



# Commercial Motor Agriculture Summary of Cover

## Key covers, features and exceptions

Your policy includes the following key covers, features, benefits and significant exclusions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## The Underwriter

This insurance is underwritten by certain underwriters at Lloyd's and other insurance companies as noted below, referred to collectively as the 'Underwriters' who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Section	Underwriter
All sections	Amlin UK is a trading name of Amlin UK Limited. Amlin UK Limited is wholly owned by and an Appointed Representative of Amlin Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. Amlin UK Limited is registered in England No. 2739220. Registered office: The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

## Our product

Motor insurance suitable for all types of UK registered vehicles and businesses of a rural nature including cars, commercial vehicles, agricultural & forestry machinery, special type vehicles and agricultural trailers on the policy. Subject to Amlin underwriting acceptance criteria we offer Comprehensive, Third Party Fire and Theft and Third Party only policies.

## Cancellation

You may cancel the insurance by notifying your insurance adviser that cover is no longer required.

Cooling Off Period - You have the right to cancel the policy within 14 days from inception or renewal or from the date you received the documents (whichever is later) and receive a proportionate refund for the unexpired period of the policy. If you cancel outside of the cooling off period we will refund the premium for the exact number of days left on the policy.

We may cancel the policy by giving you 30 days notice in writing and we will refund a proportionate part of the premium for the unexpired period of the policy.

Where you have agreed to pay your premium by instalments and you fail to pay the initial deposit, cover will be cancelled from inception or the last instalment date as applicable.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority.

## Duration of the policy

Our policies are normally for a period of 12 months and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## Making a claim

To make a claim or to report an incident please telephone our 24 hour helpline on 01245 396544.

**Important note:** Please do not ask for help from a lawyer, accountant or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

## Cover

This depends on the type of cover you have selected. All cover is subject to Amlin underwriting and acceptance criteria.

### Third Party only

Third party death or bodily injury (unlimited cover) and third party property damage (£20,000,000 for private cars and £5,000,000 all other vehicles unless otherwise stated in the schedule).

### Third Party Fire and Theft

As Third Party only but includes cover against theft or attempted theft or damage to your vehicle by fire.

### Comprehensive

As Third Party Fire and Theft but includes Accidental Impact damage cover to your vehicle and glass breakage.

### Features and benefits

Cover	Comprehensive	Third Party Fire & Theft	Third Party only
Section One – Damage: Loss of or Damage	Yes	No	No
Section One – Damage: Audio equipment fitted as standard by the vehicle manufacturer	Yes	Yes	No
Section One – Damage: Glass – Replacement cost is subject to excess.	Yes	No	No
Section One – Damage: Glass Repairs free of excess	Yes	No	No
Section Two – Liability: Cars £20,000,000 limit	Yes	Yes	Yes
Section Two – Liability: Other vehicles £5,000,000 limit	Yes	Yes	Yes
Section Two – Liability: Indemnity to principals	Yes	Yes	Yes
Section Two – Liability: Movement of Third Party vehicles	Yes	Yes	Yes
Section Two – Liability: Legal fees	Yes	Yes	Yes
Section Three – Additional benefits: Medical expenses	Yes	No	No
Section Three – Additional benefits: Uninsured loss recovery	Yes	Yes	Yes

Your quotation and policy schedule may refer to and contain endorsements which enhance or limit the standard policy terms, conditions, limits and exclusions. It is important that you read these in conjunction with the policy.

From time to time you may need to review the cover provided and update this, please contact your insurance adviser.

### Cover extensions

These include:

- Personal belongings
- Personal accident
- Medical expenses
- Cross liabilities
- Unauthorised use
- Unlicensed drivers
- Indemnity to principals
- Movement of third party vehicles
- Foreign travel
- Uninsured loss recovery

In addition we offer a 24 hour claims helpline, including an Approved Repairer network.

Extensions may be restricted to certain classes of vehicle and/or where a Comprehensive policy has been selected.

Unspecified trailers and implements having a value not exceeding £100,000 are covered whilst attached to the insured vehicle. This cover continues to apply until the trailer or implement is attached to another vehicle. Trailers and implements in excess of £100,000 must be specified in order for the above cover to be present.

### Significant exclusions and limitations

We do not insure you for:

- Theft of your vehicle where the keys are left in or on the vehicle.
- Loss of or damage to trailers or implements when attached (or last attached) to a vehicle that is not covered under this insurance.
- Loss of or damage to your vehicle, trailer or implement where you have not taken reasonable precautions to prevent the loss or damage.

### Policy limits

Certain sections of the policy contain financial limits (the maximum sums we will pay under that section). The following limits apply:

Policy Section	Limit of indemnity
Section One – Damage: Loss of or damage	Market value of the vehicle
Section One – Damage: Fire damage	Market value of the vehicle
Section One – Damage: Theft	Market value of the vehicle
Section Two – Liability: Liability to third parties for death or injury	Unlimited
Section Three – Additional benefits: Personal belongings	£500
Section Three – Additional benefits: Medical expenses	£500
Section Three – Additional benefits: Uninsured loss recovery	£100,000
Section Four – Trailers and agricultural implements	£100,000 unless individually named and specified

## Important information

The policy is administered by Marsh Ltd t/a Victor Insurance in accordance with the authority granted under binding authority B1019BLFBRAG17.

Marsh Ltd is authorised and regulated by the Financial Conduct Authority Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU.

## Making a complaint

If you have any enquiries or complaints arising from your policy please contact the agent that arranged your policy. Alternatively, you can write to the Chief Underwriting Officer at Victor Insurance at 1 Tower Place West, Tower Place, London EC3R 5BU.

If you are still not satisfied with the way your complaint has been dealt with you may ask the Policyholder and Market Assistance department at Lloyd's to review your case (this does not affect your right to take legal action if necessary). The address to write to is: Complaints, Lloyd's, One Lime Street, London EC3M 7HA.

You can also email them at [complaints@lloyds.com](mailto:complaints@lloyds.com). If this has not resolved your complaint you may refer your complaint to the Financial Ombudsman Service (FOS), the address to write to is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. You can also email them at [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk).

Please note:

You must refer your complaint to the Financial Ombudsman Service within six months of the date of the final response.

The Financial Ombudsman Service will normally only consider a complaint from a private individual, a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees or a trustee of a trust with assets of less than £1 million.

## Financial services compensation scheme (FSCS)

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If you are entitled to compensation under the Scheme the level and the extent of the compensation would depend on the type of business and the circumstances of the claim.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID) which is run by the Motor Insurers' Bureau (MIB). MID and data stored on it may be used by various bodies authorised by law for the purposes of, but not limited to, Electronic Vehicle Licensing, Continuous Insurance Enforcement, law enforcement for the purposes of prevention, detection, apprehension and/or prosecution of offenders and by government services and other services aimed at reducing the level and incidence of uninsured driving.

It is vital that the MID holds your current registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police. You can check that the correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

## Choice of Law

Under United Kingdom law the parties to the contract have the right to request the law which will apply. In the absence of any agreement to the contrary, the laws of England and Wales will apply.