



SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER

INSURER	Link Insurance Company Limited
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your vehicle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers damage to your vehicle by fire & theft. All policies including Third Party Only (TPO) cover you for any injury & damage you cause to other people and/or their property.
TERM OF THE POLICY	The insurance provided will be for one year , following which cover may be renewed. Refer to your Certificate of Motor Insurance for the dates cover is effective.
CANCELLATION	You have the right to cancel this policy at any time. You must return the current Certificate of Motor Insurance before cancellation can be effected. You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your intermediary or broker. Beyond the 14 day period, you will still be entitled to cancel this policy; however cancellation will be subject to the Company's short period scale of charges. For full details of the cancellation process, please refer to Section 8 of the policy booklet.
IN THE EVENT OF A CLAIM	Please call the 24 hour telephone helpline on 0870 241 4956 .

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Accidental or malicious damage cover (Section 2)	COMP only	
Theft of in-vehicle entertainment, communication and navigation equipment (Section 2)	COMP only	A limit of £250 (after the deduction of any excess) applies to any one occurrence unless the equipment forms part of the car's original specification.
Damage to your vehicle by fire, theft or attempted theft (Section 2)	COMP/TPFT	The policy will not pay for; <ul style="list-style-type: none"> - claims resulting from 'taking away' incidents where the vehicle is taken by your employee or a member of your family or household or by someone in a close personal relationship with you unless it can be proven that there was an intention to permanently deprive you of the vehicle - claims where the ignition keys have been left in or on the vehicle or where the vehicle has not been properly locked/secured - claims involving fraud or deception. Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (ie it has had its identity changed by criminals prior to you taking possession of it). - replacement keys following their loss or theft (the fitting of replacement locks damaged as a result of an attempted theft or break-in is covered by the policy).
Third party liability cover including whilst towing (Section 1)	COMP/TPFT/TPO	A limit of £5,000,000 or £10,000,000 including all costs applies to third party property damage claims .
Glass/windscreen cover (Section 3)	COMP only	Unlimited cover is provided via the 24 hour claims helpline 0870 241 4956 . A £60 excess applies to all claims for windscreen damage unless the damage is repaired rather than replaced. If glass replacement is carried out by any one other than our approved replacement service , payment under the policy is limited to £100 in any one insurance year.
European cover (Section 5)	COMP/TPFT/TPO	The policy provides the legal minimum level of cover in all EU countries . Additionally, we may agree to extend full policy cover abroad subject to you notifying us in advance of your trip, paying any extra premium and agreeing any additional terms we may require.
Courtesy vehicle (Section 3)	COMP/TPFT	If the claim is covered by the policy and the insured vehicle is repairable a courtesy vehicle will be provided by the Company's approved repairer for the duration of the repairs. The courtesy vehicle provided is intended to keep you mobile and will not always be like for like in terms of size, type, value or status.

SUMMARY OF COMMERCIAL VEHICLE INSURANCE COVER (continued)

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (Section 2)	You will have to pay the amounts of excess shown in your schedule and in the policy booklet. The amount will vary depending on the type of damage and may be increased if your vehicle is being driven by a young/inexperienced driver.
Looking after your vehicle (Section 8)	The policy will not pay if you have not maintained the vehicle in a roadworthy condition – this includes having a current MOT Certificate if required. We will not pay for damage resulting from an inappropriate type or grade of fuel being used. We will not pay for further damage to your vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.
Driving licences (Section 6)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.
COMPLAINTS PROCEDURE	
<p>In the first instance these should be referred to the intermediary or broker arranging the insurance.</p> <p>In the event that you remain dissatisfied the problem can be referred to the Chief Executive of Link Insurance Company Limited. The complaint or concern should be addressed to The Chief Executive, Link Insurance Company Limited, Suites 846—848, Europort, Gibraltar.</p> <p>Complaints may subsequently be referred to the Financial Ombudsman Service.</p>	

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
<p>All Link Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).</p>