

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance UK Limited.

What is Van insurance?

The Van Insurance policy protects you and your van, comprising *Comprehensive cover* or *Third Party Fire and Theft cover*, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

What are the benefits and features of Van Insurance?

Your policy includes the following features, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property up to £1,000,000	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage (excluding glass) and theft claims	✓	Fire & Theft only
Personal injury: benefits for you and/your spouse/domestic partner for death or loss of limb up to age 75	Up to £2,500	✗
Medical expenses for anyone injured in your van	Up to £100	✗
Cover for personal belongings, which are in or on your van	Up to £100	✗
Cover for Tools which are in your van	Up to £500	✗
New van replacement	✓	Fire & Theft only
Windscreen/window breakage	✓	✗
Replacement locks	✓	✓

The following **optional covers** are also available:

- PhysioFast
- Legal Services
- Replacement Van
- Foreign Use
- Increased Third Party Property Damage
- Increased Personal Accident Cover.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklet.

What are the significant or unusual exclusions or limitations of Van Insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1–14 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

Standard excess	As shown on your schedule
Use of a non approved repairer excess This excess amount will apply in addition to any other excess shown in your policy wording and/or schedule Additional young driver excesses for accidental damage claims are in addition to the standard excess	£200
Aged 20 or under	£250
Aged 21 to 24	£150
Windscreen excess	£60

- The first part of any claim – this is known as the “excess” (see Section 1). These are detailed below:
- Loss or damage arising from theft while the ignition key of your van has been left in or on your van (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party’s property will be £1,000,000 (see Section 2)
- Loss or damage caused directly or indirectly by fire if your van is equipped for cooking or heating food or drink (see Section 1)
- The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle (see Section 2).

Exclusions

Inappropriate use (see page 20 of the policy document “General Exceptions”)

- We will not pay for any accident, injury, loss or damage that occurs while your van is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

How long does my Van Insurance run for?

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule and as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

0844 891 1333.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone us on 0844 891 1103. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Call Charges

0844 numbers will be charged at 3p per minute from a BT landline. Calls from other networks may vary.