<p>Only applies to Comprehensive cover.</p> <p>You must be the first registered owner of the vehicle. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured vehicle.</p> <p>We are not liable for any loss arising from the delay of getting the replacement vehicle. Any payment will be subject to the excess that appears on the schedule.</p>	3
<p><b>Uninsured Driver Promise</b> - If you are hit by an uninsured driver we will reinstate your no claim discount and reimburse any excess once we have established that the driver of the other vehicle was uninsured and the accident was not your fault.</p>	<p>Only applies to Comprehensive cover.</p> <p>We will need you to provide the registration number, make, model and colour of the other car involved and also the driver's name and address.</p>	3
<p><b>Windscreen and Windows</b> – We pay for the damage to the insured vehicle's windscreen and windows.</p>	<p>Only applies to Comprehensive cover.</p> <p>There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).</p>	4
<p><b>Personal Accident, Personal Belongings, Medical Expenses, Emergency Travel and Accommodation</b> – We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured vehicle.</p> <p>There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p> <p>There is limited cover for Medical Expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle.</p> <p>There is limited cover for emergency travel and accommodation as a result of accidental loss or damage.</p>	<p>Only applies to Comprehensive cover.</p> <p>Personal Accident cover exclusions:-</p> <ul style="list-style-type: none"> <li>• Any payment over £5,000 for each person.</li> <li>• Death or bodily injury from suicide or attempted suicide.</li> <li>• Anyone under 21 or 75 and older at time of the accident.</li> <li>• Failure to use seat belts.</li> </ul> <p>Personal Belongings exclusions:-</p> <ul style="list-style-type: none"> <li>• Any payment over £300.</li> <li>• Any belongings covered by any other insurance.</li> <li>• Entertainment equipment or accessories including tapes or discs.</li> <li>• Phone or computer equipment or accessories.</li> <li>• Money, stamps, tickets, documents, securities, jewellery or furs.</li> <li>• Goods or samples.</li> <li>• Keys, remote control or security devices.</li> <li>• Property taken from an unlocked or open vehicle (including the rear of an open back vehicle).</li> </ul> <p>Medical Expenses cover exclusions:-</p> <p>Any amount over £100 for each person.</p> <p>Emergency Travel and Accommodation exclusions:-</p> <ul style="list-style-type: none"> <li>• Newspapers, drinks, telephone calls and meals.</li> <li>• Any amount in excess of £300 for any one incident.</li> <li>• Any costs incurred outside the geographical limits.</li> </ul>	5
<p><b>Foreign Use</b> – Policy cover automatically extended to member countries of the European Union, Andorra, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.</p>	<p>No cover applies to any country which is not a member state of the European Union, or Andorra, Iceland, Norway or Switzerland.</p> <p>Excludes any period in excess of a quarter of the Period of Insurance.</p>	6
<p><b>Replacement Locks</b> - If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are lost or stolen, we will pay up to £500 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Only applies to Comprehensive cover.</p> <p>Subject to our being satisfied that any person who may have the keys, transmitter or entry card knows the identity or the location of your vehicle.</p>	8

Optional cover	Significant exclusions or limitations	Policy section information can be found in
None available for commercial vehicle	N/A	N/A

### **Cancellation rights**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy or from the start date of your policy, whichever is latest, without giving any reasons by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If that happens, we will charge you pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. We will work out the refund on a pro rata basis less an additional charge of £25 + Insurance Premium Tax to cover our administration costs. If you cancel your policy following a claim there will be no refund of premium.

### **Changes which may affect your cover**

You must tell your insurance adviser as soon as possible if any of the details on your proposal form or statement of fact change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser of a change we will be entitled to do one or both of the following:

- Reject or reduce payment of your claim.
- Cancel the policy and/or treat it as though it never existed.

When you advise of any permanent or temporary changes to your policy during the period of insurance which we agree to, or request duplicate documents, a premium adjustment charge of £10 + Insurance Premium Tax will be made in addition to any other change in premium to cover our administration costs. This charge is in addition to any administration fees charged by your intermediary.

If your change of circumstances means that we can no longer provide cover, we or our authorised agent will give you notice of cancellation in accordance with the Cancelling your Policy (Outside the Cooling-off Cancellation Right) section of your motor insurance policy.

### **Making a claim**

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0800 028 9655 as soon as possible following any incident.

For Windscreen and window claims only call 0800 678 1010. Windscreen cover only applies to Comprehensive cover.

### **Complaints**

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by Highway please contact us by phone on 0800 028 9822 (For TextDirect please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to The Customer Care Department, LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB. Email: [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk).

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines) Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). Website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

### **Financial Services Compensation Scheme**

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

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