

Key facts

MOORHOUSE LCC CV POLICY SUMMARY

The information shown here is only a summary of what is covered by your Commercial Vehicle Policy. It does not form part of the contract of insurance. Please read your policy booklet and schedule for full details of all terms and conditions, endorsements and excesses that apply to you.

Your policy is arranged by Moorhouse Xbroker a trading name of Moorhouse Group Ltd, an independent intermediary acting as an Underwriting Agency. The insurer is Norwich Union part of the Aviva Group.

About your Commercial Vehicle policy cover

Third Party Only – Sections 3 & 4 of your policy booklet

If you are involved in an accident, you are covered for damage you cause to other peoples vehicles or property, or for injuries they sustain.

Third Party Fire & Theft – Sections 2, 3 & 4 of your policy booklet

In addition to the cover provided above, you are covered for loss or damage to your vehicle caused by fire or theft.

Comprehensive – Sections 1, 3 & 4 of your policy booklet apply.

In addition to Third Party Fire & Theft cover, you are also covered for any damage your vehicle sustains in an accident, or for any damage caused by vandalism.

COMPREHENSIVE

Features And Benefits Included	Significant Exclusions or Limitations	Policy Section
Excesses – Accidental Damage	Accidental Damage excesses will apply dependant on the age and experience of the driver and any non – standard features that may apply. You should read your schedule in conjunction with the policy booklet for full details.	Section 1
Excesses – Fire & Theft	A £350 Fire & Theft excess applies. A £500 Fire & Theft excess applies for Couriers	Section 1
Liability to others	Third Party Property damage limited to £2m.	Section 3
Foreign Travel	This policy provides the legal minimum cover in all EU countries. You may enquire about increasing the level of cover by the payment of an additional premium and the issue by us of a Green Card. Breakdown cover does not operate whilst outside the United Kingdom.	Section 4

Significant Endorsements	<p>Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The full wording of the endorsements appears in the Endorsements Section of your policy booklet.</p> <ul style="list-style-type: none"> ▪ Endorsement 1. Young Drivers – No cover applies in respect of drivers under 25 years of age. ▪ Endorsement 2. Indemnifying the Police Authority – Premises Only We will provide indemnity under section 3 of this policy to The Police authority whilst the insured vehicle is entering, leaving or standing in or about any premises under your employer's authority, provided that your employer is not entitled to indemnity under any other policy, and complies with the provisions of this policy as applicable. ▪ Endorsement 3. Security Devices – No liability for theft or attempted theft unless declared Alarms, Immobilisers and/or Tracking Devices are activated at all times whilst the insured vehicle is unattended. ▪ Endorsement 4. Garaging – Fire & Theft excess is doubled for fire, theft, attempted theft or malicious damage claims between the hours of 23:00 & 6:00 unless the vehicle is in a secure locked garage whilst parked. ▪ Endorsement 5. Drink/Drugs – Cover restricted to Road Traffic Act liabilities where the insured driver is found to be unfit at a time of an accident or loss through drink or drugs. ▪ Endorsement 6. Wheels & Tyres – We will indemnify you in respect of loss of or damage to the wheels and/or tyres of the insured vehicle up to an amount that does not exceed the cost of replacing those wheels and tyres fitted as standard by the vehicle manufacturer. ▪ Endorsement 7 – Interest as owner – the person shown next to this endorsement number in the schedule is interested in this policy as owner of the vehicle. 	Endorsements
Significant Exclusions	<p>Please read the General Exclusions section of your policy booklet for full details.</p> <ul style="list-style-type: none"> ▪ Loss of use of the Insured Vehicle and any costs that were not incurred as a direct consequence of the event which led to the claim being made. ▪ Any loss, destruction of or damage to tools and/or materials ▪ Loss or damage to any of the Insured Vehicle's audio and communication equipment. ▪ Loss or damage from theft or attempted theft of the Insured Vehicle whilst the ignition key has been left in or on the Insured Vehicle, or whilst any part thereof is left unlocked or whilst any windows are not fully closed. ▪ Any liability for paintwork where altered from the manufacturer's original standard finish (e.g. sign writing). ▪ There is no cover under this policy in respect of driving other vehicles. ▪ Courtesy vehicles are not provided under this policy in any event. 	General Exclusions
Significant Policy Conditions	<ul style="list-style-type: none"> • The Insurance will cease upon your receipt of notice that the Insured Vehicle is declared a total loss. No refund or credit of insurance premium will normally be due in such circumstances and the full annual premium will be payable. • All aftermarket vehicle modifications, other than the manufacturers optional extra's must be approved and agreed by Moorhouse Insurance. Should you wish to make any alterations to your vehicle please contact your insurance broker. 	<p>Policy Conditions</p> <p>Policy Conditions</p>
Breakdown Cover	<p>You are entitled to use the Moorhouse Xbroker Breakdown Recovery Motor Breakdown and Accident Assistance service 24 hours a day, 7 days a week during the period of cover. This cover is provided by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Beck, Bristol, BS1 6NH.</p> <p>See the Breakdown Cover section of the policy booklet for full details.</p>	Breakdown Cover
<p>Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The wording of the endorsements appears in the Endorsements Section of your policy booklet.</p>		

Optional Extensions	Policy Section
<p>Optional covers which may be available:</p> <ul style="list-style-type: none"> ▪ Trailer Cover ▪ Protected No Claim Discount ▪ Annual Green Card for Hire and Reward Occupations <p>See the Extensions to your Policy section for full details. You should ask your Insurance Advisor for details of costs applicable.</p>	Extensions to your policy

Third Party Fire and Theft

Features and benefits included	Significant exclusions or limitations	Policy Section
Excesses – Fire & Theft	A £350 Fire & Theft excess applies. A £500 Fire & Theft excess applies for Couriers	Section 2
Liability to others	Third Party Property damage limited to £2m.	Section 3
Foreign Travel	This policy provides the legal minimum level of cover in all EU countries. You may enquire about increasing the level of cover by the payment of an additional premium and the issue by us of a Green Card. Breakdown cover does not operate whilst outside the United Kingdom.	Section 4

Significant Endorsements	Endorsements
<p>Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The full wording of the endorsements appears in the Endorsements Section of your policy booklet.</p> <ul style="list-style-type: none"> ▪ Endorsement 1. Young Drivers – No cover applies in respect of drivers under 25 years of age. ▪ Endorsement 2. Indemnifying the Police Authority – Premises Only We will provide indemnity under section 3 of this policy to The Police authority whilst the insured vehicle is entering, leaving or standing in or about any premises under your employer's authority, provided that your employer is not entitled to indemnity under any other policy, and complies with the provisions of this policy as applicable ▪ Endorsement 3. Security Devices – No liability for theft or attempted theft unless declared Alarms, Immobilisers and/or Tracking Devices are activated at all times whilst the insured vehicle is unattended. ▪ Endorsement 4. Garaging – Fire & Theft excess is doubled for fire, theft, attempted theft or malicious damage claims between the hours of 23:00 & 06:00 unless the vehicle is in a secure locked garage whilst parked. ▪ Endorsement 5. Drink / Drugs – Cover restricted to Road Traffic Act liabilities where the insured driver is found to be unfit at the time of the accident or loss through drink or drugs. ▪ Endorsement 6. Wheels & Tyres – We will indemnify you in respect of loss of or damage to the wheels and/or tyres of the insured vehicle up to an amount that does not exceed the cost of replacing those wheels and tyres fitted as standard by the vehicle manufacturer. ▪ Endorsement 7 – Interest as owner – the person shown next to this endorsement number in the schedule is interested in this policy as owner of the vehicle. 	

Significant Exclusions	<p>Please read the General Exclusions section of your policy booklet for full details.</p> <ul style="list-style-type: none"> ▪ Loss of use of the Insured Vehicle and any costs that were not incurred as a direct consequence of the event which led to the claim being made. ▪ Any loss, destruction of or damage to tools and / or materials. ▪ Loss of or damage to any of the Insured Vehicle's audio and communication equipment. ▪ Loss or damage from theft or attempted theft of the Insured Vehicle whilst the ignition key has been left in or on the Insured Vehicle, or whilst any part thereof is left unlocked or whilst any windows are not fully closed. ▪ Any liability for paintwork where altered from the manufacturer's original standard finish (e.g. sign writing). ▪ There is no cover under this policy in respect of driving other vehicles. ▪ Courtesy vehicles are not provided under this policy in any event. 	General Exclusions
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Breakdown Cover	<p>You are entitled to use the Moorhouse Xbroker Breakdown Recovery Motor Breakdown and Accident Assistance service 24 hours a day, 7 days a week during the period of cover. This cover is provided by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Beck, Bristol, BS1 6NH. See the Breakdown Cover section of the policy booklet for full details.</p>	Breakdown Cover
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Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The wording of the endorsements appears in the Endorsements Section of your policy booklet.

Optional Extensions	Policy Section
<p>Optional covers which may be available:- Trailer Cover Annual Green Card for Hire & Reward Occupations Protected No Claim Discount See the Extensions to your Policy section for full details. You should ask your Insurance Advisor for details of costs applicable.</p>	Extensions to your policy

Third Party Only

Features and benefits included	Significant exclusions or limitations	Policy Section
Liability to others	Third Party Property damage limited to £2m.	Section 3
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Significant Exclusions	<p>Please read the General Exclusions section of your policy booklet for full details.</p> <ul style="list-style-type: none"> ▪ You are not covered for any damage however sustained to the insured vehicle, including windscreens or windows. ▪ There is no cover under this policy in respect of driving other vehicles. ▪ Courtesy vehicles are not provided under this policy in any event. 	General Exclusions
Breakdown Cover	<p>You are entitled to use the Moorhouse Xbroker Breakdown Recovery Motor Breakdown and Accident Assistance service 24 hours a day, 7 days a week during the period of cover. This cover is provided by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Beck, Bristol, BS1 6NH. See the Breakdown Cover section of the policy booklet for full details.</p>	Breakdown Cover
<p>Please refer to your Policy Schedule for details of any endorsements that may apply to your individual policy. The wording of the endorsements appears in the Endorsements Section of your policy booklet.</p>		

DURATION OF POLICY

Your policy will run for 12 months or the period shown on your policy schedule. You may cancel this policy at any time by returning your Certificate of Insurance to your insurance advisor. Further details are in the Policy Conditions section of your policy booklet.

Moorhouse Xbroker, Norwich Union, or your Insurance Advisor may cancel this policy at any time and we will give you 7 days notice by Recorded Delivery in this event. Further details are in the Policy Conditions section of your policy booklet.

FLEXIBLE PAYMENT OPTIONS

There are no flexible payment options available under this contract although you should discuss this with your Insurance Advisor, as they may be able to offer you this.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving your policy. If you choose to do so, we will refund your premium deducting a charge for the period of cover provided from the beginning of the contract until the policy is cancelled. We will also make a charge for our reasonable administration costs. We are unable to cancel a policy until the current Certificate of Insurance is returned with your instructions. The full annual premium is payable in the event of a claim under the policy.

MAKING A CLAIM

If you need to make a claim please telephone the number below which relates to the nature of your claim:

Accident or losses involving the Insured Vehicle 0800 678 999

Windscreen or glass claims
(if you have selected this optional cover)

If your vehicle breaks down 0800 032 5327

In the event of a claim, the most we will pay is the market value of the Insured Vehicle or its accessories or spare parts. See Conditions of making a claim contained in the policy wording.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service, please contact your Insurance Advisor or write to our Chairman at:

Moorhouse Xbroker Ltd
Barclay House
Pontygwindy Road
Caerphilly
CF83 2WJ

If you are not satisfied, you can contact the Managing Director or your insurer quoting your policy number. The address will be shown on your certificate.

If you are still unhappy with the responses you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

We are covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance cover and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information about compensation scheme arrangements can be obtained from the FSCS.