



# Vanshield

## Policy Summary

**Vanshield is underwritten by Intact Insurance Isle of Man Limited. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.**

You can select the cover that suits your needs, from:

**Third Party Fire and Theft** – fire and theft cover for your vehicle and third party liability protection for injury or damage insured drivers may cause to others or their property.

**Comprehensive** – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may also add further benefits to either of the above covers to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

### Table 1 Standard Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<b>Loss or Damage to your Vehicle</b>	Cover only applies up to the market value of your vehicle and excludes your policy excess.	1	✓	×
<b>Cover for Fire and Theft</b>	Cover only applies up to the market value of your vehicle and excludes your policy excess.	1	✓	✓
<b>Third Party Liabilities</b> Cover for legal liabilities from third party injury or property damage caused by you or your drivers.	A limit of £5,000,000 applies to each claim for damage to property.	2	✓	✓

## Table 1 Standard Features & Benefits (continued)

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<p><b>Cover for Driving Aboard</b> Includes cover in EU member states plus, Iceland, Liechtenstein, Norway, Serbia, Switzerland and Andorra.</p>	Cover is limited to the minimum Legal requirements. If full policy cover is required you may have to pay an additional premium.	3	✓	✓
<p><b>In-Vehicle Equipment</b> Includes audio, telephone, visual navigation and visual entertainment equipment.</p>	This cover only applies if the equipment is permanently fitted or can only be used in your vehicle.	1	✓	✓
<p><b>Free Accident Recovery Service</b> Includes a recovery vehicle at the scene of the accident and a 48 hour replacement vehicle if your vehicle is immobilised or unroadworthy.</p>	We will offer you a choice of vans as a replacement, subject to availability. All drivers must be aged 18-80 with a full licence. If a driver is under 21 you must have Comprehensive cover.	1	✓	✓
<p><b>Windscreen Repair or Replacement Service</b> Windscreen repairs or replacements will not affect your No Claims Discount.</p>	Cover excludes your policy excess. If your windscreen is replaced you must agree that any Advanced Driver Assistance System in your windscreen is reset by us at no additional cost to you.	1	✓	×
<p><b>New Vehicle Cover</b> Up to £3,000 extra towards the cost of a new vehicle if damaged or stolen.</p>	Your vehicle must be less than one year old and the cost of repairing the damage must be more than 60% of the current list price for the vehicle.	1	✓	×
<p><b>Replacement Locks</b> We will contribute towards replacing lost or stolen keys, the lock transmitter, or recoding or replacing the alarm system.</p>		1	✓	✓

## Table 1 Standard Features & Benefits (continued)

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<p><b>Personal Effects Cover</b> Up to £50 for loss or damage to personal clothing or effects in or on your vehicle.</p>	We do not cover money, stamps, tickets, documents, business stock or equipment. We do not cover theft from a pick up unless stolen from the cab.	4	✓	×
<p><b>Medical Expenses</b> Up to £250 for bodily injury to any occupant of your vehicle following an insured incident.</p>		4	✓	×
<p><b>Personal Accident</b> £5,000 if a driver is killed or suffers loss of sight or limb(s) while in or getting in or out of your vehicle.</p>	We do not cover the driver whilst driving under the influence of drugs or alcohol.	4	✓	×
<p><b>Tools in Transit</b> Up to £500 for loss or damage to your tools while in or on your vehicle.</p>	We do not cover theft from a pick up unless stolen from the cab.	4	✓	×

## Table 2 Optional Benefits

You may choose to include the following benefits in your policy

Optional Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<p><b>No Claims Discount Protection</b> We will only reduce your No Claims Discount if you have more than two claims over five consecutive periods of insurance.</p>	No Claims Discount Protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.	8	Optional	Optional
<p><b>Lawcare</b> Provides up to £50,000 legal assistance for the recovery of any uninsured losses as a result of an accident.</p>	We will not provide assistance for any claim where there isn't a reasonable chance of success or for any accident not reported to us within 180 days.	9	✓	✓

### Table 3 General Exclusions and Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read your Policy Wording.

Cover	What is Not Covered	Policy Section
<b>Terrorism</b>	Excluded except as required by Road Traffic legislation.	2
<b>Loss or damage to your vehicle</b>	The costs of wear and tear, loss of value, parts breaking down or failing.	1
<b>Theft or Attempted Theft</b> You must also protect the vehicle against loss or damage due to theft or attempted theft by locking it, closing any windows and removing the keys if no one is in it.	Cover is excluded <ul style="list-style-type: none"> <li>• While the vehicle is unlocked, or</li> <li>• The windows or sunroof are open, or</li> <li>• The removable roof panel, convertible roof or hood is not fitted and secured in the upright position at the time of loss, or</li> <li>• It has been left unattended and unlocked with the Vehicle Keys in or on the vehicle</li> </ul>	1
<b>Use of the Vehicle</b>	Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.	1, 2, 3 and 4
<b>Excesses and Limits</b>	<b>What applies</b>	
	<ul style="list-style-type: none"> <li>• Any excesses applicable to your policy are detailed in your Schedule. These amounts must be paid in the event of each and every claim.</li> <li>• Limits may apply to your policy, please refer to your Policy Schedule.</li> </ul>	1, 2, 3 and 4

# Important Information

## Right to Cancel

If having checked your policy you decide not to proceed with our insurance you have a statutory right to cancel it within 14 days, starting on the date you receive your policy documentation.

You may cancel this policy by returning the Certificate of Motor Insurance to us and by giving us notice in writing or by calling us on **01624 645900**. On receipt of your notice, we will refund any premiums paid, except where you have already made a claim under your policy.

## Making a Claim

Should you wish to make a claim under your Vanshield policy you should call the Claims Team as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

## Our Complaints Procedure

We aim to give customers a high standard of service at all times.

If you are unhappy with the service provided for any reason or have cause for complaint, you should initially raise your concerns with the Intact Insurance Isle of Man Limited Personal Lines Team.

They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact the Managing Director at

Intact Insurance Isle of Man Limited  
Jubilee Buildings  
1 Victoria Street  
Douglas  
Isle of Man  
IM99 1BF

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Isle of Man Financial Service Ombudsman.

E-Mail: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Telephone Number: 01624 686500

If you make a complaint, your right to legal action against us is not affected.

## Premiums and Payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

## Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For other payments by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in Right to Cancel above.

## Termination of the contract

We may cancel this policy by giving you at least 7 days notice in writing to your last known address. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance.

## Law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

## Financial or Trade Sanctions

Intact Insurance Isle of Man Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

## Who regulates us?

Intact Insurance Isle of Man Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.

