

Light Commercial Vehicle Policy Summary

keyfacts

Some important facts about your Light Commercial Vehicle insurance are summarised below. A Light Commercial Vehicle is considered as a Commercial Vehicle with a Gross Vehicle Weight of 3.5 tonnes or less. **This summary does not describe the full terms and conditions of your policy which can be found in your policy document.** Please take time to read your policy document, certificate and policy schedule for full details of your cover.

Your Light Commercial Vehicle policy is underwritten by RSA Insurance Ireland Limited and is valid for one policy year.

Cover is provided on a Comprehensive (Comp), Third Party Fire & Theft (TPFT), or Third Party Only (TPO) basis and your choice will be detailed in your policy schedule.

Standard Features and Benefits	Policy Section	Significant or Unusual Exclusions and Limitations	Comp	TPFT	TPO
Legal Liability for Death of or Injury to any Third Party including Passengers	1	- Death of or Injury to your Employees except as required by the Road Traffic Acts	Yes	Yes	Yes
Legal Liability for Damage to Third Party Property	1	- Any Amount in excess of £1 million - Any Amount in excess of £20 million whilst the vehicle insured is a Motor Car.	Yes	Yes	Yes
Legal Liability whilst a Trailer is Attached to your Light Commercial Vehicle	1		Yes	Yes	Yes
Loss of or Damage to your Light Commercial Vehicle by Fire, Theft or Attempted Theft	2	- An excess of £250 - Theft or attempted theft unless your vehicle is securely locked and the ignition key removed - Loss due to Deception	Yes	Yes	No
Accidental Damage and Malicious Damage to your Light Commercial Vehicle	2	- An excess of £250	Yes	No	No
Foreign Use ó Minimum cover required by law for travel within certain European Countries. Full policy cover may be extended on request.	3	- Loss or damage to your vehicle is excluded unless your full policy cover has been extended by the issue of a Green Card	Yes	Yes	Yes
Windscreen Cover ó Covers broken glass in the windscreens or windows of your Light Commercial Vehicle without affecting No Claims Bonus.		- An excess of £60	Yes	No	No
Loss of or Damage to an Attached Trailer		- Upon payment of an Additional Premium	Optional	Optional	No

Cancellation Right

We hope you are happy with the cover this policy provides. However, if you should decide not to proceed you have the right to cancel it within 14 days of receiving the policy documents and receive a refund of premium. Your Certificate of Insurance must be returned. Any refund of premium given will be subject to a charge for any period that cover has been in force plus reasonable administration charges.

You may cancel this insurance outside of the 14-day period where a short period cancellation scale may apply. If you cancel your policy following a claim there will be no refund of premium.

Claims Notification

You should report any accident or loss under the policy as soon as reasonably possible to your broker or to Europa General Underwriters (N.I.) Limited, 89-91 Academy Street, Belfast, BT1 2LS. Windscreen damage can be reported directly to Autoglass (0800 363636) or RAC Auto Windscreens (0800 919700). Your Certificate of Insurance will be required.

Complaints Procedure

Our focus is on the delivery of optimum service to all of our customers but we recognise that things may go wrong occasionally. We take any complaint we receive seriously and aim to resolve our customers' problems promptly. If you do have cause to complain your complaint will be acknowledged or resolved within 5 working days of receipt and once a full investigation of your concerns has been made we will respond with a decision. Most of our customers' concerns can be resolved quickly but sometimes more detailed enquiries are needed. If this is the case, we will contact you with an update and give you an expected date of response. This will be within 20 working days from when you first made your complaint.

Please follow this procedure if you are dissatisfied. In the first instance contact your Insurance Broker with your concerns. You can write or telephone, whichever suits you and ask your contact to review the problem. If you remain unhappy with the decision you receive, please write with full details including policy number and/or claim number to: The Underwriting Manager, Europa General Underwriters (NI) Limited, 89-91 Academy Street, Belfast, BT1 2LS.

If you remain unhappy with the decision you receive from us you can refer the matter to the Financial Ombudsman Service (FOS): Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. If we do not resolve your complaint within 40 working days, the FOS will accept a direct referral. The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are:

- a private policyholder
- a business with a group annual turnover of less than £1 million
- a charity with an annual income of less than £1 million
- or a trustee of a trust with a net asset value of less than £1 million

Whilst we are bound by the decision of the FOS, you are not. Following the complaint procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

In the event that we are unable to meet our liabilities to you, you may be able to seek compensation from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN.