

Commercial Vehicle

# Essential Business Insurance

## Your Policy Summary (pages 1-3)



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# Commercial Vehicle Policy Summary

This is a summary only, full terms and conditions can be found in the Policy Wording, a copy is available on request.

**keyfacts**®

## Introduction

Allianz Insurance plc is proud to be the chosen provider of commercial insurance for Lloyds TSB customers.

Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years.

We work to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Should you need further details or have any questions the Business Insurance Centre will be delighted to help.

## Duration of Contract

Your policy will cover you for 12 months and is renewable annually.

## What is covered

You can choose one of three different types of cover, which are summarised below.

### Third Party Only (TPO)

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 (TPFT)

In addition to the cover described in TPO, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

### Comprehensive (Comp)

In addition to the cover described in TPFT, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

## What happens if I take out cover and then change my mind?

If you are an individual or sole trader (including a partnership in England or Wales) you have the right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date. Full details can be found in the policy wording.

## How do I notify a claim?

**claims START** is a service from Allianz to help you through the sometimes difficult first stage when making a claim. An immediate call on 0844 893 9580 will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

Tel: 020 7892 7300

Fax: 020 7892 7301

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)

## Complaints Procedure

Our aim is to get it right, first time, everytime. If we make a mistake we will try to put it right promptly.

We will always confirm to You the receipt of Your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let You know when an answer may be expected. If we have not resolved the situation within eight weeks we will provide You with information about the Financial Ombudsman Service.

Should You wish to make a complaint then it should be directed to the Customer Satisfaction Manager at

Essential Business Insurance Centre

PO Box 2934, Bristol BS1 9ES

Telephone: 0844 893 9590

Email: [csm@essentialbusinessinsurance.co.uk](mailto:csm@essentialbusinessinsurance.co.uk)

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

# Significant Features, Exclusions and Limitations

The following will be provided, unless cover is described as follows.

Cover	Section Applicable
Third Party Fire and Theft	Sections A, C, D, G, H, and J. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft
Third Party Only	Sections A, C, D, G, and J.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Loss or damage to your vehicle</b></p> <ul style="list-style-type: none"> <li>Nationwide Approved Repairer Network</li> <li>Repair estimates are not required</li> <li>Free Class A courtesy vehicle whilst yours undergoes repair***</li> <li>Free collection and delivery of your vehicle **</li> <li>3 year guarantee on all repairs</li> <li>Free wash and vacuum</li> </ul>	<ul style="list-style-type: none"> <li>Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle</li> </ul> <p>***Where the Insured vehicle is a private car or commercial vehicle up to 3.5 tonnes Gross Vehicle Weight a Class A courtesy car (includes a car derived van) will be provided</p> <p>** Limited to private cars and commercial vehicles up to 3.5 tonnes Gross Vehicle Weight</p>	B
<p><b>Accidental Damage, Fire, Theft and Malicious Damage Excess</b></p>	<p>The following excesses apply in addition to any other excess shown in the Policy Clause(s).</p> <ul style="list-style-type: none"> <li>Drivers under 25 years of age <b>£250</b></li> <li>Drivers 25 years or over who have not held a full driving licence for 12 months <b>£100</b></li> </ul>	B
<p><b>New for old Cover</b> Replacement Vehicle Cover. A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.</p>	<ul style="list-style-type: none"> <li>The vehicle must be under one year old</li> <li>You must have owned, hired (under HP) or leased the vehicle since first registered</li> <li>Excludes goods carrying vehicles in excess of 3.5 tonnes Gross Vehicle Weight</li> </ul>	B
<p><b>Windscreen Cover</b> In partnership with Autoglass we provide</p> <ul style="list-style-type: none"> <li>Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows</li> <li>Fleet Account Cards</li> <li>Windscreen repair without deduction of excess</li> </ul>	<ul style="list-style-type: none"> <li>Replacement windscreens subject to the excess stated in the Policy Wording.</li> </ul>	B
<p><b>Third Party Liability for death, injury and accidental damage to property</b></p>	<ul style="list-style-type: none"> <li>Unlimited indemnity for death or injury</li> <li>£5,000,000 indemnity for any Insured Vehicle</li> <li>£1,000,000 indemnity in respect of all vehicles carrying hazardous goods</li> </ul>	A
<p><b>Legal Defence Costs</b></p>	<ul style="list-style-type: none"> <li>£5,000,000 indemnity for legal costs when providing a defence for prosecution brought under the Corporate Manslaughter and Corporate Homicide Act 2007</li> </ul>	A
<p><b>Trailers</b> Attached cover applies to all trailers. Detached cover applies to all trailers disclosed to Allianz.</p>	<ul style="list-style-type: none"> <li>Whilst detached, cover is restricted to Third Party only</li> <li>No wider cover will apply to any trailer than is provided to the towing vehicle</li> </ul>	C

Significant Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Foreign Travel</b> Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards.		D
<b>Replacement Locks</b> If your vehicle keys have been lost or stolen.	<ul style="list-style-type: none"> <li>The maximum we will pay is £1,000</li> </ul>	H
<b>Personal Effects</b> Up to £250 for Rugs, Clothing and Personal effects.	<ul style="list-style-type: none"> <li>Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business</li> </ul>	F
<b>Personal Accident</b> Cover for the driver.	<ul style="list-style-type: none"> <li>£5,000 indemnity limit</li> </ul>	I
<b>Medical Expenses</b> For any person injured in the insured vehicle.	<ul style="list-style-type: none"> <li>£250 indemnity limit per person subject to a maximum limit of £500 for any one cause</li> </ul>	E
<b>Legal Protection</b> Up to £100,000 for legal services and advice.	<ul style="list-style-type: none"> <li>A claim for an event which is not covered under your current motor insurance policy</li> <li>Legal advice is only available over the telephone</li> </ul>	J
<b>Indemnity to Principals</b> Provides legal liability for any principal of the policyholder.	<ul style="list-style-type: none"> <li>Cover applies only if you would have been entitled to indemnity had the claim been made against you</li> <li>Conduct and control of all claims must be vested in us</li> </ul>	A
<b>Contingent Liability Cover</b> Provides Third Party cover for vehicles not owned by you.	<ul style="list-style-type: none"> <li>Only whilst being used by your employee in connection with your business</li> </ul>	A

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