

## HEAVY GOODS VEHICLE POLICY SUMMARY

Some important facts about your Motor Insurance are summarised below. This summary does not contain the full terms and conditions of the contract. These can be found in the Document of Insurance, a copy of which will be provided on request. This summary does not form part of your contract of insurance.

This insurance policy is underwritten by Ensign. Ensign is a trading name of QBE Insurance (Europe) Limited which is a member of the QBE Insurance Group. QBE Insurance (Europe) Limited is authorised and regulated by the Financial Services Authority.

<b>Policy Period</b>	All policies are for a period of 12 months unless agreed otherwise
<b>Third Party Cover (Liability to others)</b>	Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury. Cover up to £5m (five million pounds) for damage to property arising out of one accident or series of accidents arising out of one event.
<b>Legal Representation</b> At our option to pay:	<ul style="list-style-type: none"> <li>• legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage</li> <li>• we will also pay Solicitors fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction.</li> <li>• legal expenses up to £5,000 in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving.</li> </ul>
<b>Applicable Law</b>	Unless we agree otherwise, this insurance will be governed by English Law. We have the right to refuse if you request a different law. Minimum RTA insurance cover is compulsory under the Road Traffic Act.

Features & Benefits	Exclusions or Limits	COMP	TPF&T	TPO
<b>Windscreen/Window Glass (Policy section 3)</b>  We will pay for the cost of repairing or replacing broken glass.	A limit of £250 is provided.  A £60 excess is applied to all claims unless the windscreen/window is repaired rather than replaced.	Yes	No	No
<b>Foreign Use (Policy section 5)</b>  We will provide the minimum cover necessary that is required by law in respect of use of your vehicle in any EU country and any other country that the commission of the EU is satisfied that arrangements have been made to meet the requirements of EU directives.	Subject to the issue of a Green Card and payment of any additional premium required, full cover will apply in the countries the Green Card is made available for.	Yes	Yes	Yes
<b>No Claims Bonus Protection (Policy Section 4)</b>  Your No Claims Bonus will not reduce if you have no more than two claims in any three year period of insurance.	You must have at least one years No Claims Bonus.  Your No Claims Bonus will reduce if you make any further claims in the three year period.	Yes	Yes	Yes
<b>Trailers</b>  Cover can be provided for owned, hired, borrowed or leased trailers.	If detached trailer cover is required such cover is restricted to premises owned or occupied by you, provided such premises are declared, locked and secure. Trailers left for example in lay-bys, docks or car parks are not covered.	Yes	Yes	Yes

General Exclusions and conditions		Policy Section
<b>Accidental Damage, Vandalism /Malicious Damage Excess</b>	A minimum excess of £250 applies.	2
<b>Fire &amp; Theft Excess</b>	A minimum excess of £250 applies.	2
<b>Loss of or Damage to Your Vehicle</b>	Cover does not apply if ignition keys have been left in or on your vehicle.  We will not cover keys belonging to your vehicle or for the replacement of locks following loss of keys.  Cover does not apply where the vehicle has been left open or unlocked.  Loss or damage to the contents or load being carried in or on your vehicle.	2

## Cooling off period

**NOTE:** This section is applicable to retail customers (as advised by the Broker or Intermediary through whom you arranged this insurance) only;

Once you have entered into the insurance contract with Ensign, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the insurance contract.

The duration of this period of reflection is 14 days and commences from either:

The day of conclusion of the insurance contract; or

the day on which you receive the full terms of the insurance contract detailing the terms, conditions and information about the contract, whichever is the later.

You should serve notice of cancellation to the insurance broker through whom you arranged this insurance, at the broker's contact address.

You must return the Policy Document, the Certificate(s) of Insurance and Insurance Disc(s), if applicable, and it is a criminal offence for which you can be prosecuted not to do so.

### Charging

Cancellation within the 14 day cooling off period - £40 or a pro-rata charge based upon the time on risk, whichever is the greater.

## Cancellation

You may cancel this insurance at any time by returning to us your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate is received by us and the appropriate refund of premium will be calculated in accordance with our published short-period rates as shown below. Any refund will be subject to no claim having been made in the period since last renewal.

### Charging

#### SHORT PERIOD RATES

Period not exceeding	Proportion of Annual Premium Returned
1 week	85%
2 weeks	80%
1 month	75%
2 months	60%
3 months	50%
4 months	35%
6 months	25%
8 months	10%
Over 8 months	Nil

Please note: - A minimum premium of £40.00 will apply.

We, or your authorised broker/intermediary, may cancel this insurance at any time by sending seven days notice by Recorded Delivery to the last known address on our records. A pro rata refund of premium for the remainder of the period of insurance will be allowed on receipt of the Certificate of Motor Insurance.

## Claims

Claims should be reported to:

Ensign  
One Coval Wells  
Chelmsford  
Essex  
CM1 1WZ

Telephone number: 0808 100 8181

## Complaints Process

If you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your policy number and the name of your Broker or Intermediary:

### The Managing Director

Ensign  
One Coval Wells  
Chelmsford  
Essex  
CM1 1WZ

A copy of the complaints procedure will be provided on request

If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting your policy number and the name of your Broker or Intermediary:-

Financial Ombudsman Service  
South Key Plaza  
183 Marsh Wall  
London E14 9SR

Tel. 0207 964 1000

Fax. 0207 964 1001

Email. [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

This complaint process is without prejudice to your right to take legal proceedings

## Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), should Ensign be unable to meet its liabilities under this policy further information about the compensation scheme is available from the FSCS, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)



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