Commercial Vehicle Insurance

Insurance Product Information Document

Company: Got You Covered

Product: Commercial Vehicle Insurance – Third Party Only 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 Only cover. This means that the policy provides the level of cover you are required, by law, to have to drive your vehicle on the road.

What is insured?

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?

- ✗ Loss of or damage to the insured vehicle
- ✗ Driving other vehicles. This policy does not cover you to drive any vehicle other than the insured vehicle
- ✗ Loss of use of the insured vehicle
- ✗ 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
- ✗ Loss of or damage to Personal effects, goods or tools

Are there any restrictions on cover?

! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.

! 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

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