Commercial Vehicle Insurance

Insurance Product Information Document

Company: Got You Covered

Product: Commercial Vehicle Insurance – Third Party Fire & Theft 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 Third Party Fire and Theft cover. This means that the policy provides cover for loss of or damage to the insured vehicle caused by fire or theft. 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 caused by fire or theft
- ✓ Loss of or damage to the insured vehicle's permanently fitted entertainment and communication equipment that is caused by fire or theft
- ✓ Replacement of vehicle locks following theft of the keys or key fob of the insured vehicle
- ✓ Foreign use. For up to 30 days in total in any period of insurance for Social, domestic or pleasure purposes only

Your legal liability to other people

- ✓ Death 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.

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
- ✗ Any Personal Effects (including but not limited to money, telephones, goods or tools) whether carried inside the vehicle or in/on any trailer.
- ✗ Goods, tools or samples carried in connection with any trade or business

Loss of or damage to the insured vehicle:

- ✗ Caused by anything other than fire or theft
- ✗ 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 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
! Cover is limited to £300 for permanently fitted entertainment and communication equipment
! Cover is limited to £1000 for theft of keys after deduction of £150 excess.
! 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
! 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
• All accidents and claims must be reported to us within 24 hours, whether you want to make a claim or not, and whether your fault or not
• If any 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