

POLICY SUMMARY – COMMERCIAL VEHICLE

Some important facts about the Allianz commercial vehicle policy are summarised below. This summary **does not** describe all the terms and conditions of the policy, so please take time to read the policy booklet to make sure you understand the cover it provides. A copy of the policy booklet is available from the company or your insurance intermediary on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your policy schedule and Certificate of Motor Insurance.

You may need to review and update your cover occasionally to ensure it remains adequate.

You may choose one of three types of cover. These are summarised below:-

Third Party Only (TPO) cover includes the following:-

- Unlimited personal injury legal liability to third parties
- Third party property damage, legal liability up to a limit of £5,000,000 where the insured vehicle is other than a private car
- Third party property damage, legal liability up to a limit of £20,000,000 where the insured vehicle is a private car

Third Party Fire & Theft (TPF&T) cover includes the following:-

- Fire and theft damage to your vehicle
- Unlimited personal injury legal liability to third parties
- Third party property damage, legal liability up to a limit of £5,000,000 where the insured vehicle is other than a private car
- Third party property damage, legal liability up to a limit of £20,000,000 where the insured vehicle is a private car

Note: In the event of a total loss we will not pay more than the market value of your vehicle immediately prior to the loss or damage, as assessed by a motor engineer.

Comprehensive (Comp) cover includes the following:-

- Accidental and malicious damage to your vehicle
- Fire and theft damage to your vehicle
- Unlimited personal injury legal liability to third parties
- Third party property damage, legal liability up to a limit of £5,000,000 where the insured vehicle is other than a private car
- Third party property damage, legal liability up to a limit of £20,000,000 where the insured vehicle is a private car

Note: In the event of a total loss we will not pay more than the market value of your vehicle immediately prior to the loss or damage, as assessed by a motor engineer.

Features and benefits included in the policy, dependant upon the cover you have selected:-

Features & benefits	Exclusions or limitations	Policy section	Comp. cover	TPF&T cover	TPO cover
Windscreen cover	For windscreen replacement you will have to pay the first £50 of any claim. This does not apply in respect of windscreen repairs.	Section 3	Yes	No	No
Personal belongings	We will pay a maximum of £100	Section 5	Yes	No	No
Bodily injury Provides a lump sum of £2,500 if the driver of the vehicle is killed or suffers loss of sight or limb whilst travelling in the insured vehicle.	Any driver who was not permitted to drive under the Certificate of Motor Insurance, or any driver who was under the influence of alcohol or drugs is not entitled to claim under this section of the policy.	Section 4	Yes	No	No
Medical expenses Provides medical expenses cover up to £100 for each person injured in an accident whilst in, travelling in, getting into or out of the insured vehicle.	We will pay a maximum of £500 for any one occurrence.	Section 4	Yes	No	No
Territory Cover for driving in all member countries of the European Union and a number of other European countries.	Cover for countries outside the EU must be referred to the company.	Definitions	Yes	Yes	Yes

Significant exclusions applicable to the policy. Please read your policy booklet for details of further exclusions & limitations.		
Cover	What is not covered	Policy section
Loss or damage to your vehicle	<ul style="list-style-type: none"> Any loss or damage arising from theft or attempted theft whilst the ignition keys, or any device of similar function, of your vehicle have been left in or on your vehicle. 	General exceptions
Excesses The excess is the amount you must pay in the event of a claim.	<p>The policy includes the following excesses in relation to accidental damage and malicious damage claims:</p> <ul style="list-style-type: none"> A standard £200 excess <p>In addition to the standard excess, if the insured vehicle is damaged whilst it is being driven by or in charge of a young or inexperienced driver, you will be required to pay the first amount as follows:</p> <ul style="list-style-type: none"> Under 21 years of age a £350 excess applies. 21 years of age and over but under 25 years of age a £250 excess applies 25 years of age or over 25 years of age who holds a provisional licence or who have held a full licence for less than one year, a £200 excess applies. <p>In return for a premium discount, you may choose a voluntary excess of £100 or £250. This only applies to accidental damage and malicious damage claims.</p> <p>Please note that, where applicable, excesses apply in addition to one another.</p>	

At your option, the policy may include the following benefits :-	
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Optional covers	Exclusions or limitations	Policy section	Comp cover	TPF&T cover	TPO cover
<p>No Claim Discount (NCD) protection</p> <p>We will not reduce your No Claim Discount unless you have made more than 2 claims in any 5 year period.</p>	<p>To qualify the insured must have earned the maximum no claims bonus.</p>	Section 6	Yes	Yes	Yes
<p>Trailer cover</p> <p>In addition to the towing clause, cover for a trailer can be increased at an additional cost.</p>	<p>We will pay for loss or damage to any trailers, details of which have been supplied to us. The cover will be as stated on the Schedule and is applied in the same manner as to your vehicle.</p>	Cover detailed on schedule.	Yes	Yes	N/A

Claims

If you need to make a claim, please telephone us on 028 90895600 or contact us at Allianz plc, 3 Cromac Quay, The Gasworks, Ormeau Road, Belfast, BT7 2JD.

Right of Cancellation

You have a right to cancel this insurance, provided you have not made a total loss claim. A total loss claim is where the vehicle is considered by a motor engineer to be beyond economic repair. This right extends for 14 days from:

- the date on which cover begins
- the date on which you receive the full terms and conditions of your policy

To exercise this right to cancel, you must send written notice and return your Certificate of Motor Insurance to us at 3 Cromac Quay, The Gasworks, Ormeau Road, Belfast, BT7 2JD. We will apply a pro rata charge for the period you were on cover plus £20 to cover our operational costs.

Complaints

We aim to deliver the very highest standards of customer care. If you have an enquiry or complaint, please contact, with your policy/quote number and details:

Head of Customer Focus,

Allianz plc, 3 Cromac Quay, The Gasworks, Ormeau Road, Belfast, BT7 2JD.

Tel: +028 90895600, Email: info@allianz-ni.co.uk

If you remain dissatisfied with our final response to your complaint you can refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our final decision.

The contact details are:

The Financial Ombudsman Service,

Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567, Fax: 020 7964 1001,

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Compensation

Please note that, in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.