

# Van Insurance



## Insurance Product Information Document

Company: U K Insurance Limited  
Insurance

Product: Van

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810

This document is only a summary of the main cover and exclusions and isn't personalised to you. We'll tell you about your specific policy details in other pre-contractual and contractual documents, as you go through the application to buy.

### What is this type of insurance?

This product provides cover for damage to your van after accidental damage, vandalism, an accident, fire or theft. You're also covered for claims made against you by other people for injury or damage to their property.

Our comprehensive Van policy comes with extra benefits. These include if you're involved in an incident and the work's done by one of our approved repairers, we'll guarantee the repairs for 5 years, unless you sell your vehicle. Your van will be cleaned inside and out before being returned to you.



### What is insured?

- ✓ Cover for claims from other people for injury, or damage to their vehicle or property
- ✓ Cover if your van is stolen, damaged by fire or accidentally damaged, up to your van's market value
- ✓ Permanently fitted in-vehicle audio fitted as part of your van's standard equipment – unlimited cover (otherwise cover is up to £1,000)
- ✓ Cover for windscreen repair and replacements
- ✓ Personal belongings up to £250
- ✓ Personal accident cover up to £5,000
- ✓ Hotel expenses up to £150 for the driver or £250 in total for all people in your van
- ✓ Medical expenses up to £100 per person
- ✓ New van cover if your van is less than 12 months old, as long as you're the first and only registered owner
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it's not your fault, we'll cover your excess, and your No Claim Discount won't be affected
- ✓ Vandalism promise – if you make a claim for damage to your van that's a result of vandalism - damage caused by a malicious and deliberate act not by another vehicle - you won't lose your No Claim Discount

### Optional covers (available at an additional cost)

- Motor Legal Expenses - if you have an accident involving your van where you aren't to blame, this covers the costs of bringing a claim against the person responsible, where we agree there's a better than 50% chance of your claim succeeding



### What is not insured?

- ✗ Loss or damage caused by general wear and tear or depreciation
- ✗ Breakdown (unless you've added optional breakdown cover to your policy)
- ✗ If your van is left unlocked, left with the keys/key fob in or on your van, left with the engine running or left with a window or roof open
- ✗ If your van is being used by someone who's not insured on your policy, or by someone who's disqualified from driving
- ✗ If your van is being used for any other purpose than what's shown in your policy documents
- ✗ If your van is deliberately damaged by anyone insured on your policy



### Are there any restrictions on cover?

- ! We won't pay a claim if your van is stolen and any tracking device that we asked you to fit hasn't been set or isn't in full working order
- ! An excess may be payable and amounts can differ by claim type and who's driving. The excess payable could include a voluntary excess you chose
- ! Damage to third party property is covered up to £5 million, except when your van is being used railside or for carrying hazardous goods. In these cases, the third party property limit is £1 million
- ! Uninsured drivers promise – you need to tell us the registration number and the make and model of the car that hit your van and you may have to pay an excess

- No Claim Discount Protection – subject to eligibility criteria, your No Claim Discount won't be affected by one claim made during the period of cover, or by two claims arising in the three preceding years of insurance. Your discount is protected but your premium could still increase following an accident or claim
- Courtesy Van – this provides a courtesy van for up to 21 days while your van's being repaired or replaced following damage or theft insured by your policy. There are options for a small van or a similar-sized van to your own one.
- Breakdown – in partnership with Green Flag, we offer five levels of breakdown cover to give you 24-hour assistance, plus unlimited callouts to breakdowns (excluding repeated callouts for the same problem)

- ! Vandalism promise – you need to report the incident to the police, tell us the crime reference number and you'll have to pay the policyholder's accidental damage excess
- ! Any amount more than £125 if you don't use our approved windscreen supplier



### Where am I covered?

✓ You're covered in Great Britain, Northern Ireland, the Republic of Ireland (except for optional breakdown cover), the Isle of Man and the Channel Islands



### What are my obligations?

- Check all documents are correct and make sure all the information you give us is correct to the best of your knowledge
- Update us if there are changes to the information you've given us
- If there's a claim you must tell us as soon as possible and give us any information and help we need



### When and how do I pay?

If eligible, you can choose to pay either annually by credit or debit card, or by instalments on a date selected by you.



### When does the cover start and end?

Your cover will start on the date you've selected and will end 12 months later. At this time, we'll reassess your policy and this may result in the premium going up or down.



### How do I cancel the contract?

You can cancel at any time by phone or in writing – we'll tell you before you buy about any conditions that apply.