

Commercial Vehicle Insurance Product Information Document

JENSTEN
UNDERWRITING

Company: Jensten Underwriting (Commercial) Ltd

Product: Accelerant Commercial Vehicle

Your policy is administered by Jensten Underwriting (Commercial) Limited, registered in England No: 05579631, authorised and regulated by the Financial Conduct Authority No: 448039 and underwritten by Accelerant Insurance Europe Accelerant Insurance Europe SA/NV UK Branch, a company registered in the UK (Company number FC040633) with registered office at 1 Tollgate Business Park, Tollgate West, Colchester, Essex CO3 8AB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Firm Reference Number 940712) and the Prudential Regulation Authority.

This is a summary of your insurance policy which includes the minimum cover levels. You will find all the terms and conditions (along with other important information) in your policy documents, a copy of which is available on request from your Insurance Advisor.

What is this type of insurance?

This is a Commercial Vehicle insurance policy to cover your vehicles against compulsory liability under the Road Traffic Acts (Third Party Cover). In addition, cover can be increased to include loss of damage arising from Fire and Theft (Third Party Fire and Theft) and further extended to cover loss or damage to your vehicle caused by accident, malicious damage, flood, storm and other physical damage (Comprehensive). **Cover will only be provided for the level of cover you select.**



What is insured?

Covered sections for your Vehicles under COMPREHENSIVE Cover

- ✓ Third Party Cover for your legal liability to other parties property and compensation for other parties death or injury caused by you in connection with use of your vehicle
- ✓ Cover for loss or damage to your own vehicle, including fire of theft
- ✓ Cover for broken windscreens and window glass in your vehicle
- ✓ Cover for personal belongings up to £500 whilst in the vehicle
- ✓ Replacement Locks up to £1,000
- ✓ Misfuelling cover up to £500
- ✓ Cover for personal injury up to £5000 to the driver of your vehicle for permanent injury
- ✓ Cover for trailers attached to your vehicle or your trailers whilst detached

Third Party Fire and Theft Cover and Third Party only cover options are available



What is not insured?

- ✗ The first part of any claim (the excess) as specified on the policy schedule
- ✗ You will not be insured to drive any other vehicle other than those shown on the schedule / certificate
- ✗ Cover for tools, or goods and materials carried in your vehicles in connection with your trade or business
- ✗ Theft if you leave the vehicle unattended and unlocked or with the keys in or about the vehicle
- ✗ Cover while your vehicles are being driven by anyone who is disqualified from driving or has never held a driving licence
- ✗ Depreciation, general wear and tear, including to your tyres and brakes, or loss of use of your vehicle
- ✗ Your financial losses arising from loss of use of the vehicle



Are there any restrictions on cover?

- ! We'll only cover you for up to £5million (Inc. legal cost) for loss or damage to third party property reduced to £250,000 where hazardous goods are carried or whilst at a hazardous location
- ! The vehicle must be locked when left unattended
- ! The vehicle must be in a roadworthy condition, have a valid MOT certificate where required and must be taxed unless the vehicle is SORN and we have agreed in writing to provide cover
- ! The most we will pay in respect of your vehicle is market value
- ! Endorsements may apply to your policy. These will be shown in your policy schedule
- ! Certain limitations may apply to your policy. For example – the excess (the amount you must pay on any claim)
- ! You must be based within the United Kingdom and your vehicle registered here
- ! The maximum GVW of the vehicle cannot exceed 3.6 tonnes



Where am I covered?

- Cover for statutory minimum requirements is provided for use in the EU and EEA countries and any country which is a member of the Counsel of Bureau (cobx.org) except Albania, Belarus, Bosnia, Iran, Israel, Macedonia, Moldova, Morocco, Romania, Russia, Serbia & Montenegro, Tunisia and Ukraine



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance advisor immediately if the 'Information provided by you' on your Statement of Fact changes
- You should ensure that your vehicle is kept in a roadworthy condition and have a valid MOT if one is needed by law
- If your vehicle is fitted with an alarm, immobiliser or tracker these must always be on and working when your vehicle is left unattended. Keys or ignition devices must also be removed, windows and sunroofs closed and all doors locked
- You should provide any supporting documentation within the timescales agreed such as No Claims Bonus proof and Operators Licence
- You must tell us about any event which might lead to a claim as soon as possible



When and how do I pay?

- Premiums should be paid on time. You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card
- Payment is to be made at the point of sale or renewal of your policy via your insurance advisor



When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents if this is later). You can also cancel your policy at any time during your period of cover.
- If you cancel before the cover starts, we'll refund the premium you've paid.
- If you cancel after your cover has started, provided you have not made a claim, we'll reduce your refund to pay for the time you were covered.
- To cancel, please contact your insurance adviser.