

This policy is Underwritten by:
Highway Insurance Company Limited
Registered office: Highway House, 171 Kings Road,
Brentwood, Essex, United Kingdom. CM14 4EJ. Registered in England no. 3730662

Choice Truck - Policy Summary

Some important facts about your Commercial Vehicle 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 Insurance is governed by English Law. 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>Third Party Cover –</p> <p>Legal Representation and Costs –</p> <p>Towing - Cover is extended while the Insured vehicle is legally towing a caravan, trailer or broken-down car.</p> <p>Emergency Medical Treatment – We will pay for emergency medical treatment after an accident involving the insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:- Any amount above £1,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred. Loss or damage to the Insured vehicle. Any property in the vehicle. Death or injury to the person driving the insured vehicle. 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. Liability for death, injury or damage when loading or unloading when not on a public road. Limits apply to emergency medical treatment as set by the Road Traffic Act.</p>	1
<p>Fire & Theft Cover – We will cover you for the loss or damage to the insured vehicle by fire, lightening, explosion, theft or attempted theft. Trailers - We will also extend cover to trailers owned or hired by you whilst attached to the Insured Vehicle or detached from the Insured vehicle and not in use.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover.</p> <p>Must be the insured vehicle for a claim to be made. The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred, or the amount you declared as the current value when you insured the vehicle, whichever is the lesser amount.</p> <p>Excludes:- The excess, or any loss or damage up to the amount of the excess, that appears on the schedule. Satellite navigation equipment unless fitted as standard accessory. Any detached trailer, whether owned or hired by you, unless it is kept on secure premises owned or occupied by you or secured premises used for delivery or collection by you. Any amount claimed for a trailer that exceeds the value that you have previously declared to us. 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. 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 and lock the vehicle removing the keys. Failure to do so may result in a claim for theft being refused.</p>	2
<p>Accidental Damage – We cover the loss or damage to the insured vehicle including standard accessories. Trailers - We will also extend cover to trailers owned or hired by you whilst attached to the Insured Vehicle or detached from the Insured vehicle and not in use.</p>	<p>Only applies to Comprehensive cover.</p> <p>Excludes:- Any loss or damage described in the significant exclusions or limitations under Fire & Theft cover shown above Any damage by fire or theft. Damage caused by frost unless you have taken all reasonable care to prevent it. Damage caused by filling the insured vehicle with the wrong fuel.</p>	3

Windscreen and Windows –	Only applies to Comprehensive cover. 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 (0870 4208002).	4
Foreign Use – Minimum cover automatically extended to member countries of European Union or a Country that follows the EU directives on motor insurance.	No cover applies to any country who is not a member state of the European Union, or a Country that has not agreed to follow the EU directives on motor insurance.	5

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

Cancellation

You may cancel this policy by providing confirmation to your Insurance Provider in writing and returning any cover note and / or certificate of Insurance. A refund will be made, subject to no claim for indemnity being made under the terms of the policy and return of the cover note and / or certificate. The return given will be calculated from the inception date until the date we receive the certificate and / or cover note and in accordance with the short period cancellation scale below.

Up to 7 days	Up to 14 days	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 6 months	Up to 8 months	Over 8 months
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
85%	80%	75%	60%	50%	35%	25%	10%	Nil

Making a claim

To make any claim please call our Claims First Notification Centre on 0870 242 3300 as soon as possible following any incident. For Windscreen and window claims only call 0870 420 8002. Windscreen cover only applies to Comprehensive cover.

Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact the Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex. CM14 4EJ. Telephone: 01277 266376. E-mail customercare@highway-insurance.co.uk

If you remain dissatisfied with the results of our investigation and wish to make a complaint, you can do so at any time, by referring the matter to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 020 7964 1000.

Nothing contained in our complaints procedure will prejudice your rights to take legal proceedings.

Financial Services Compensation Scheme

Highway Insurance is a member of the Financial Services Compensation Scheme (**FSCS**). In the event Highway Insurance is unable to meet our liabilities to you, that is pay your claim, then we are covered by the **FSCS**. Further information is available on the FSCS web site <http://www.fscs.org.uk>