

# Goods Carrying Commercial Vehicle

## Policy summary



### keyfacts<sup>®</sup>

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Goods Carrying Commercial Vehicle policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

### Type of insurance and cover

The policy provides motor insurance for business customers operating up to five goods carrying commercial vehicles. The duration of this non-investment insurance contract is 12 months.

### Significant features and benefits

- A choice of 'own goods' or 'haulage' cover.
- Completion of a proposal form is not required.
- Maximum 70% No Claims Discount (after eight years) for 'own goods' vehicles only.
- A wide range of selectable options for restricted driving and excesses.
- Automatic Europe-wide (EU and Associated countries) cover for 'own goods' vehicles up to 7 tonnes GVW without the need for a green card. Other countries must be requested and cover agreed/green card issued before travel.
- Trailers – an attached trailer assumes the cover of the towing vehicle.
- Uninsured Loss Recovery Service, including motor prosecution defence cover.
- Group 1 courtesy cars to ensure customer mobility in the event of an accident, dependent on level of cover selected. A charge may be made for excess mileage (over 100 miles per day) at 6 pence a mile.
- 24-hour motor emergency helpline and accident recovery service, dependent on cover selected.
- Approved repairer network (comprehensive cover only).
- Theft of keys – up to a maximum of £500 in respect of any one occurrence (section 2 – clause 5).
- Windscreen cover subject to £60 excess (comprehensive cover only).
- Autoglass windscreen repair service (comprehensive cover only).
- Discounted AA Pay For Use breakdown and recovery service.
- Discounted rates for car, van and truck rental (from National Car Rental and BRS)

### Significant and unusual exclusions or limitations

#### Limitations

- Damage as a result of terrorism – limit £5,000,000 (inclusive of legal costs expenses).
- Third Party Property Damage – limit £5,000,000 (inclusive of legal costs expenses).

#### Exclusions

- First £100 for accidental damage, fire and theft losses.
- Damage or loss resulting from theft or attempted theft where ignition keys or any removable ignition device has been left in or on the vehicle (exclusion 4 of section 2).
- Driving other vehicles extension (no cover given).
- Cover for business goods, trade materials, tools or samples (exclusion 3 of section 1).
- Claims if the vehicle is being used for any purpose not permitted by the certificate, with the driver's/ company's consent (section 13, exclusion 1).
- Third party airside risk (exclusion 6 of section 1).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exclusion 1 of section 2).
- Diminution in value (exclusion 3 of section 2).
- Wrongful delivery of load (exclusion 8 of section 1).
- Long-term pollution (exclusion 7 of section 1).

### Cancellation rights

This policy entitles you to a 14 day cooling-off period; your rights to cancel this policy at any time are unaffected.

### Claims

To notify us of a claim please call 08453 002 055.

Policy ref: ZCYVS136 Target company size  Small  SME  Corporate

Type of Policy  Retail  Commercial

## Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

### Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with your usual contact as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you. If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

### Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right however sometimes we may not be able to reach an agreement with you. If this is the case and you remain dissatisfied once you have received our response to your complaint we will refer your complaint to our Customer Relations Team for a separate review.

The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete they will provide you with a final response on our behalf.

### The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

You can telephone on **0845 080 1800** or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:

- a private individual
- a business with an annual turnover of less than £1,000,000
- a charity with an annual turnover of less than £1,000,000
- a trustee of a trust with a net asset value of less than £1,000,000.

If you are unsure whether the FOS will look at your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

### The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or you may contact the FSCS on **020 7892 7300**.

Following this complaints procedure does not affect your legal rights.

### Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

### How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

#### Zurich Insurance plc

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

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

UK Branch registered in England and Wales Registration No. BR7985.

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

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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