

## keyfacts

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document (showing reference code G240 or GR240 on the back), your policy schedule and any endorsements which apply to your own policy for full details of the your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance      Commercial Vehicle – Comprehensive

Period of cover          12 months

### FEATURES AND BENEFITS

Summary	Details and Restrictions	Section of the Policy that Contains further Details
<b>LOSS OF OR DAMAGE TO YOUR VEHICLE</b> This policy covers loss of or damage to your vehicle, its accessories and spare part caused as a result of certain events  The main events are accidents, fire and theft	<ul style="list-style-type: none"> <li>Your policy outlines this cover, the limitations and exclusions in detail</li> </ul>	Part A1, General Exceptions and Endorsements
<b>INJURY AND DEATH</b> This policy covers you for your liability arising from an incident involving your vehicle that results in injury or death of any person	<ul style="list-style-type: none"> <li>Your policy outlines this cover, the limitations and exclusions in detail</li> </ul>	Part A2 and General Exceptions
<b>THIRD PARTY PROPERTY DAMAGE</b> This policy covers damage to any third party property arising out of an accident involving your vehicle	<ul style="list-style-type: none"> <li>The maximum amount we will pay is £5,000,000</li> </ul>	Part A2
<b>FOREIGN USE</b> This policy provides cover for travel within countries which are members of the European Union. This policy provides the minimum cover required by law for travel within other countries which meet the requirements of the European Commission Directives on Motor Insurance. Full policy cover may be extended upon request	<ul style="list-style-type: none"> <li>For travel outside the European Union prior application must be made and you must pay any required additional premium</li> <li>Loss of or damage to your vehicle is excluded for travel outside the European Union unless the policy cover has been extended to provide full cover</li> </ul>	Part A7
<b>AUDIO EQUIPMENT/SATELLITE NAVIGATION EQUIPMENT</b> This policy covers loss or damage to any audio and satellite navigation equipment permanently fitted to your vehicle	<ul style="list-style-type: none"> <li>The level of cover is unlimited for audio and satellite navigation equipment fitted as standard</li> <li>Equipment not fitted as standard is covered up to £500</li> <li>This limit will apply after any applicable excess</li> <li>Loss of or damage to any telephone equipment is excluded</li> </ul>	Policy Schedule and Endorsement RA7
<b>EMERGENCY TREATMENT</b> We will pay emergency treatment fees as required under the Road Traffic Acts		Part A6
<b>LOSS OF VEHICLE KEYS</b> This policy covers loss or theft of vehicle keys.	<ul style="list-style-type: none"> <li>Loss of keys left in or on an unattended vehicle is excluded</li> <li>The maximum amount we will pay is £400</li> </ul>	Policy Schedule and Endorsement LK2
<b>MEDICAL EXPENSES</b> Expenses if you or your passengers are injured in a road accident involving your vehicle	<ul style="list-style-type: none"> <li>Maximum amount payable is £100 for each injured person</li> </ul>	Part B2 and Endorsement OP2
<b>OVERNIGHT ACCOMODATION</b> We will pay for overnight accommodation for you and your passengers if your vehicle is disabled through an accident that is covered under this policy	<ul style="list-style-type: none"> <li>The maximum amount payable is £40 for the driver or £80 in total for all other passengers</li> </ul>	Part B6

## FEATURES AND BENEFITS (Continued)

Summary	Details and Restrictions	Section of the Policy that Contains further Details
<p><b>NEW VEHICLE REPLACEMENT</b> We will provide you with a new vehicle if your vehicle is less than 12 months and is stolen and not recovered or is damaged and repair costs exceed 60% of the manufacturer's list price</p>	<ul style="list-style-type: none"> <li>▪ Your vehicle must be less than 12 months old at the time of the loss or damage and must have been registered as new in your name</li> <li>▪ A replacement vehicle of the same make and model must be available</li> <li>▪ If no replacement vehicle is available we will pay you the market value of your vehicle at the time of the loss or damage</li> </ul>	Part B4
<p><b>REPLACEMENT VEHICLE RENTAL COVER</b> Up to 14 days free Replacement Vehicle Rental when your vehicle is being repaired as a result of a claim under this policy.</p>	<ul style="list-style-type: none"> <li>▪ Maximum of 14 days cover</li> <li>▪ Vehicle must be repaired by a Groupama Partnership Repairer</li> <li>▪ Not available where your vehicle has been declared a Total Loss</li> <li>▪ Not available where your vehicle has been stolen and is not recovered</li> </ul>	Part B5.
<p><b>EXCESS</b> A compulsory Accidental Damage excess applies to this policy. The amount of excess depends on the make and model of your vehicle. A £100 Fire and Theft excess also applies to this policy</p>	<ul style="list-style-type: none"> <li>▪ Additional Accidental Damage excesses apply if your vehicle is being driven by an inexperienced driver or by a driver who is under the age of 25</li> <li>▪ If you have asked for a voluntary Accidental Damage excess this will apply in addition to any compulsory excesses</li> </ul>	Policy Schedule and Endorsements
<p><b>GLASS REPAIR/REPLACEMENT</b> This policy covers repair and replacement of glass in your vehicle windscreen and/or windows</p>	<ul style="list-style-type: none"> <li>▪ A £50 excess applies if the glass is replaced (No excess applies if the glass is repaired)</li> <li>▪ If you do not use a Groupama approved glass company the maximum amount we will pay will be £150 after the deduction of any excess</li> </ul>	Policy Schedule and Endorsement WX1
<p><b>PROTECTED NO CLAIM DISCOUNT</b> Available on qualifying risks</p>	<ul style="list-style-type: none"> <li>▪ Your No Claim Discount will be protected provided that no more than two claims arise in any five consecutive years of insurance</li> </ul>	Policy Schedule and Endorsement FO1
<p><b>PERSONAL ACCIDENT BENEFITS</b> Accidental injury benefits if you or your spouse are injured as a result of a road accident whilst you are travelling in a vehicle or getting in to or out of a vehicle</p>	<ul style="list-style-type: none"> <li>▪ Applies only to death, loss of a limb or loss of an eye</li> <li>▪ This policy does not cover and death or injury caused whilst the vehicle is being used in connection with the business of you or your spouse</li> <li>▪ The maximum amount we will pay is £5,000 per person per accident</li> <li>▪ Cover will cease when you or your spouse reaches the age of 70</li> </ul>	Part B1 and Endorsement OP2
<p><b>PERSONAL EFFECTS</b> This policy covers the loss of or damage to certain personal effects whilst they are in your vehicle</p>	<ul style="list-style-type: none"> <li>▪ The maximum amount we will pay is £100</li> <li>▪ This policy does not cover loss of or damage to tools, stock items, goods or samples</li> <li>▪ A list of excluded items is shown in the policy</li> </ul>	Part B3 and Endorsement OP2

## SIGNIFICANT EXCLUSIONS AND LIMITATIONS

Summary	Details	Section of the Policy that Contains further Details
<b>FAILURES AND BREAKDOWNS</b>	<ul style="list-style-type: none"> <li>▪ This policy does not cover and we will not pay for mechanical, electrical, electronic or computer failures or breakdowns</li> </ul>	Part A1.
<b>DECEPTION</b>	<ul style="list-style-type: none"> <li>▪ This policy does not cover loss of your vehicle by deception</li> </ul>	Part A1.
<b>DELIBERATE ACTS</b>	<ul style="list-style-type: none"> <li>▪ This policy does not cover loss of or damage to your vehicle as a result of a deliberate act by anybody insured by this policy</li> </ul>	Part A1.

## SIGNIFICANT EXCLUSIONS AND LIMITATIONS (Continued)

Summary	Details	Section of the Policy that Contains further Details
UNOCCUPIED VEHICLE	<ul style="list-style-type: none"> <li>▪ If your vehicle is left unoccupied loss or damage is excluded if your vehicle is unlocked, or the windows or roof opening are open, or the keys (or any alternative electronic or mechanical device designed to operate the locking and/or ignition systems of the vehicle) are in or on your vehicle</li> </ul>	Part A1.
DRIVING OTHER VEHICLES	<ul style="list-style-type: none"> <li>▪ This policy does not cover you when you are driving any other vehicle</li> </ul>	
TRAILER COVER	<ul style="list-style-type: none"> <li>▪ This policy does not cover any loss of or damage to any trailer or caravan</li> </ul>	Part A1.
LOADING/UNLOADING	<ul style="list-style-type: none"> <li>▪ This policy does not cover any loss or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the loading or unloading of your vehicle by any person other than the driver or attendant of your vehicle</li> </ul>	Part A2.
TOOLS/GOODS	<ul style="list-style-type: none"> <li>▪ This policy does not cover loss of or damage to money, stamps, tickets, documents or securities</li> <li>▪ This policy does not cover loss of or damage to tools, stock items, goods or samples</li> </ul>	Part A1 and B3.

### Your right to cancel the policy – “Cooling-Off Period”

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium, unless you have made a total loss claim. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund of premium given will be subject to a charge for any period that cover has been in force plus reasonable administration charges. Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

### Cancellations after the “Cooling-Off Period”

If you cancel the policy after the Cooling-Off Period has elapsed, a refund of premium will not be given if you have made a claim under the policy or an incident has occurred which may give rise to a claim under the policy.

### Claims

If you wish to make a claim please telephone 0870 240 1895 if you are reporting an accident, theft or vehicle fire. For glass repair or replacement please telephone 0800 85 44 54.

### Complaints

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at [customer.service@groupama.co.uk](mailto:customer.service@groupama.co.uk); or via [www.groupama.co.uk](http://www.groupama.co.uk).

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

### Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Groupama Insurance Company Limited Registered Number 995253  
 Registered in England Registered Office: Groupama House 24-26 Minorities London EC3N 1DE  
[www.groupama.co.uk](http://www.groupama.co.uk)  
 Member of the Association of British Insurers  
 Authorised and regulated by the Financial Services Authority