

Commercial Vehicle

Policy Summary

Your Intact Insurance Isle of Man Limited Commercial Vehicle Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

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

- Third Party Only – Protection against third party legal liability for accidental injury or damage including costs and expenses incurred.
- Third Party Fire and Theft – Fire and theft cover for your vehicle(s) and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.
- Comprehensive – Accidental damage fire and theft cover for your vehicle(s) and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.

Full details of the cover you have chosen are shown in your Policy Wording, the Policy Schedule and the Certificate of Motor Insurance, including details of the vehicles insured and persons allowed to drive.

The following tables provide a summary of the main policy features and benefits and any significant limits or exclusions. For full policy details and our full terms and conditions, please read your Policy wording, a copy of

which will be provided on completion of your contract or at any time on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy.
- Our complaints procedure.

Table 1 Standard Features and 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
<p>Territorial Limits</p> <ul style="list-style-type: none"> The territorial limits of the Policy are Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands. This includes transit by rail or water within or between any of these territories. Cover is automatically extended to any country in the European Union. Certain other countries may also be included, please refer to your Policy Wording. 	<ul style="list-style-type: none"> Cover is limited to road traffic legislation in each of these countries. To extend this cover you must tell us before you take your vehicle abroad. You must provide us with details of your visit as you may have to pay an additional premium. 	<p>Definitions</p> <p>2</p>
<p>Third Party Only</p> <ul style="list-style-type: none"> Protection against Legal Liabilities for injury to other persons (including passengers). Protection against Legal Liabilities for damage to third party property. Payment of emergency treatment fees. 	<p>There is a limit of £1,000,000 for damage to property in any one claim.</p>	<p>2</p> <p>4</p>
<p>Third Party Fire and Theft</p> <p>As Third Party Only, plus loss of, or damage to vehicles caused by fire, lightning, explosion, theft or attempted theft.</p>	<ul style="list-style-type: none"> We will pay up to the market value of the vehicle, or £20,000, whichever is the lesser amount, unless a higher amount is stated in your Policy Schedule. You must pay the first £100 of any claim for theft/attempted theft. 	<p>1</p>
<p>Comprehensive</p> <ul style="list-style-type: none"> As Third Party Fire and Theft, plus the cost of repairing/replacing vehicles following loss or damage by other accidental causes. Damage to windscreens. 	<ul style="list-style-type: none"> We will pay up to the market value of the vehicle or £20,000, whichever is the lesser amount unless a higher amount is stated in your Policy Schedule. You must pay the first £50 for a replacement windscreen, unless a higher amount is specified in your Policy Schedule. 	<p>1</p>
<p>Vehicles in Custody of the Motor Trade</p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		<p>1</p>

Table 2 Optional Benefits

The following benefits can be included in your policy and, if chosen, will be shown in your Policy Schedule.

Optional Covers	Significant Exclusions or Limitations	Policy Section
<p>Trailers</p> <p>Policy cover applies:</p> <ul style="list-style-type: none"> • If the trailer is specified in your Policy Schedule, or • While it is attached to the motor vehicle and if your Policy Schedule shows that 'unspecified trailers' are covered, or • If it has been attached to a vehicle and while away from your premises it is temporarily detached, but still in the vicinity of that vehicle. 	<p>We will pay up to the amount stated in your Policy Schedule.</p>	3
<p>Indemnity to Hirer</p> <p>The hirer will be compensated for:</p> <ul style="list-style-type: none"> • Legal liability. • Loss of, or damage to, the vehicle. If Comprehensive cover is selected. 	<p>Provided that the hirer is not entitled to cover under any other policy.</p>	7
<p>Hired-in Plant</p> <p>Cover can be arranged for any plant hired-in, whether a driver is supplied with the plant or not.</p>		7
<p>Third Party Working Risk</p> <p>Arising from use of the vehicle as a tool of trade.</p>	<ul style="list-style-type: none"> • Excludes liability arising from subsidence, flooding, water pollution, vibration and damage to pipes or cables. • Your Policy Schedule will show if the option to include damage to pipes or cables is covered. • You must check with Local Authorities and utility companies for the location of services prior to commencing work. 	7

Table 3 General Conditions and Exclusions

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

Cover	What is not covered	Policy Section
Loss or damage to your vehicle.	<ul style="list-style-type: none"> The cost of wear and tear, loss of value, parts breaking down or failing. The loss from deception by an alleged purchaser or his agent. 	1
Theft or attempted theft of the vehicle.	Excluded if left unlocked with keys left inside	1
Airside use.	Excluded, except as required by road traffic legislation.	2
Terrorism.	Excluded, except as required by road traffic legislation.	6
Pollution.	Excluded unless caused by a sudden identifiable, unintended and unexpected incident.	2
Use and driving of the Vehicle.	Any vehicle being used for a purpose not stated in the Policy or being driven by a person not covered by the Policy.	6 Certificate of Motor Insurance
Other Conditions and Exclusions		Policy Section
Reasonable precautions.		
It is a condition that you take all reasonable precautions to prevent injury, loss or damage and maintain your vehicle(s) to a roadworthy condition.		5
Damage to property owned by you or in your custody or control is excluded.		2
Damage to property being carried by your vehicle(s) is excluded.		2
Excesses and Limits		Policy Section
The Policy may be subject to excesses, which are the amounts you must pay in the event of a claim. In addition, certain limits may also apply. These will be shown in your Policy Schedule, plus any standard excesses shown within your Policy Wording ¹ .		1 and 7

Important Information

Your Right to Cancel

You may cancel your policy at any time by giving us notice in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year.

Our Right to Cancel

We may cancel this policy by giving you at least 14 days notice in writing to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

Making a Claim

Should you wish to make a claim under your policy please call our claims department on **01624 645900** as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the 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 your usual business contact. 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, you should write to:

The Managing Director
Intact Insurance Isle of Man Limited
P.O. Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

e-Mail Address: ombudsman@iomoft.gov.im
Telephone Number: 01624 686 500

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

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 where applicable.

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax where applicable. 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 & 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.

If you pay 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 "Your right to cancel the policy" above.

Law 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 are based. 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.

