

Commercial Van Insurance

Insurance Product Information Document

Company: Hastings Direct

Product: Premier Van Policy

Hastings Direct is a trading name of Hastings Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority - firm reference number 311492. Registered Office: Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW (registered in England and Wales no. 3116518)

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents. All policies sold are subject to English Law.

What's this type of Insurance?

This is a Hastings Premier third party only van policy which includes breakdown and motor legal expenses cover.



What's insured?

- ✓ After any incident involving your van, your insurer will pay all sums you're legally responsible for:
 - Following death or injury to other people
 - Up to £3,000,000 for damage to someone else's property
- ✓ Emergency medical treatment required under the Road Traffic Act following an accident in your car

Motor breakdown insurance – Roadside, Recovery, At Home & EU

Underwritten by RAC Motoring Services and/or RAC Insurance Ltd, both of whom are authorised and regulated by the Financial Conduct Authority. FCA Register Number 310208 and 202737.

- ✓ Fix at the roadside if your vehicle breaks down
- ✓ Nationwide recovery to a destination of your choice, within the UK, if your vehicle can't be repaired
- ✓ A fix of your vehicle if it's at home or within a ¼ mile of your home and if it can't be fixed recovered to a destination of your choice (within 15 miles)
- ✓ If your vehicle can't be repaired on the same day you're covered for either:
 - the use of a UK hire vehicle for 24hrs
 - overnight accommodation or reasonable transport costs up to £150 per person (£500 in total)
- ✓ Recovery if you misfuel in the UK
- ✓ Recovery in Europe to a local garage
- ✓ Reimbursement of costs from a local recovery agent, following a breakdown on a European motorway
- ✓ If repairs in the EU take longer than 8 hours, you're entitled to a hire car (up to £125 per day and £1,500 in total) or for accommodation costs (£40 per person per day and £500 in total)
- ✓ Your vehicle will be returned back to the UK if it can't be repaired in Europe
- ✓ Reasonable transport to get you, your passengers and your luggage back to the UK if your vehicle can't be repaired in Europe



What's insured? Continued

Motor legal expenses insurance

Underwritten by Allianz Legal Protection, a trading name of Allianz Insurance plc who are authorised and regulated by the Financial Conduct Authority. FCA Register Number 121849.

- ✓ Cover for legal costs up to £100,000 following an accident that isn't your fault
- ✓ Defence costs if you're prosecuted over a driving offence
- ✓ 24-hour advice helpline for any private legal matter



What's not insured?

- ✗ Loss of, or damage to your van or any attached caravan/trailer
- ✗ Any damage to personal property
- ✗ Driving other vehicles is not permitted on this policy
- ✗ Death or injury to anyone while they're working with, or for you except as required by the Road Traffic Act
- ✗ Loss of, or damage to, any bridge, weighbridge, viaduct, road or surface, or anything under the road surface, on which the insured vehicle is being driven caused by vibration or by the weight of the vehicle or its load
- ✗ Any claim, or series of claims, arising from one event that causes loss of, or damage to, property while your van's being used to carry hazardous goods
- ✗ No cover if you or anyone entitled to drive:
 - is found to be over the prescribed limit for alcohol in the country where the incident happens
 - is driving while unfit through alcohol, drugs or other substances whether prescribed or not
 - doesn't provide a sample of breath, blood or urine when required to do so, without lawful reason

Motor breakdown insurance – Roadside, Recovery, At Home & EU

- ✗ Cost of any replacement parts
- ✗ The costs of returning your vehicle to the UK if they are greater than your vehicle's UK market value
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed

Motor legal expenses insurance

- ✗ Any expenses incurred before your claim is accepted
- ✗ Fines for motoring or criminal offences



Are there any restrictions on cover?

- ! You and anyone named as a driver on your policy must hold a valid driving licence and not be disqualified from driving or breaking the conditions of their driving licence or any relevant law
- ! For breakdown, your vehicle is covered for no more than 2 claims which arise from a common fault and you can only make 5 claims in total in any 12 month period
- ! **Motor breakdown:**
 - Your vehicle must be taxed and have a current MOT certificate
 - European breakdown is limited to an overall limit of £2,500 per claim
- ! **Motor legal expenses:**
 - There must be a 51% or higher chance of success



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, usage of your van is restricted to social domestic and pleasure. The same cover level as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, Iceland, Norway, Switzerland, Liechtenstein, Andorra and Serbia



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and/or ability to make a claim
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your van, the health of any person driving, any motor accidents, fixed penalty offences or motoring convictions
 - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim. This will be shown on your schedule



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



When does the cover start and end?

Subject to payment, your policy is for one year, beginning on your chosen start date. Your start date and your renewal date are specified in your cover summary.

Any changes you make to your details during your policy will be effective from the date you make the change.

We'll contact you before your renewal date to confirm your renewal terms or to tell you if we're unable to renew your policy. Unless you've told us not to, we'll automatically renew your policy on your renewal date. If you don't want to renew, or you want to opt out of the automatic renewal process, make sure to tell us before your renewal date.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus our non-refundable fees and cancellation fees
- If you or we cancel the policy at any other time, we'll refund the part of the premium on a pro-rata basis for the period of cover that hasn't been used minus our after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.