

# Courier Motor Insurance

## Insurance Product Information Document



Company: Collingwood Insurance Company Limited

Product: Courier Driver

Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission Registered in Gibraltar (Reg. No. 89988). Registered office: Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA

This is a summary of the insurance contract and it does not contain the full terms and conditions. Complete pre-contractual information is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

### What is this type of insurance?

Courier motor insurance for UK residents.



#### What is insured?

##### Third Party Only

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £10,000,000
- ✓ Legal costs to represent and/or defend you for solicitors fees and reasonable cost of legal services arising from an incident
- ✓ Emergency medical treatment charges as required under the Road Traffic Acts
- ✓ Compulsory minimum motor insurance legal liability cover for foreign use of the insured vehicle in the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland

##### Third Party Fire & Theft - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused by fire, lightning, self-ignition, explosion, theft or attempted theft, up to the market value at the time of the accident
- ✓ Repairs' work guaranteed for three years, free car cleaning service and free collection and re-delivery if our approved repairer is used
- ✓ Damage to windscreen or windows for repairs or replacement will be covered under this section as part of a fire or theft claim, be subject to the Excess under this section and will also affect your no claims discount

##### Comprehensive - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused accidentally or as a result of malicious damage or vandalism, up to the market value at the time of the accident
- ✓ Loss or damage to Audio Equipment which is permanently fitted, up to £500
- ✓ Damage to windscreen or windows for repairs or replacement will be covered under this section as part of a loss or damage claim, be subject to the Excess under this section and will also affect your no claims discount

##### Optional covers

- Full policy cover (as stated in the Schedule) can be extended for Foreign use for up to 45 days to any member country of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland



#### What is not insured?

- ✗ If the insured vehicle is being used for a purpose which is not permitted or is excluded by the Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or was last in the charge of any person who is not included to drive on the current Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or in the charge of any person who does not meet the terms and conditions of their driving licence
- ✗ Loss of or damage to the insured vehicle and/or audio equipment arising from theft or attempted theft when the ignition keys have been left in or on the insured vehicle, or the insured vehicle has not been secured by means of all door locks, or any window or any form of sliding or removable roof or hood have been left open or unlocked
- ✗ Loss of or damage to any item of sound reproduction, communications, navigation or in-vehicle entertainment equipment other than to Audio Equipment as defined in the Policy Booklet
- ✗ Any loss, damage, death or injury arising as a result of a 'road rage' incident, or deliberate act caused by you or any driver insured to drive
- ✗ Whilst the insured vehicle is being driven by or is in charge of any person who is subsequently convicted of a drink/drugs offence as a result of the incident, or subsequently proven to have been under the influence of drink/drugs at the time of the incident, leading to a claim under this policy
- ✗ For damage to any bridge, viaduct, weigh-bridge or road or anything beneath attributed to vibration or by the weight of the vehicle and its load if the insured vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law
- ✗ For death, bodily injury, loss or damage arising while the insured vehicle is working as a tool of trade (this exception does not apply to the normal activities of a goods carrying commercial vehicle)
- ✗ Loss damage or liability caused by the solidification, spillage, leakage or misdelivery of any load being carried on or being loaded onto or unloaded from the insured vehicle
- ✗ Liability in respect of an accident, loss or damage or death or bodily injury in connection to any aircraft or while the insured vehicle is in any airport or airfield
- ✗ Wear and tear, mechanical or electrical breakdown
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Depreciation or loss of value following repairs
- ✗ If the insured vehicle does not have a valid Department of Transport test certificate (MOT) in force, if one is needed by the law
- ✗ VAT if you are VAT registered
- ✗ Death, bodily injury, loss, damage and/or liability resulting from the insured vehicle being driven with an insecure load or a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification, or towing a trailer which has an unsafe or insecure load, or towing a greater number of trailers than is permitted by law, or carrying a load which results in the gross plated or gross train weight for the vehicle being exceeded, or being used as a tool of trade
- ✗ Any liability, loss or damage resulting from the carriage of any hazardous goods other than as required by the law of any country in which we agree to provide cover under this policy

**N.B. Please refer to the Policy Booklet for full terms and conditions**



#### Are there any restrictions on cover?

- ! The Excess which is not covered by insurance
- ! We will not pay more than the market value of the insured vehicle
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy (apart from the minimum cover required by law), unless extended under Section 5 Foreign Use for up to 45 days
- ! Sign-writing, advertisements, logos or specialist paintwork is limited to £250

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### Where am I covered?

- ✓ Within countries in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands;
- ✓ This policy also covers the compulsory minimum motor insurance legal liability for foreign use in the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland. Please also see Section 5 – Foreign Use of the insured vehicle in the Policy Booklet for further details on use of the insured vehicle outside of the geographical limits.



### What are my obligations?

- The premium must be paid for the current period of insurance;
- You and anyone claiming under this insurance have met all the conditions contained in the Policy Booklet, the Policy Schedule, Certificate of Motor Insurance and any Endorsements applied to the insurance;
- The information you provided or which was provided on your behalf and which is displayed on your Statement of Fact or contained in any declaration is, to the best of your knowledge and belief, correct and complete;
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or, where applicable, renew your insurance with us;
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage;
- You must tell us of any changes to the information you provided at the time you asked us to insure you, via your insurance intermediary;
- If your premium has been calculated on a limited annual mileage basis we may seek evidence at the time of a claim to prove that your estimated annual mileage has not been exceeded. In the event that the estimated annual mileage has been exceeded you will be required to pay any difference in premium before your claim can be admitted under this insurance;
- You, or anyone acting on your behalf must not commit a fraudulent act, submit a false document or make an exaggerated statement when applying for cover, renewing or amending the policy or making a claim;
- The insured vehicle must be kept in a roadworthy condition and there must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law;
- In the event of an accident or incident, you must telephone the 24 hour claimline immediately or as soon as practicable but in any event within 72 hours/3 days. If you delay reporting a claim to us it may increase claim costs, which you will become liable to pay. It may also invalidate your right to claim and/or result in the cancellation of your policy;
- Do not attempt to drive the insured vehicle if it is in a damaged condition;
- Any indication of a claim against you must be notified to us as soon as possible;
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately;
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent;
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number;
- If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement;
- It is your legal obligation to ensure that your vehicle appears on the Motor Insurance Database (MID); you can do this by checking [www.askMID.com](http://www.askMID.com). If you have insured your vehicle(s) with us and it does not appear on the MID, then you should contact your insurance intermediary.



### When and how do I pay?

You will pay your insurance intermediary, for the full annual premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you.



### When does the cover start and end?

Cover starts from and ends as stated on the Policy Schedule, or ends sooner if the policy is cancelled.



### How do I cancel the contract?

To effect cancellation of your policy, you should contact your insurance intermediary.

#### **Cancellation by you during the cooling off period**

This insurance provides you with a cooling-off period to decide whether you wish to continue with the full policy. The cooling-off period is for 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, you have the right to cancel the policy and receive a refund of the premium you have paid:

- If at the date of cancellation your policy has not yet commenced, you will receive a full refund of the premium you have paid from us; or
- If your policy has already commenced, you will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis (providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance). If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

**Cancellation by you after the cooling off period** - Beyond the above 14 days period, where cancellation is effected by you, we will allow a refund of premium which will be calculated using the scale at the end of the Cancellation section of the Policy Booklet under General Condition 4 (providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance). If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).