

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance Plc

Zenith Insurance Plc authorised insurer, registered in Gibraltar (Reg. No. 84085)

Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms on conditions that apply. [ZIPCVCOMP08/18]

What is this type of insurance?

Zenith Commercial Vehicle - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £5,000,000
- ✓ Damage to your vehicle up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you or your partner (see policy wording for definition) for death, loss of limb(s)/eye(s) up to the sum of £5,000
- ✓ Medical expenses. Up to £200 per person
- ✓ Personal belongings. Up to £100
- ✓ Courtesy van for up to 14 days or the duration of repairs, whichever occurs first, authorised by us and completed by an approved repairer
- ✓ Foreign use. For up to 30 days in total in any period of insurance
- ✓ In-vehicle entertainment, communication & navigation equipment up to £750 if fitted as standard
- ✓ Replacement Locks. Up to £300



What is not insured?

- ✗ You will be responsible for the first part of any claim - this is known as the 'Excess'. The Excess will be shown on your schedule and can be advised to you by your insurance intermediary
- ✗ If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of, or was last in charge of the vehicle, you will have to pay the following Excess,

Drivers	Amount of Excess
Under 21	£300
Aged 21 to 24	£200
Aged 25 or over but not holding a full UK driving licence	£150
Aged 25 or over holding a full UK driving licence for less than a year	£150

- ✗ There is no cover for damage caused deliberately by you or by any person in charge of the vehicle with your permission
- ✗ Loss or damage to the vehicle arising from the vehicle being taken by a person who is not permitted to drive under the Certificate of Motor Insurance
- ✗ Damage caused by an inappropriate type or grade of fuel being used
- ✗ There is no cover where the ignition keys have been left in or on the insured vehicle, where the insured vehicle has not been properly locked/secured or where the vehicle has a standard-fit alarm/immobiliser which is not optional or is not in use
- ✗ The loss of, or damage to, your vehicle resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise
- ✗ Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs and the insured vehicle is being driven by you or any person insured to drive, should it be proved to our satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs
- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if the vehicle is being driven by any person who fails to take medication as prescribed or carry out prescribed treatment or report for a medical examination recommended by a doctor where this inaction contributes to an accident
- ! We will not cover any liability, loss or damage arising while any vehicle covered by this insurance is being used on the Nurburgring Nordsschleife or deregulated/derestricted toll road or any race track, racing circuit or prepared course unless you have told us about this and we have agreed to provide cover
- ! Courtesy vans can only be provided subject to availability and will be supplied subject to our approved repairer's standard terms and conditions. Our aim is to keep you mobile rather than the courtesy van being a replacement for the insured vehicle in terms of status, performance or suitability for your normal business activities. You are not entitled to a courtesy van if it is believed your vehicle is beyond economical repair. Courtesy vans must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use



Are there any restrictions on cover?

- ! We will not cover any liability you have accepted under an agreement or contract unless you would have had that liability anyway
 - ! We will not pay for any liability, loss or damage resulting from the carriage of any hazardous goods other than as required by the law of any country in which we have agreed to provide cover under this policy
- Full details of cover restrictions and what is not covered under the insurance can be found in your policy booklet, a copy of which is available from your insurance intermediary.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Please refer to the policy schedule for the start and end dates of your insurance. The policy is for a period of one year.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charge levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.