

Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

Product: Commercial Vehicle Plus

Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your Commercial Vehicle Insurance Policy underwritten by Haven Insurance.



What is this type of Insurance?

This is a commercial contract providing an insurance policy for your commercial vehicle. This policy satisfies the requirements of the Road Traffic Act. Please refer to your policy schedule for the cover level you selected.



What is insured?

Comprehensive cover

- ✓ Personal accident cover up to a maximum of £2,500 per incident if you or your partner are accidentally injured as a result of a road traffic accident causing death, permanent blindness in one or both eyes, or total loss of one or more limbs.
- ✓ Medical expenses for you and your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss or damage to your personal belongings whilst in your vehicle, up to £250 per incident (this doesn't include tools, goods or work samples, money or credit cards, further exclusions apply).
- ✓ Motor legal protection up to £50,000 to help you claim back losses that are not covered by your motor insurance policy from the responsible party if your vehicle is damaged in an incident that is not your fault. This may include your excess, hire vehicle costs, alternative travel costs or compensation for property damage.
- ✓ Courtesy vehicle for up to 7 days in the event that your vehicle is rendered a total loss or is stolen and not recovered, or for the duration of repairs in the event that your vehicle can be repaired following an insured incident.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £2 million) as well as compensation for death or injury (unlimited).
- ✓ Loss or damage to your vehicle after an incident.
- ✓ Loss of or damage to your vehicle caused by fire, lightning, explosion, theft and attempted theft.
- ✓ Vehicle accessories up to a total value of £1,000.
- ✓ Windscreen and window repair or replacement and the recalibration of your vehicle's ADAS (Advanced Driver Assistance System) as a result of any repairs.
- ✓ Vehicle sharing, providing you do not make a profit from payments received.
- ✓ New vehicle replacement if your vehicle is less than 6 months old.
- ✓ Travel home or to your original destination after an insured incident up to a maximum of £100 for any one claim.

Third party, fire and theft cover

- ✓ Personal accident cover up to a maximum of £2,500 per incident if you or your partner are accidentally injured as a result of a road traffic accident causing death, permanent blindness in one or both eyes, or total loss of one or more limbs.
- ✓ Loss or damage to your personal belongings caused by fire, lightning, explosion, theft, or attempted theft whilst in your vehicle, up to £250 per incident (this doesn't include tools, goods or work samples, money or credit cards, further exclusions apply).



What is not insured?

Exclusions applicable to all cover levels

- ✗ Wear and tear, mechanical or electrical breakdown of your vehicle.
- ✗ Using your vehicle outside the terms of your driving licence.
- ✗ Using your vehicle outside countries which are members of the European Union or countries that have satisfied the EC Directive 2009/103/EC on Insurance of Civil liabilities arising from the use of Motor Vehicles (No 72/166/EEC).
- ✗ Anyone using your vehicle who is not a named driver.
- ✗ Using the vehicle for a purpose not specified in the certificate or schedule.
- ✗ Using the vehicle for any formal or informal race, whether prearranged or not.
- ✗ Driving under the influence of alcohol or drugs.
- ✗ Damage to your vehicle caused by using the wrong fuel or lubricants.
- ✗ Hire or haulage unless you have requested this cover.
- ✗ Carrying loads greater than the maximum capacity of the vehicle.
- ✗ Incidents arising from loading or unloading your vehicle.
- ✗ Policy excesses.
- ✗ Motor legal protection does not cover you for fines, penalties, or compensation awarded against you.
- ✗ Personal accident cover does not cover you or your partner for bodily injury or death resulting from attempted suicide or suicide, if the driver of your vehicle is convicted of an alcohol or drugs offence, or if a seatbelt was not worn when required by law.

Exclusions applicable to comprehensive cover

- ✗ New vehicle replacement if you are not the first and current keeper of the vehicle.

Exclusions applicable to comprehensive and third party, fire and theft cover

- ✗ Theft of your vehicle if it was stolen by deception, for example someone posing as a buyer.
- ✗ Theft of your vehicle if your keys have been left in or on your vehicle.
- ✗ Value Added Tax (VAT) on the cost of repairs, replacement goods or any monetary settlement made by us if you are VAT registered and entitled to recover VAT.
- ✗ Courtesy vehicle if you request that we sub-contract our repair service to a contractor selected by you.

Exclusions applicable to third party, fire and theft cover

- ✗ Accidental damage to your vehicle.

Exclusions applicable to third party only cover

- ✗ Damage to or loss of your vehicle.

- ✓ Motor legal protection up to £50,000 to help you claim back losses that are not covered by your motor insurance policy from the responsible party if your vehicle is damaged in an incident that is not your fault. This may include your excess, hire vehicle costs, alternative travel costs or compensation for property damage.
- ✓ Courtesy vehicle for up to 7 days in the event that your vehicle is rendered a total loss or is stolen and not recovered, or for the duration of repairs in the event that your vehicle can be repaired following an insured incident.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £2 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss of or damage to your vehicle caused by fire, lightning, explosion, theft or attempted theft.
- ✓ Loss or damage to vehicle accessories caused by fire, lightning, explosion, theft, or attempted theft whilst in your vehicle, up to a total value of £1,000.
- ✓ Vehicle sharing, providing you do not make a profit from payments received.
- ✓ Windscreen and window repair or replacement and the recalibration of your vehicle's ADAS (Advanced Driver Assistance System) as a result of any repairs if you have chosen this cover.

Third party only cover

- ✓ Personal accident cover up to a maximum of £2,500 per incident if you or your partner are accidentally injured as a result of a road traffic accident causing death, permanent blindness in one or both eyes, or total loss of one or more limbs.
- ✓ Motor legal protection up to £50,000 to help you claim back losses that are not covered by your motor insurance policy from the responsible party if your vehicle is damaged in an incident that is not your fault. This may include your excess, hire vehicle costs, alternative travel costs or compensation for property damage.
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £2 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ You will be covered by this insurance for vehicle sharing, providing you do not make a profit from payments received.



Are there any restrictions on cover?

- ! You are only covered for the class of use stated in the Certificate of Motor Insurance.
- ! The maximum no claims bonus we accept is 5 years.
- ! Motor legal protection only applies if the incident occurs within the territorial limits and the claim has reasonable prospects of success.
- ! You must be 21 years of age or older at the start of the period of insurance to use the courtesy vehicle cover.



Where am I covered?

Comprehensive and third party, fire and theft cover

- ✓ If you have selected comprehensive or third party, fire and theft cover for your vehicle, you have the selected cover for your vehicle within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your vehicle abroad with the minimum cover required by law within the European Union, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City. Subject to an additional premium you may be able to use your vehicle abroad with the same level of cover you have in the UK for up to 31 days. You will only be covered for social, domestic and pleasure use while abroad.

Third party only cover

- ✓ You have third party cover for your vehicle within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your vehicle abroad with the minimum legal cover required, within European Union, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City. You will only be covered for social, domestic and pleasure use while abroad.



What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Let us know if you have any medical conditions disclosable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

Once you have purchased the policy

- Check your certificate and schedule are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured.
- Provide a copy of your driving licence or your licence summary check code and any other documents requested to validate your policy.

During the policy

- Let us know if you make any changes that may affect the policy, this could include your name, address or occupation, the class of use you require the vehicle for, a change in your business description or the vehicle insured, or any modifications to the vehicle insured.
- Take reasonable steps to protect your vehicle and ensure it's kept in a roadworthy condition with an up to date MOT and valid vehicle tax.

In the event of a claim

- Never admit liability at the scene.
- Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved.
- If possible and safe to do so, take photos of all the vehicles involved, including your own, the registration numbers of the vehicles, any damage caused as a result of the accident, the accident location and any road markings.
- If any party is injured, call the emergency services.
- Notify the claims department as soon as you can and within 24 hours of the accident or incident first occurring. You should report any accident or incident to us even if you do not think you are to blame.
- Pay any excesses applicable to the policy.



When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



When does my policy start and end?

Please refer to your most recent policy certificate for the policy start and end date.



How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Cancellation may be subject to broker administration fees.

If no claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made by you or a third party:

- If the claim has been settled as a fault claim and we have incurred costs as a result, no refund of premium will be given, and the full annual premium will be payable.
- If the claim has been settled as non-fault or 'notification only', you will receive a refund for the remaining days of cover.