

keyfacts®

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

Groupama Insurance Company Limited provides this insurance.

Type of insurance:	Couriers Insurance – Comprehensive
Length of contract:	12 months
The law which applies to the contract:	The law of England and Wales

Features and benefits

Summary of the cover we provide	Details and limits	Section of the policy that contains more details
Loss of or damage to your vehicle This policy covers loss or damage to your vehicle, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft.	<ul style="list-style-type: none"> Please read your policy for details of the cover, limits and exclusions. 	Section 2, general exceptions and policy schedule.
Injury and death This policy covers you for all your legal responsibilities as a result of death of or injury to anybody caused by an incident involving your vehicle.	<ul style="list-style-type: none"> Please read your policy for details of the cover, limits and exclusions. 	Section 1a and general exceptions.
Damage to other people's property This policy covers damage to any other people's property as a result of an incident involving your vehicle.	<ul style="list-style-type: none"> The most we will pay is £5 million. 	Section 1a
Using your vehicle abroad <ul style="list-style-type: none"> This policy provides full policy cover within or travelling between Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. 	<ul style="list-style-type: none"> If your vehicle does not exceed 3.5 tonnes Gross Vehicle Weight and we agree we will provide the cover you have chosen, free of charge for up to 93 days in any one year of insurance, whilst your vehicle is being used in, or is in transit between, any country that is a member of the European Union and any other country stated on the back of your Certificate of Motor Insurance. This policy also provides the minimum cover you need by law to use your vehicle in any country not in the European Union which the Commission of the European Union approves as meeting the conditions of Article 7 (2) of the Directive on Insurance of Civil Liabilities arising from using motor vehicles (72/166/EEC). 	Section 8
Radio, audio and electronic equipment This policy covers loss or damage to any radio or audio equipment, televisions, phones, games consoles, electronic-navigation or radar-detection equipment permanently fitted to your vehicle.	We will also pay for loss of or damage to any radio or other audio equipment which has been removed from your vehicle if: <ul style="list-style-type: none"> the equipment is designed to be removed (or partly removed); the equipment cannot work without the vehicle; and you have temporarily removed it from the vehicle for security reasons. 	Section 2
Lost vehicle keys and replacing locks This policy covers any necessary replacement of keys and locks if your vehicle keys are lost or stolen.	<ul style="list-style-type: none"> You are covered under this section of the policy as long as you did not leave your keys in or on your vehicle when they were lost or stolen. The most we will pay for any one event is £400. 	Section 7
Medical expenses This policy covers medical expenses for each person injured in your vehicle if it is in an accident.	<ul style="list-style-type: none"> The most we will pay is £250 for each injured person. 	Section 5
New vehicle benefit We will replace your vehicle with one of the same make, model and specification if your vehicle has: <ul style="list-style-type: none"> been stolen and not found; or been damaged and the cost of repairing the vehicle is more than 	<ul style="list-style-type: none"> Your vehicle must be less than 6 months old and you are the first and only registered keeper. Your vehicle must have a Gross Vehicle Weight of 3.5 tonnes or less. If a replacement vehicle which is the same make, model and specification as your old vehicle is not available, the most we will pay is the market value 	Section 2

60% of the manufacturer's United Kingdom list price at the time of the damage (including taxes) for a vehicle that is exactly the same.	of your vehicle and its fitted accessories and spare parts at the time of the loss or damage.	
<p>Temporary replacement vehicle We provide a free replacement vehicle for up to 28 days when your vehicle is being repaired under this policy.</p> <p>The replacement vehicle may not be the same size, type or value as your own vehicle and will not exceed 3.5 tonnes Gross Vehicle Weight.</p>	<ul style="list-style-type: none"> ▪ Your vehicle must be repaired by a Groupama partnership repairer. ▪ The loss or damage must have happened in the UK and you must be 21 or older at the time of the claim. ▪ This cover is not available if: <ul style="list-style-type: none"> a we declare your vehicle a total loss; b your vehicle is stolen and not found; or c we offer to settle your claim under the new vehicle benefit section of this policy. 	Section 10
<p>Emergency medical treatment Under the Road Traffic Acts, we will pay emergency treatment fees.</p>	<ul style="list-style-type: none"> ▪ Any payment under this section will not affect your no claim discount. 	Section 1d
<p>Excess A £250 excess applies in respect of any claim for accidental or malicious damage, fire and theft.</p>	<ul style="list-style-type: none"> ▪ A higher excess for accidental damage applies if your vehicle is being driven by an inexperienced driver or someone who is under 25. 	Section 2 and policy schedule.
<p>Repairing and replacing glass This policy covers:</p> <ul style="list-style-type: none"> ▪ repairing or replacing broken glass in your vehicle's windscreen, back windscreen or side windows; and ▪ repairing any scratches on the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your vehicle). ▪ No excess applies to such claims. 	<p>We will not cover the following:</p> <ul style="list-style-type: none"> ▪ VAT (if it applies). ▪ Any amount greater than £100 if you do not use a windscreen supplier we approve. If you do not claim through Glassline, you can still claim under the policy but we will not pay more than £100. 	Section 6
<p>Personal accident benefits We provide benefits if you or your partner is accidentally injured in the European Union while travelling in or getting in or out of any vehicle and this injury results, within three months, in:</p> <ul style="list-style-type: none"> ▪ death; ▪ permanent and total loss of sight in one or both eyes; or ▪ loss of one or both arms (above the wrist) or legs (above the ankle) or the total loss of use of an arm or leg. 	<ul style="list-style-type: none"> ▪ The most we will pay is £5,000 for each person for each accident. ▪ The injury must be diagnosed, or the death certified, by a doctor registered to practise in the European Union. ▪ If you or your partner has any other motor insurance policy with us, we will pay the benefit under one policy only. 	Section 3
<p>Personal belongings This policy covers loss of or damage to clothing and personal belongings caused by fire, theft, attempted theft or an accident while they are in or on your vehicle.</p>	<ul style="list-style-type: none"> ▪ The most we will pay for any one event is £500. ▪ A list of items we do not cover is shown in the policy. ▪ We will not cover property left in an unoccupied vehicle if the vehicle is unlocked, the windows or sunroof are open or the keys are inside or on the vehicle. ▪ We will not cover loss or damage to mobile-phone or electronic navigation equipment. ▪ We will not cover property you leave in any part of your vehicle which does not constitute part of the cab (which is fully enclosed and can be locked) e.g. the 'flatbed' area of a pick up, which is stolen from the vehicle without evidence of forcible or violent entry to the vehicle. 	Section 4
<p>No claim discount If you do not make a claim, we will allow you a no claim discount.</p>	<ul style="list-style-type: none"> ▪ You can choose to protect the no claim discount for a specified vehicle if five years or more discount applies to that vehicle and there has been no more than one claim in the last three consecutive years, excluding windscreen claims. You cannot transfer your no claim discount to someone else. ▪ If your no claim discount is protected you can continue to protect it so long as there are no more than two claims (that would normally result in your discount being reduced) in any 5 years in a row that you are insured. ▪ You will not lose your no claim discount if: <ul style="list-style-type: none"> a we can get back all the money we have paid to settle your claim from somebody else; b the only claim you make is under either section 6 or section 1d of this policy; or c you make a claim because your vehicle is hit by an 	Section 9 and policy schedule.

	identified driver who is not insured and the accident is completely their fault.	
Cover when your vehicle is being serviced, examined or repaired Comprehensive cover continues to apply to your vehicle when it is being serviced, examined or repaired at premises involved in the motor trade.	<ul style="list-style-type: none"> ▪ At these times the limits about driving and using your vehicle set out in your certificate of motor insurance will not apply, as long as it is only being driven or worked on by a motor trader or their employees. 	Section 11
Trailers and disabled vehicles This policy covers: <ul style="list-style-type: none"> • A trailer listed in your schedule whether it is attached to your vehicle or detached and not being used. • A trailer (other than a disabled mechanically propelled vehicle) not listed in your schedule being towed by or attached to your vehicle. • Your liability under Section 1 of this policy for a disabled mechanically propelled vehicle attached to your vehicle. 	We will not provide cover under this section of the policy: <ul style="list-style-type: none"> • when a trailer is attached to any vehicle other than your vehicle; • if your vehicle is towing a greater number of trailers in all than is allowed by law; • if your vehicle is towing a disabled mechanically propelled vehicle for hire or reward; • for loss or damage to any disabled mechanically propelled vehicle; • for loss or damage to any property being carried in or on any trailer or disabled mechanically propelled vehicle; and • for death, injury or damage because of operating any mobile plant trailer as a tool of trade except where it is necessary to meet the requirements of the Road Traffic Acts. 	Section 12
Accident assistance The policy provides: <ul style="list-style-type: none"> • Roadside assistance and recovery. • Accident cover. • Up to £100 towards the cost of alternative transport or car hire. • Emergency overnight accommodation up to a maximum payment per incident of £240. • Recovery of caravans and trailers attached to your vehicle, so long as the caravan or trailer is no longer than 23 feet. 	We will not provide cover under this policy for: <ul style="list-style-type: none"> • the cost of parts, components or materials used to repair the vehicle; • breakdowns caused by failure to maintain the vehicle in a roadworthy condition including the maintenance of proper levels of oil and water; • more than 6 call outs per policy per year; • vehicles running out of fuel; • claims totalling more than £15,000 in any one year; • vehicles in excess of 3.5 tonnes; • any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided; • situations where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels; or • where damage has been caused by the overloading of the vehicle or the carrying of more passengers than it is designed to carry or in any event is carrying more than 8 passengers. 	See separate policy booklet

Main exclusions and limits

Summary of cover	Details	Section of the policy that contains more details
Failures and breakdowns	<ul style="list-style-type: none"> ▪ This policy does not cover any mechanical, electrical or computer equipment breaking or failing to work properly. 	Section 2
Deception	<ul style="list-style-type: none"> ▪ We will not cover your vehicle being stolen by someone who claims to be a buyer or a buying or selling agent. 	Section 2
Deliberate damage	<ul style="list-style-type: none"> ▪ We will not cover loss or damage you or anybody insured under this policy has done deliberately. 	Section 2
Vehicles left unoccupied	<ul style="list-style-type: none"> ▪ We do not cover loss of, or damage to, your vehicle if it is unoccupied and is left: <ul style="list-style-type: none"> ▪ unlocked; ▪ with the windows or roof open; or ▪ with the keys inside (or on) the vehicle. 	Section 2

Radio, audio and electronic equipment	<ul style="list-style-type: none"> We will not cover loss of, or damage to, radio or audio equipment, televisions, phones, games consoles, electronic-navigation or radar-detection equipment not permanently fitted to your vehicle. 	Section 2
Government and local authorities	<ul style="list-style-type: none"> We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your vehicle. 	Section 2
Family and people living with you	<ul style="list-style-type: none"> We will not cover loss of, or damage to, your vehicle if, at the time of the incident someone in your family or someone who is living with you was using it without your permission. (This exception does not apply if you report the person using your vehicle to the police for taking your vehicle without your permission.) 	Section 2
Using your vehicle on a racetrack	<ul style="list-style-type: none"> This policy does not cover loss, damage, injury or liability arising while your vehicle is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring. 	General exceptions
Tools, goods or samples	<ul style="list-style-type: none"> This policy does not cover loss of, or damage to tools, goods or samples carried in connection with any trade or business. 	Section 4

Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy documents to cancel the policy and get a full refund. (We will not give you a refund if you have claimed for the total loss of your vehicle or an incident has happened where you could make a claim for a total loss).

To cancel your policy, please contact Bollington Wholesale.

To get a refund, you must return this policy and any certificate of motor insurance or cover note.

Your and our rights to cancel your policy

After 14 days, you can cancel this policy at any time by writing to Bollington Wholesale and sending them your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium that covers the rest of the period you would have been insured for. We will cancel your policy from the date we receive your certificate of motor insurance.

We, or Bollington Wholesale, may cancel this policy by giving you 7 days' notice in writing, which we will send by recorded delivery to the most recent address we have for you. You must send us the certificate of motor insurance before we can refund any premium.

Making a claim

If you want to make a claim, please phone 0870 600 2123.

For broken glass, please phone 0800 85 44 54.

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please contact the department where the problem started.

For complaints about claims, please phone 0870 600 2123 or e-mail fleetclaims@groupama.co.uk.

For complaints about policy administration and documents, please phone 01625 854300.

If you are not happy with our final decision, you can pass your complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0207 892 7300**.

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