

Commercial Vehicle Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Name of the insurer

The insurer of this policy is QUINN-*direct* Insurance. Registered address: Dublin Road, Cavan, Co. Cavan, Ireland.

Type of insurance and cover

The QUINN-*direct* commercial vehicle policy is designed to cover commercial vehicles from small vans to heavy goods vehicles, for a period of 12 months.

Significant features and benefits

For full details, please refer to the policy booklet.

Cover	Comprehensive	Third Party Fire & Theft	Third Party only
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 fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓	✓
Own damage, fire and theft claims	✓	✓ Fire & Theft Only	x
Audio equipment, radio receivers or transmitters - up to £500 or 5% of the value of the vehicle (whichever is lower)	✓	✓	x
Foreign Use - (minimum cover required to travel in most European countries – see Section 2 of the policy booklet)	✓	✓	✓

Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on your schedule. (Refer to Section 1)

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss or damage to the contents being carried in or on the vehicle. (Refer to Section 1)

Windscreen breakage claims are subject to the standard policy excess and will affect your no-claims bonus. (Refer to Section 1)

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to General Exceptions)

Loss, damage or liability if the vehicle including its load, is being driven when it is not fit and safe to do so or if the vehicle is overloaded with passengers or goods. (Refer to General Exceptions)

Theft of your vehicle, accessories or parts if unattended and left unlocked and / or the keys to the ignition are left with the vehicle. (Refer to General Conditions)

Trailers are covered for Third Party liability only unless optional trailer cover has been added to the policy.

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Cancellation rights

You may cancel your policy at any time by notifying us and returning the certificate of insurance. When you cancel, you will be charged an administration fee of £35 and a charge for the time your policy was active. If you are paying your premium under any instalment scheme or credit transaction, you will not receive a refund for any deposit or instalment you have already paid.

If you cancel your policy following a claim there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on 0845 351 1210.

How to complain

We want to give you a high standard of service at all times. If at any time we fail to achieve this and you want to complain, you should write to the Customer Services Manager at: 3 Lawnakilla Way, Carran Business Park, Enniskillen, BT74 4RZ or you can e-mail us at: feedback@quinn-direct.com.

If we cannot resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR Phone: 0845 080 1800.

Financial Services Compensation Scheme

Quinn-direct Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information is available on the FSCS website at www.fscs.org.uk