

# Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

## Product: Commercial Vehicle Short Term

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

This is a summary of what you can expect from your short-term Commercial Vehicle Insurance Policy underwritten by Haven Insurance.

## What is this type of Insurance?

This is a commercial contract providing a short-term insurance policy for your commercial vehicle. This policy satisfies the requirements of the Road Traffic Act. Please refer to your policy schedule for the cover level you selected.



## What is insured?

### Comprehensive cover

- ✓ Medical expenses for you and your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Loss or damage to your personal belongings whilst they are in your vehicle up to £100 per incident (this doesn't include tools, goods or work samples, money or credit cards, further exclusions apply).
- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £2 million) as well as compensation for death or injury (unlimited).
- ✓ Loss or damage to your vehicle after an incident.
- ✓ Loss of or damage to your vehicle caused by fire, lightning, explosion, theft, and attempted theft.
- ✓ Vehicle accessories up to a total value of £250.
- ✓ Vehicle sharing, providing you do not make a profit from payments received.

### Third party only cover

- ✓ Claims by third parties if we determine you are at fault for the incident. This includes cover to third party vehicles or property (up to a maximum of £2 million) as well as compensation for death or injury (unlimited).
- ✓ Medical expenses for your passengers up to £100 each when injured in an incident (subject to a maximum of £400 per incident).
- ✓ Vehicle sharing, providing you do not make a profit from payments received.



## What is not insured?

### Exclusions applicable to all cover levels

- ✗ Wear and tear, mechanical or electrical breakdown of your vehicle.
- ✗ Using your vehicle outside the terms of your driving licence.
- ✗ Using your vehicle outside countries which are members of the European Union or countries that have satisfied the EC Directive 2009/103/EC on Insurance of Civil liabilities arising from the use of Motor Vehicles (No 72/166/EEC).
- ✗ Anyone using your vehicle who is not a named driver.
- ✗ Using the vehicle for a purpose not specified in the certificate or schedule.
- ✗ Using the vehicle for any formal or informal race, whether prearranged or not.
- ✗ Driving under the influence of alcohol or drugs.
- ✗ Damage to your vehicle caused by using the wrong fuel or lubricants.
- ✗ Hire or haulage unless you have requested this cover.
- ✗ Carrying loads greater than the maximum capacity of the vehicle.
- ✗ Incidents arising from loading or unloading your vehicle.

### Exclusions applicable to comprehensive cover

- ✗ Policy excesses.
- ✗ Value Added Tax (VAT) on the cost of repairs, replacement goods if you are VAT registered and entitled to recover VAT.
- ✗ Theft of your vehicle if it was stolen by deception, for example someone posing as a buyer.
- ✗ Theft of your vehicle if your keys have been left in or on your vehicle.
- ✗ We will not cover any claim for damage to your vehicle's windscreen, windows, sunroof or panoramic roof panels whether glass or plastic.

### Exclusions applicable to third party only cover

- ✗ Damage to or loss of your vehicle.



## Are there any restrictions on cover?

- ! You are only covered for the class of use stated in the Certificate of Motor Insurance.



## Where am I covered?

- ✓ You have the selected cover for your vehicle within Great Britain, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ You can also use your vehicle abroad with the minimum cover required by law within the European Union, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City. You will only be covered for social, domestic and pleasure use while abroad.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Let us know if you have any medical conditions disclosable to the DVLA.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

### During the policy

- Take reasonable steps to protect your vehicle and ensure it is kept in a roadworthy condition with an up to date MOT and valid vehicle tax.

### In the event of a claim

- Never admit liability at the scene.
- Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved.
- If possible and safe to do so, take photos of all the vehicles involved, including your own, the registration numbers of the vehicles, any damage caused as a result of the accident, the accident location and any road markings.
- If any party is injured, call the emergency services.
- Notify the claims department as soon as you can and within 24 hours of the accident or incident first occurring. You should report any accident or incident to us even if you do not think you are to blame.
- Pay any excesses applicable to the policy.



## When and how do I pay?

The premium can be paid in full by credit or debit card as a one off payment. Your broker may offer you alternative payment options.



## When does my policy start and end?

Please refer to your most recent policy certificate for the policy start and end date.



## How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Due to the short-term nature of your policy, no refund is available in the event of cancellation.