Commercial Vehicle Insurance

Insurance Product Information Document

Company: Got You Covered

Product: Commercial Vehicle Insurance - Comprehensive Cover

Got You Covered is a trading style of Got You Covered Limited. Company number: 10024801. Registered office: Webb Ellis House, Rugby Road, Twickenham, TW1 1DS. Authorised and regulated by the Financial Conduct Authority (FCA).
Got You Covered have arranged this insurance with Wakam UK Limited (Company number: 14778827). 18th & 19th Floors, 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

This Insurance Product Information Document provides a summary of the main coverage and exclusions of your motor insurance policy. This is standard information about this product which has not been personalised to your individual details or demands and needs. Complete contractual information on the product is provided in your motor policy documentation which consists of your proposal form or statement of fact, schedule, certificate of motor insurance, policy booklet and additional product information.

What is this type of insurance?

This is a Commercial Vehicle Insurance Policy which provides Comprehensive cover. This means that the policy provides cover for loss of or damage to the insured vehicle caused by fire, theft, accidents or malicious acts. Cover is also provided for injury to other people, or damage to the property of other people for which you are legally liable.

What is insured?

Cover for your vehicle

- ✓ Loss of or damage to the insured vehicle
- ✓ Windscreen repair / replacement
- ✓ Entertainment and communication equipment that is permanently fitted to the insured vehicle
- ✓ Personal effects that are in or on the insured vehicle
- ✓ Foreign use. For up to 30 days in total in any period of insurance for Social, domestic or pleasure purposes only

Cover for you or your passengers

- ✓ Medical expenses for you or your passengers if injured as a direct result of an accident involving the insured vehicle

Cover for you, your spouse or civil partner

- ✓ Personal accident benefit for injury sustained as a direct result of an accident involving the insured vehicle, or while getting into, travelling in, or getting out of any vehicle

Your legal liability to other people

- ✓ Death of or bodily injury to any other person which has been caused by the insured vehicle and that you are legally responsible for
- ✓ Damage to the property of any other person which has been caused by the insured vehicle and that you are legally responsible for.

Additional Benefits

- ✓ Courtesy vehicle for duration of repairs authorised by us and completed by an approved repairer
- ✓ Replacement Vehicle when less than 1 year old; you are the first owner, the vehicle has covered less than 12,000 miles and repairs would exceed 60% of the manufacturer's new list price.
- ✓ Replacement of vehicle locks following theft of the keys or key fob of the insured vehicle
- ✓ Child car seat cover. If you have a child car seat fitted to the vehicle that is involved in a covered loss, we will pay up to £150 towards replacing the seat with one of a similar standard.
- ✓ Uninsured driver promise. Following an accident that is caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Bonus
- ✓ Vandalism promise. If you make a claim caused as a result of vandalism, you will not lose your No Claim Bonus.

What is not insured?

- ✗ Driving other vehicles. This policy does not cover you to drive any vehicle other than the insured vehicle
- ✗ Your excess, which is the amount you will have to pay in respect of each claim. Full details of excesses can be found in your policy schedule
- ✗ Loss of use of the insured vehicle
- ✗ Depreciation in value of the insured vehicle, wear and tear, mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit due to drink or drugs
- ✗ Loss, damage or injury that occurs while you or another person insured to drive under the policy are driving while unfit for any reason
- ✗ Loss, damage or injury that occurs whilst using a mobile phone
- ✗ Personal effects that are money, telephones, goods or tools
- ✗ Personal effects carried inside and / or on a trailer
- ✗ Goods, tools or samples carried in connection with any trade or business

Loss of or damage to the insured vehicle:

- ✗ Caused directly or indirectly through theft by deception, or arising from theft when the vehicle is left unattended with the ignition keys left in or on it
- ✗ Caused intentionally by you or any person with your permission or encouragement
- ✗ If at the time of the incident, it was under the custody or control of anyone with your permission who is not insured to drive under the policy
- ✗ Following the unauthorised taking away of the vehicle by a family member or anyone who normally lives with You or an Employee of Yours
- ✗ Arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- ✗ Caused by malicious damage, theft or attempted theft, unless this has been reported to the police and a crime reference number obtained
- ✗ While it is being used or driven in a way we do not cover. Full exclusions are described in your policy booklet

Are there any restrictions on cover?

! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
! For claims for loss of or damage to the insured vehicle, we will not pay more than the market value of the vehicle at the time of the incident
! For glass and windscreen damage, cover is limited to £175 after the deduction of Your Excess unless repair or replacement is carried out by our approved repairer
! For Panoramic roofs, cover will provided under the 'Loss of or Damage to your Vehicle' section of the policy not the specific Windscreen Cover section meaning the full policy Excess will apply.
! Cover is unlimited for entertainment and communication equipment if fitted as standard or up to £300 if not fitted as standard
! Cover is limited to £200 for personal effects, for valid claims (no cover applies when carried inside any trailer or Pick up / open backed vehicle)
! Cover is limited to £1000 for theft of keys after deduction of £150 Excess
! Cover is limited to £200 per injured person for medical expenses
! Personal accident benefit: up to £2,000 (death) or £1,000 (loss of sight/limb) per person per accident. Not payable if aged 70 or over. Any payment made under this section will be limited to £5,000 in any one period of insurance regardless of the number of persons injured or the types injuries sustained.
! We will not pay more than £20million where the Gross Vehicle Weight (GVW) of the Insured Vehicle is <= 3.5T OR up to a maximum £10million where the GVW of the Insured Vehicle in excess of 3.5T (including legal costs which are limited to a maximum £5million) in respect of any claim or series of claims for loss of or damage to the property of any other person and any other indirect loss arising out of damage to property for which you are legally liable
! Courtesy vehicles are not always available but we will always do our utmost to provide you with assistance. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy vehicle. You are not entitled to a courtesy vehicle if it is believed your vehicle is beyond economical repair. Courtesy vehicles must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use
! Loss or Damage in respect of theft or attempted theft of your vehicle may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address, i.e.: garaged or on private property
! Your policy cover may be inoperative and of no effect if your vehicle is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. If this needs to be increased, please advise Got You Covered.

Where am I covered?

✓ Your cover is effective in the United Kingdom (England, Scotland, Wales and Northern Ireland) the Isle of Man and the Channel Islands
✓ We will extend your cover to apply to any country which is a member of the European Union and any other country which agrees to follow European Union Directives on motor insurance and is approved by the Commission of the European Union. Cover is extended for a maximum period of 30 days in any one period of insurance

What are my obligations?

• You must ensure all questions asked in the preparation of your quotation and contract have been answered honestly and to the best of your knowledge
• Premiums must be paid on time
• If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, you must notify us as soon as possible. You must let us know about any changes in respect of your details, the details of any person insured to drive under this policy, or in respect of the insured vehicle
• Accidents & claims must be reported to us within 24 hours, whether you want to make a claim or not, and regardless of fault
• If an accident, injury, loss or damage occurs you must not admit fault, negotiate, refuse or promise to make any claim payment without our written agreement
• You must allow us to negotiate, defend or settle any claims on your behalf. You must co-operate with us and provide all reasonable assistance we may need

When and how do I pay?

You can pay for your premium annually by credit or debit card, or you can pay by Direct Debit in monthly instalments

When does the cover start and end?

Cover lasts for one year. The effective date and date of expiry of cover are specified on your certificate of insurance

How do I cancel the contract?

You may cancel this policy at any time by notifying us and returning your certificate of motor insurance to us