

Courier from Aviva Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy document carefully when you receive it.

Name of the Insurer

The insurer of this policy is Aviva Insurance Limited. Registered in Scotland, No.2116. Registered address: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of insurance and cover

The Policyfast Courier policy protects your van, comprising *Comprehensive or Third Party Fire and Theft cover*, as selected by you when requesting the quote and itemised in your Schedule, for a period of 12 months.

Significant features and benefits

The policy includes the following features, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property up to £2,000,000.	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage (excluding glass) fire and theft claims	✓	✓ Fire & Theft only
Personal Injury: Benefits for you/you and your spouse/domestic partner for death or loss of limbs/sight up to age 69.	£2,500 each	x
Medical expenses for anyone injured in your van	Up to £100 each	x
Personal effects cover for personal belongings, which are in or on your van.	Up to £100	x
New van replacement	✓	x
Windscreen /window breakage	✓	x
Replacement locks	✓	x
Accident Recovery and Aviva approved Repair Service	✓	✓ Fire & Theft only

The following **optional covers** may also be available:

- Trailer Cover
- Foreign Use

If you have selected any of these options, they will be itemised on your Schedule and the cover details will be clarified in your policy booklet.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1 – 11 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- The first part of any claim – this is known as the “excess” (See Section 1). These are detailed below.

Standard Excess	£500
Additional Young Driver Excesses for accidental damage claims:	
• Aged 20 or under	£370
• Aged 21 to 24	£270
Windscreen Excess	£75

- Loss or damage arising from theft while the ignition keys of your van have been left in or on your van. (See Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages. (See Section 1)
- Loss of value following a repair. (See Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- In respect of an act of terrorism the maximum amount we will pay for damage to property will be limited to £2,000,000. (See Section 2)
- Loss or damage caused directly or indirectly by fire if your vehicle is equipped for the cooking and/or heating of food or drink. (See Section 1)
- The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle. (See Section 2)

Exclusions :

Inappropriate use (see page 8 of the Policy Document “General Exceptions”)

- We will not pay for any accident, injury, loss or damage that occurs while your van is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

Where am I covered?

This will depend on the product and choices you have made, please refer to the Summary and policy booklet for details of where you are covered.

What are my obligations?

- This is a summary of your main obligations under the policy.
- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

When and how do I pay?

Payment options should be discussed with your insurance adviser

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

Duration of Policy

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

How to Claim

Should you need to make a claim under this policy, please contact us on **0800 678999**

Complaints

We aim to provide a first class service to all our Policyholders, however occasionally an enquiry or a complaint may arise which will usually be resolved quickly and efficiently to our Policyholders' satisfaction.

If you have an enquiry or cause to make a complaint regarding your policy please contact: the broker/agent who arranged the Insurance for you. In the event your complaint is about the service you have received from Policyfast, please contact: -

Operations Manager
Policyfast Limited
Unit 5 Vantage Park
Washingley Road
Huntingdon
PE29 6SR

Complaints which the insurer is required to resolve will be passed on by us to them. We will notify you where we do this, and monitor the progress of their investigations.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone:

0800 023 4567 (free from landlines) or
0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation scheme. You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim.

Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.

Policyfast Ltd, Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs. PE29
6SR. Tel: 0800 3081 352 Fax: 01480 426 825 Email: courier@policyfast.co.uk
Registered in England, Number 5579631

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance.
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