

Commercial Vehicle Insurance



Watford Insurance
Policy Summary



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GoSkippy
INSURANCE

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Policy Summary

This document does not contain the full Terms, Conditions, limitations and Exclusions of Your contract of insurance. This Policy Summary aims to provide You with an overview of the main benefits and outline the most significant exclusions and limitations of Your Policy. You must refer to Your Policy Wording document for full details.

Your Commercial Vehicle insurance contract is made up of the following documents, which should be read together:

- The Policy Wording document
- The Motor Insurance Schedule
- The Certificate of Motor Insurance
- The Commercial Vehicle Proposal Form

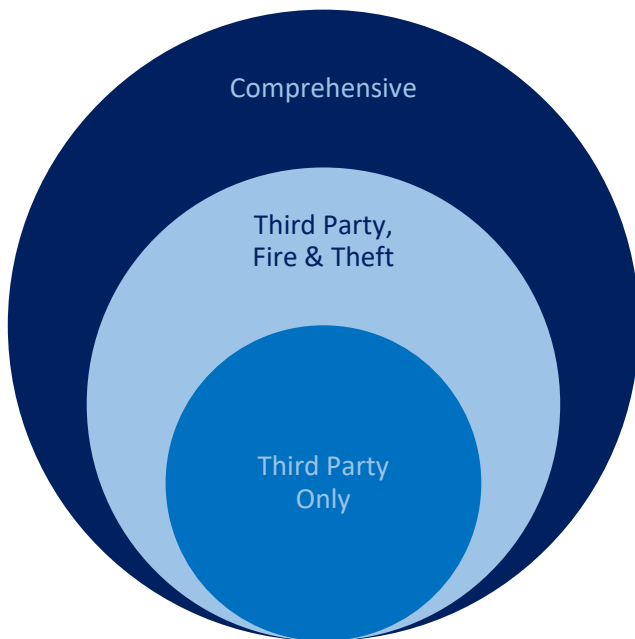
Please carefully read all the documents that form Your contract of insurance and make sure that the insurance meets with Your requirements.

You must inform Your Broker immediately if any of the details are incorrect or if You have any concerns with Your Policy Wording, or You do not understand it or any of the Terms or Conditions contained in it. Please keep all Your documents in a safe place. You can view or download Your Policy Documents at any time from the Broker’s website.

Your Policy

Type of insurance	Commercial Vehicle
Underwriter of your policy	Watford Insurance Company Europe Limited Alwyn Insurance Company Limited Southern Rock Insurance Company Limited
Administrator of your policy	Somerset Bridge Limited
Duration of your policy	The Policy will remain in force for 12 months from the date of commencement (or otherwise shown on the Motor Insurance Schedule) and for any period for which you renew the Policy, as long as you continue to pay Your premium.

Guide to Cover



You will be entitled to specific Policy features and benefits depending on the type of cover that you have selected.

Third Party Only (TPO) is the most basic level of cover, which only affords protection for damage or injury to Third Parties caused by Your Vehicle.

Third Party, Fire and Theft (TPFT) provides cover for damage or injury to Third Parties caused by Your Vehicle, and loss or damage to Your Vehicle caused by Fire or Theft.

Comprehensive (COMP) provides the highest level of cover. This includes cover for damage or injury to Third Parties, loss or damage to Your Vehicle caused by Fire or Theft, and additional cover for you and Your Vehicle.

Your Schedule displays the cover you have selected.

Main Policy Benefits

The below table lists the main features and benefits You will receive depending on the level of cover You have selected. Full details of cover and limitations are explained in each of the relevant Sections in the Policy Wording.

Benefits of Cover	Notes	Cover Type		
		COMP	TPFT	TPO
Section 1: Loss or Damage to Your Vehicle				
Loss or damage to Your Vehicle and its Accessories resulting from an accident.	<ul style="list-style-type: none"> The most We will pay is the Market Value of Your Vehicle and attached Accessories at the time of the loss or damage. 	Covered	Not Covered	Not Covered
Section 1: Repair Guarantee				
If Your Vehicle is repaired by one of Our Approved Repairers, any repairs will be guaranteed for 5 years.		Covered	Not Covered	Not Covered
Section 2: Loss of or damage to Your Vehicle caused by Fire or Theft				
Loss or damage to Your Vehicle or Accessories resulting from an incident of Fire, Theft or attempted Theft.	The most We will pay is the Market Value of Your Vehicle and attached Accessories at the time of the loss or damage.	Covered	Covered	Not Covered
Section 2: Entertainment, communication and navigation equipment				
We will pay up to £100 for loss of or damage to in-vehicle entertainment, communication and navigation equipment.	We will only pay for equipment that is part of the Vehicle's original specification, fitted by the manufacturer/dealer from first registration.	Covered	Covered	Not Covered
Section 3: Legal Liability				
Legal liability for the death of or injury to any person, and damage to property, caused by: <ul style="list-style-type: none"> You using or being in charge of Your Vehicle; a Trailer, broken-down vehicle or caravan while attached to Your Vehicle; any person driving Your Vehicle with Your permission (as long as Your Certificate of Motor Insurance shows that he or she is entitled to drive Your Vehicle).	Limited to: <ul style="list-style-type: none"> £20 million for loss of or damage to other people's property including any related indirect loss or damage; and £5 million for legal costs and expenses arising from loss of or damage to other people's property; arising out of any claim or series of claims caused by one event. 	Covered	Covered	Covered
Section 4: Green Card and Using Your Vehicle Abroad				
If you wish to use Your Vehicle outside of the Territorial Limits, You will be required to carry a Green Card document to prove that you have valid minimum insurance cover for Your Vehicle. You will receive the minimum cover required by law to use Your Vehicle in: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania,	<ul style="list-style-type: none"> This extension is provided for the purpose of social, domestic and pleasure use only. Please contact Your Broker to request a Green Card. 	Covered	Covered	Covered

Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland (including Liechtenstein) and The Channel Islands.				
Section 4: Full Policy cover whilst abroad				
You will receive full cover for a single trip during the Period of Insurance for up to 30 days, while visiting any countries listed above, subject to Your permanent place of residence being within the Territorial Limits.	<ul style="list-style-type: none"> This extension is provided for the purpose of social, domestic and pleasure use only. In addition to the standard 30 days cover, additional cover can be purchased by contacting Your Broker. 	Covered	Not Covered	Not Covered
Section 5: Glass Damage				
<p>We will pay for:</p> <ul style="list-style-type: none"> a broken or damaged windscreen or windows in Your Vehicle and scratching of the bodywork caused by them breaking. if Your Vehicle is fitted with an Advanced Driver Assist System (ADAS), We will also pay for Camera and Sensor Calibration (CSC) if required as a result of the glass repairs or replacement. 	<ul style="list-style-type: none"> If You use a repairer other than Our Glass Helpline to arrange replacement or repair of Your windscreen or windows, You will only receive a maximum of £100 towards Your claim under this Section, less the Glass Damage Excess. 	Covered	Not Covered	Not Covered
Section 9: Medical Expenses				
If anyone in Your Vehicle is injured in an accident involving Your Vehicle, We will pay medical expenses of up to £100 for each injured person.		Covered	Not Covered	Not Covered
Section 10: Emergency Medical Treatment				
We will pay the NHS their cost in providing You with any Emergency Medical Treatment that they are entitled to recover under the Road Traffic Act 1988.	<ul style="list-style-type: none"> If this is the only payment We make, it will not affect Your No Claims Bonus. 	Covered	Covered	Covered

Significant Exclusions

Below is a list of circumstances which are not covered by your policy. For full details please refer to Sections 1, 2 and 15 of Your Policy Wording.

1. Any loss or damage up to the amount of the Excess that appears in Your Schedule or elsewhere in this Policy Wording document.
2. Any Young and Inexperienced Driver or applicable Excess.
3. Loss of use of Your Vehicle (including the cost of hiring another vehicle).
4. Loss of Keys or similar device, remote controls or security devices and in any of these events the replacement of locks.
5. Loss of or damage to Your Vehicle where possession of it is gained by deception by someone who claims to be a buyer or agent.
6. Loss of or damage to Your Vehicle as a result of a deliberate act by anybody insured by the Policy.
7. Loss of or damage to Your Vehicle arising from confiscation or requisition or destruction by or under order of any Government or public or local authority.
8. Any storage charges unless You tell Us about them and We agree in writing to pay for them.
9. Loss or damage if Your Vehicle is used on the Nürburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, Track Days, trials or tests, speed trials or speed tests, either on a road, track or at an off-road 4 x 4 event.
10. Loss of or damage to Your Vehicle or Accessories, whilst Your Vehicle is left unattended, arising from Theft, attempted Theft, malicious damage or Vandalism when:
 - a. the ignition keys have been left in or on Your Vehicle; or
 - b. Your Vehicle has not been secured by means of door and boot lock; or
 - c. any window or any form of sliding or removable roof or hood have been left open or unlocked; or
 - d. Your Vehicle is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
 - e. Alarms, immobilisers and tracking devices are not fully operational or switched on when Your Vehicle is left unattended.
11. Any injury, loss or damage occurring while Your Vehicle is being:
 - a) driven by or is in the charge of any person not shown on Your Certificate of Motor Insurance; or
 - b) driven by, or in the charge of, anyone who does not meet all the conditions described in the Endorsements in Your Motor Insurance Schedule and all the General Conditions Applying to the Whole Policy and any other Terms of this Policy; or
 - c) Involved in an incident following which You, a driver described on Your Certificate of Motor Insurance as an insured driver, or any other person are:
 - Driving with an alcohol level in excess of the legal limit;
 - Driving while unfit through drink or drugs;
 - Failing to provide a blood, urine or breath specimen (other than for a roadside test), for analysis; or
 - Driving whilst unlawfully using a hand held phone; or
 - d) used for any purpose not shown on Your Certificate of Motor Insurance; or
 - e) driven by, or is in the charge of for the purpose of being driven by, any person to whom Your Vehicle has been hired; or
 - f) used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current MOT Certificate; or
 - g) used to carry any dangerous substances or goods; or
 - h) Loss or damage if Your Vehicle is used on the Nürburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, Track Days, trials or tests, speed trials or speed tests, either on a road, track or at an off-road 4 x 4 event.

12. Any loss, damage or liability when Your Vehicle is involved in any incident regardless of type, be that Accident, Fire, Malicious Damage, Theft or attempted theft and does not have a valid MOT Certificate in force at the time of the incident.
13. Any loss, damage or liability if caused maliciously or deliberately by any person driving Your Vehicle with Your permission, agreement or support.
14. Any injury, damage or loss for any person involved in an accident arising out of the deliberate use of Your Vehicle:
 - a. To cause damage to other vehicles or property; and/or
 - b. To cause injury to any person and/or to put any person(s) in fear of injury.
 - c. To commit suicide.
15. Any loss, damage or liability arising from the use of Your Vehicle on any description of footpath, bridleway or restricted byway, this Policy only provides cover to meet the minimum insurance requirements under the Road Traffic Act for vehicular use on a byway open to traffic.
16. Any injury, loss or damage occurring while Your Vehicle is being: driven or in the charge of anyone who does not have a valid driving licence, is disqualified from driving, has not held a driving licence, is prevented by law from holding one and who does not keep to the Terms and Conditions of their driving licence as required by DVLA/DVANI rules and regulations and any relevant law.
17. Liability You have under any agreement, unless You would have had the liability if the agreement did not exist.
18. Loss, damage, injury or legal liability directly or indirectly caused by, resulting from or in connection with invasion, war, revolution or any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except where such liability is required to be covered by the Road Traffic Act. The definition of Terrorism shall follow the interpretation as set out in the Terrorism Act 2000 or subsequent amendments thereto or be any act deemed by the Government or a UK Court of Law to be an act of Terrorism.
19. Except to the extent that We are liable under the Road Traffic Acts this Policy does not cover any injury, loss or damage (except under Section 3- Liability to third parties) caused by or arising from:
 - earthquake; or
 - Riot or civil disturbance within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where the insured person has taken part in the riot or caused damage to or stolen any property during the riot or committed a criminal offence relating to the riot.
20. This Policy does not cover securing the release of a motor Vehicle which has been seized by, or on behalf of, any Government or Public Authority.
21. Any loss or damage resulting from the impoundment or confiscation of Your Vehicle by Customs and Excise, Police or any other Government Authority.
22. Any accident, injury, loss, damage or liability while Your Vehicle is:
 - Towing a Trailer which is unsafe or has an unsecure load.
 - Towing more than one caravan, Trailer or disabled mechanically propelled vehicle at any one time.
 - Being used to carry passengers or goods in a way likely to affect the safe driving and control of the Vehicle.
23. Any accident, injury, loss, damage or liability while Your Vehicle is outside the Territorial Limits unless allowed under Section 4.
24. Loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by Your Vehicle or being towed by a vehicle being driven by You.
25. Legal liability when a Trailer or broken-down vehicle is being towed for profit.

Policy Conditions

You must comply with the General Conditions Applying to the Whole Policy - Section 16 of Your Policy Wordings to have the full protection of Your Policy. If You do not comply with them, We may cancel the Policy or refuse to deal with Your claim or reduce the amount of any claim payment. Your Policy Wording contains the full details of the Conditions which form part of Your contract of insurance:

1. Making Claims
2. Care of Your Vehicle
3. Right of recovery
4. Other insurance
5. Keeping to this policy
6. Non-payment of premiums
7. Fraud
8. Victim of Crime

You must cooperate fully with Us on all matters concerning the handling and settlement of any claim. If You do not cooperate with Us, We may cancel Your Policy and/or refuse to deal with Your claim.

Cancellation

Your Cancellation Rights

You may cancel this Policy at any time by notifying Us or Your broker of the cancellation in writing.

During the cooling-off period (14 days)

If You cancel Your Policy within the first 14 days either from the day of purchase of the contract or the day on which You receive Your Policy documentation, whichever is later, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim having been made against You), subject to a deduction for the time You have been covered and for any costs incurred in issuing the Policy, as detailed in the Broker's Terms of Business.

After the cooling-off period

You may cancel this Policy at any time by notifying Your broker of the cancellation in writing. On cancellation, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim has not been made against You), after deducting the cancellation charge and a deduction for the time You have been covered, as set out in the Broker's Terms of Business.

Our Cancellation Rights

During the Period of Insurance

We have the right to cancel Your Policy at any time by giving You seven days' notice in writing where there is an exceptional or valid reason for doing so. We will send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Alternatively, We have the right to cancel Your Policy immediately, at any time during the Period of Insurance, where there is evidence of fraud or a valid reason for doing so. We will still send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Your Policy Wording contains full details and examples of valid reasons allowing Us to cancel Your Policy.

Changes which may affect Your cover

It is important that you provide honest and accurate information when purchasing, amending and renewing Your insurance Policy. Failure to do so could result in Your Policy becoming invalid and not affording You cover in the event of an incident.

If Your circumstances change throughout the Period of Insurance You must tell Your Broker, whether You believe this is relevant to Us or not. Section 18 of your Policy Wording provides full details and examples of what kind of information you must make us aware of.

Regulatory Information

Your Insurer

The insurer of Your Policy will be clearly shown on Your Certificate of Motor Insurance:

- Watford Insurance Company Europe Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 112869. Authorised and regulated by the Gibraltar Financial Services Commission.
- Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.
- Southern Rock Insurance Company Limited, Office 3A-C, 3rd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar. Registered in Gibraltar number 93137. Authorised and regulated by the Gibraltar Financial Services Commission.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstance of the claim.

Further information about the compensation scheme arrangements is available from FSCS (www.fscs.org.uk).

Complaints

Complaints Procedure

It is always Our intention to provide You with a high level of customer service. However, if Our service ever falls below the standard You would expect, please let Us know in writing by emailing Complaints@sbgl.co.uk. You may also contact Us by post; please send this to:

Complaints Department
Somerset Bridge Limited
Office 3A-C Leisure Island Business Centre, 23 Ocean Village Promenade, Gibraltar.

If You make a complaint and it cannot be resolved immediately or within 3 working days, We will send You a written acknowledgement. This acknowledgement letter will let You know who is dealing with Your concerns.

We will endeavour to resolve the matter as soon as possible. We will fully investigate Your complaint using all the information available to Us, and Our Complaints Department will make every effort to address Your concerns.

To ensure We deal with Your complaint fully Our investigations can sometimes take a little longer. If they do, We will provide You with a final response within eight weeks or explain Our position and

provide timescales for responding. If Our investigations are likely to take longer than four weeks We will keep You fully informed of the position until We are able to provide You with a final response.

The Financial Ombudsman Service (FOS)

Should We fail to offer You a final response within eight weeks of the initial date of Your complaint, or if You are not satisfied with Our response, You may refer the dispute to the Financial Ombudsman within six months of receiving Our final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. Their address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Nothing in this process will adversely affect Your rights of law.

If Your complaint concerns Your Broker

Please contact Your broker directly using the contact details listed on their website.

Customer Comments

To ensure that We provide the kind of service You expect We welcome Your feedback in order that We can improve Our products and services. If You have any comments or suggestions about Our cover, services or any other feedback please email information@sbgl.co.uk.

Data Protection

The Data Protection Notice is contained in Your Policy Wording and is displayed on <https://somesetbridgelimited.co.uk/wp-content/documents/Privacy-Notice.pdf>. It explains how We may use Your details. It tells You about the registers and databases that We and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance.

Access to Your Information

You can write to Us at any time to obtain details of the information held about You. Please write to: Data Protection Officer, Somerset Bridge Ltd, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol, BS10 7TQ. Email: DPO@sbgl.co.uk.



Watford Insurance Company Europe
Limited PO Box 1338, First Floor Grand Ocean Plaza, Ocean Village,
Gibraltar.

Customer Services

0344 776 5308

talk2us@goskippy.com

24 Hour Claims Helpline

0344 840 9500

Windscreen Claims Glass Helpline

0800 955 0108