

Zurich Commercial Vehicle Insurance

At a glance

Zurich's Commercial Vehicle Insurance cover has been developed for business users of light commercial vehicles up to 3.5 tonnes and just like private motor insurance, TPF&T or comprehensive insurance can be selected by the customer. The duration of this non investment insurance contract is 12 months. Typical vehicles include car derived vans, transit type vans, pick-ups, small lorries under 3.5 tonnes etc.

This product will be transacted on a Full Cycle EDI basis, distributed and administered by Broker Direct.

With an upper value limit of £50k there is no problem in covering most vehicles in this category.

Benefits for your customers

- High levels of cover.
- Optional additional cover available – Protected no claims discount.
- 24 hour a day, 365 days a year Claimline.
- Experienced claims handlers at the end of the phone to help.
- Authorised repairer network to get customers back on the road quickly.
- Loan vehicle provided when the vehicle is being repaired by an authorised repairer*.
- New vehicle replacement if the vehicle is damaged beyond 50% of its list price within one year from new*.
- Audio/Telephone equipment included if standard fitment in the vehicle. Otherwise limited to £750* (£250 for Third Party Fire & Theft cover).
- Foreign Use – The minimum cover is provided whilst in EU and other specified countries. Wider cover available on request.
- Trailers – third party cover is provided when attached to the vehicle.
- Personal belongings are covered up to £100 while in or on the vehicle*.
- Personal accident cover for policyholder and their husband/wife up to £2000*.
- Cover for theft or loss of keys – up to £1000 to replace locks and other affected parts.

*Comprehensive cover only.

Benefits for you

- FCEDI availability.
- Underwriting and pricing expertise from a major insurer.
- Zurich are hugely experienced in the commercial market – major fleet player and has been in the CV non-fleet market for many years.
- Excellent levels of cover – comparable with all competitors.
- Competitively priced.
- Service levels – high broker service levels provided by Broker Direct and customer focused claims service that will keep tradesmen on the road and in business!

Summary of Limits

Loss of or damage to the vehicle	Up to market value (max vehicle value £49,999)
Replacement locks	£1,000
New for old on vehicles less than 1 year old*	If damaged beyond 50% of list price (inc tax)
Audio/navigation equipment	Market value if manufacturers standard fit equipment. Otherwise limited to £750 (£250 for TPF&T)
Third party property damage limit	£5 million (inc costs). Reduced to £1 million if hazardous goods being carried.
Medical expenses*	£100 per person
Personal belongings*	£100
Personal accident cover for policyholder and wife/husband*	£2,000 for death, loss of sight or loss of a limb
No Claims Discount	Up to 70% (after 8 years)
Protected NCD option	Available when 6 or more years NCD earned
Standard policy excesses	
Accidental Damage	£100
Fire, theft and malicious damage	£100
Glass replacement	£60
Glass repair	nil
Young and inexperienced driver excesses also apply	

*Comprehensive cover only.

What is not insured

For details of the key exclusions or restrictions which apply to our commercial vehicle cover, please refer to the relevant policy or summary of cover.



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Zurich Insurance plc

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

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