

Commercial Vehicle Insurance

Insurance Product Information Document



Company: Eridge Underwriting Agency Ltd

Product: Eridge Van Policy

Your policy is administered by Eridge Underwriting Agency Ltd | Registered in England and Wales | Authorised and Regulated by the Financial Conduct Authority | No 09574780

R&Q Insurance (Malta) Ltd is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422.

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy, and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is a Commercial Vehicle insurance policy, with comprehensive cover and provides cover against damage to your car or damage caused by your vehicle.



What is insured?

- ✓ Accidental and malicious damage to your vehicle for the market value.
- ✓ Loss or damage to your vehicle caused by fire, theft or attempted theft.
- ✓ Personal belongings up to the value of £100 if they are damaged as a result of an accident, fire or theft.
- ✓ Replacement locks and keys to your vehicle as a result of loss or theft, up to the value of £200.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your car.
- ✓ Repair and replacement of damaged windscreen and window glass.
- ✓ Audio communication equipment up to £500 for non-standard permanently fitted audio equipment and up to £200 for non-standard navigation equipment.



What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss or damage to your vehicle if it is left unattended and all doors, windows and other openings have not been closed and locked.
- ✗ Loss or damage to telephones, radio transmitters or receivers and money.
- ✗ An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- ✗ Driving a vehicle that is not added to your policy.
- ✗ Sunroofs, roof panels, lights or reflectors made of glass are not covered by this policy.
- ✗ Removable audio, electrical or communication equipment.



Are there any restrictions on cover?

- ! Liabilities to third parties are limited to £2 million.
- ! There is a maximum of 3 windscreen claims per policy period and this is limited to £400 per claim after the deduction of excess.



Where am I covered?

- ✓ You are covered for use of your vehicle within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ You may wish to extend your policy to give Comprehensive cover to any country in the EU, Croatia, Iceland and/or Switzerland. You will be covered for up to 60 days in any one policy period and we will cover your vehicle while it is being transported by rail or sea between any of the countries shown above provided it is not more than 65 hours in duration.

To obtain the cover extension you must:

- Inform your insurance broker at least 10 days before going abroad.
- Obtain a green card for your period abroad.
- Pay any premium as required or agree to any terms we may apply.



What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.



When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.



When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on the Policy Schedule.



How do I cancel the contract?

Cancelling your policy within first 14 days

You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £10.00 plus insurance premium tax. There is no refund of premium in the event of a total loss claim.

Cancelling your policy after 14 days

If no claims have been made in the current period of insurance, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £55.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

To make a claim, call 0333 241 9200



Eridge Underwriting Insurance Product

Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting Agency Limited, with comprehensive cover. Your insurer is R&Q Insurance (Malta) Ltd, and your policy is administered by Eridge Underwriting Agency Ltd.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that be charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes
£15.00	£15.00	£10.00	£30.00

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How to Make a Claim

Report the accident immediately to our claims helpline on 0333 241 9200 and provide us with all the information you obtained at the scene. This allows us to deal with your claim effectively.

Eridge Underwriting Insurance Product

Complaints Procedure

We aim to provide a high standard of service but in the event you are dissatisfied with the service you receive, you should in the first instance contact your Insurance Intermediary who sold you this policy.

If you remain dissatisfied, you should contact:

The Complaints Department
Eridge Underwriting Agency Ltd
22-23 London Road
Tunbridge Wells
Kent
TN1 1DA

Eridge Underwriting Agency Ltd is authorised to issue a final response to your complaint but where appropriate the final response may be issued by R&Q Insurance (Malta) Ltd.

Should you remain dissatisfied having received a final response you may refer your complaint to The Financial Ombudsman Service (FOS) within 6 months of receiving our final response letter. Their address is:

Financial Ombudsman
Exchange Tower
London,
E14 9SR
Email: Complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation if your insurer cannot meet their liabilities under this policy depending on the type of insurance and the circumstances of your claim.

www.fscs.org.uk

R&Q Insurance (Malta) Limited

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FRN 9010 MALTA
Registered Number: C 59505

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