



Your Van Policy Summary

Your Summary of Cover

Dear customer

This booklet is your policy summary, so please keep the booklet safe for when you need it. There are also some useful tips on what to do in an accident and how to make a claim. This summary does not contain the full terms and conditions these can be found in the policy wording booklet. This summary does not form part of your contract of insurance.

This policy is arranged and administered by One Insurance Solution.

One Insurance Solution has been created to offer flexible insurance solutions to customers who want the freedom to choose the cover that is right for them. You choose the optional extras you need and One Insurance Solution will provide you with the insurance you want.

Visit our website and simply click and buy online. Should You need to talk to One Insurance Solution, our UK based call centre is on hand to assist with any enquiries.

One Insurance Solution is a trading style of Brightside Insurance Services Ltd. Authorised and Regulated by the Financial Conduct Authority. Registered in England and Wales No: 4137311. Registered Office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL. VAT No: 851 1469 32

One Insurance Solution Helpline

With one number you can make a claim, talk to One Insurance Solution advisers or make changes to your policy: **0845 683 0695**.

Types of Cover and Sections which apply

Type of Insurance: Commercial Vehicle

Duration of Policy: 12 Months

Comprehensive

Sections 1 to 7

Third Party Fire & Theft

Sections 1*, 2, 4, 5 & 7

*Section 1 only applies for loss or damage caused directly by fire or theft

Third Party Only

Sections 2, 4, 5 & 7

Section 1 - Loss or Damage

Applies to Comprehensive and TPF&T Only

This section covers you for damage resulting from an accident, fire, theft or attempted theft. Section 1 only applies for loss or damage caused directly by fire or theft if your cover is third party fire & theft.

Accidental Damage Excess

The following excesses apply in addition to any other excess shown on your Policy Schedule:

Additional Excess	
Inexperienced driver aged 25yrs and over*	£150
Young driver aged 21-24yrs (Inclusive)	£250
Young driver 17-20yrs (Inclusive)	£350

* An inexperienced driver is someone who holds a provisional licence or a driver who has held a full UK/EU licence for less than 12 months.

Fire and Theft Excess

You will not have to pay the amounts shown above if the loss or damage is caused by fire or theft. A standard fire & theft excess of £100 applies.

Significant Exclusions or Limitations Section 1 - Loss or Damage

- Damage to tyres by application of brakes or by punctures, cuts or bursts.
- Loss or damage arising from the theft of or from your Vehicle whilst the ignition and or entry and or immobilization key(s) transmitter(s) or other entry devices have been left in or on your Vehicle.
- Loss or damage caused by an inappropriate type or grade of fuel being used.

This policy does not provide cover for loss or damage where:

- it is a consequence of war, invasion, act of foreign enemy hostilities, civil war, rebellion, revolution, insurrection or military or usurped power except so far as is necessary to meet the requirements of the Road Traffic Act.
- the damaged was caused directly as a result of pressure waves caused by aircraft or other aerial devices.
- possession of the vehicle is obtained by fraud or deception.
- acts of Terrorism except as is necessary to meet the requirements of the Road Traffic Act.

Further exclusions apply, please refer to your policy documentation for further information.

Section 1 - Audio Cover

Comprehensive: £500 TPF&T: £250

This policy covers the loss of or damage to any radio, cassette, disc player or similar apparatus and component parts.

Significant Exclusions or Limitations Section 1 - Audio Cover

- Loss of or damage to telephone communication, navigation or television / games equipment of any kind.
- This cover applies only to equipment permanently fitted to your vehicle.

Section 2 - Liability to Third Parties

Cover for the amount you are legally required to pay for the death of or injury to any person following an accident is unlimited.

This policy covers you for unlimited liability, which you become legally responsible for paying due to the death of or injury to any person as a result of any accident involving your vehicle, or caused by a trailer, or other disabled mechanically propelled vehicle attached to your vehicle.

We do not cover liability for more than £2,000,000 for any claim or series of claims for loss of, or damage to, property including any indirect loss or damage caused by one event. There is an additional limit of £3,000,000 for all other costs.

Section 3 - Medical Expenses: For You, Your Drivers and Passengers

Applies To Comprehensive Only

We will pay up to £100 per person for medical expenses.

Section 4 - Emergency Medical Treatment

If we pay emergency treatment fees under the Road Traffic Act it will not affect your No Claims Discount.

Section 5 - No Claims Discount Protection

This only applies if stated on your Policy Schedule.

A protected no claims discount of 5 or more years will not be reduced provided no more than 2 partial fault, fault, fire or theft claims occur within any 3 consecutive years.

Section 6 - Windscreen & Glass Cover

Applies To Comprehensive Only

We will pay for the cost of repairing or replacing windows or windscreens only.

Unlimited cover is provided subject to repairs or replacement via the Glass Helpline. If not, then a maximum limit per claim of £200 applies. A £60 excess is applied to all claims unless the windscreen or window(s) is repaired. Damage to sunroofs is excluded.

Section 7 - Foreign Travel

Your policy includes 30 days cover for you to drive your vehicle in Europe in any 12-month period.

Once this period has elapsed the minimum required cover will apply. We recommend that you contact One Insurance Solution before you travel to ensure you have the correct level of cover for your needs. Extensions to the 30-day limit may be available upon request, subject to additional charges.

Cancellation

If you are a consumer buying a policy which provides cover for you in a private capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. If you do not exercise your right to cancel your policy during the 14-day cooling off period, it will continue in force for the term of the policy and you will be required to pay the full premium as stated.

Cancellation within the 14 day cooling off period.

If you exercise your right to cancel during this initial 14 day period of cover and the insurance cover has not yet commenced, You will be entitled to a full refund of the premium paid. If the insurance cover has already commenced, and you have not made a claim, or a claim has not been made against you then you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered and the charges as set out in the One Insurance Solution terms of business.

To exercise your right to cancel your policy, you must forward your Current Certificate of Insurance to One Insurance Solution.

Please note the full annual premium is payable in the event of a claim and no refund will be given.

Cancellation after the 14 day cooling off period.

If cover has commenced and you have not made a claim, or a claim has not been made against you then you can still cancel your policy, however your refund will be subject to a deduction for the time you have been covered and the charges as set out in the One Insurance Solution terms of business. Please note the full annual premium is payable in the event of a claim and no refund will be given.

To exercise your right to cancel your policy, you must forward your Current Certificate of Insurance to One Insurance Solution.

Where We may cancel Your cover

We may cancel the policy if we have a good reason for doing so. Some examples of situations where we would have a good reason for cancelling your policy include (but are not limited to) where you have:

- not paid your premium; or
- provided us with incorrect information; or
- changed your address during the policy to one we cannot cover; or
- changed your vehicle during the policy to one we cannot cover; or
- failed to supply requested validation documentation (such as evidence of no claims discount and copies of driving licences for all named drivers).

Before we cancel this policy we will send you 7 days' notice by recorded delivery. We will send notice of cancellation to your last known address. You must then send One Insurance Solution the Certificate of Insurance.

In the event of us cancelling your policy you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and the charges as set out in the One Insurance Solution terms of business. Please note the full annual premium is payable in the event of a claim and no refund will be given.

For more information regarding cancellation please contact One Insurance Solution.

Making a claim

If you wish to make a claim, please telephone **0845 683 0695** if you are reporting an accident, theft or vehicle fire or **0800 316 8316** for windscreen & glass.

How to make a complaint

One Insurance Solution intends to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to One Insurance Solution at the following address:

Quality Manager
One Insurance Solution
Brightside Park
Severn Bridge
Aust
Bristol BS35 4BL

Alternatively you can contact One Insurance Solution on:

Tel: 0845 683 0741

(calls may be recorded for training, compliance and claims purposes)

Fax: 0845 219 0515

Or email: vanenquiries@oneinsurancesolution.co.uk

If the complaint does not refer to One Insurance Solution's service or advice, they will forward your comments to the Insurer concerned for resolution.

They will acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response and will endeavour to provide you with a final response within 8 weeks. Full details of the complaints handling procedures are available upon request.

If your complaint is not resolved to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service within 6 months of receiving our final response letter: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Telephone 0800 0 234 567 (free for people phoning from a “fixed line”, for example a landline at home) or 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Email: complaint.info@financial-ombudsman.org.uk

If One Insurance Solution receives a complaint which does not relate to any regulated insurance activity that We or One Insurance Solution have provided, One Insurance Solution will advise You in writing within 5 business days and, where possible, provide you with details to whom the complaint should be redirected.

Important: this complaints notification procedure does not affect your rights to take legal action.

The Financial Services Compensation Scheme

We and One Insurance Solution are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if either we or One Insurance Solution cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Compulsory classes of insurance are covered for 100% of the claim, without any upper limit. Other classes of insurance are covered for 90% of the whole claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS website <http://www.fscs.org.uk/> or by using the contact details below:

Financial Services Compensation Scheme,

10th Floor, Beaufort House

15 St Botolph Street

London EC3A 7QU

Telephone 0800 678 1100 or 0207 741 4100 or email, enquiries@fscs.org.uk.

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www.oneinsurancesolution.co.uk

