

Temp Cover Commercial Vehicle Insurance Policy Key Facts

Please note that this is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Wording.

The insurer

Haven Insurance Company Limited ('Haven Insurance') registered in Gibraltar under company number 85914, registered office at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Haven Insurance is authorised and regulated by the Financial Services Commission and Financial Conduct Authority by means of cross border services.

Who is insured

You and any other person who is named on the Certificate of Insurance.

This policy is for:

This policy provides short term (temporary) cover for your Commercial Vehicle, on a Comprehensive basis.

Duration of Contract

This contract is for the period of insurance stated on the insurance schedule.

The Certificate of Insurance issued to you will show the use specifically agreed for your vehicle.

Full details of the cover, the conditions that apply, the claims process and the circumstances when claims will not be met are contained in the Policy Wording.

Significant features and benefits:

Cover	Comprehensive
Legal liability for death or injury to other people, including passengers	✓
Legal liability for damage to other people's property (up to £20,000,000)	✓
Damage to your vehicle	✓
Windscreen repair/replacement	✗
Medical Expenses	✓ Refer to the Medical Expenses section of your policy
Personal Belongings	✓ Refer to the Personal Belongings section of your policy
Foreign use	✓ Refer to the foreign use section of your policy
Driving other vehicles	✗ Not included

What am I NOT covered for in my policy?

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but some of the most significant or unusual exclusions and limitations are outlined below:

Your policy does not cover any liability, loss or damage while any vehicle covered by this insurance when:

- Driven by any other person other than as described under the effective Certificate of Motor Insurance or used for a purpose not permitted by the Certificate

- Driven by anyone (including you) who to your knowledge does not have a licence issued by the DVLA to drive your vehicle or has never held a licence or is disqualified from driving
- Arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle or where the car has not been properly locked/secured
- Arising from wear and tear, mechanical or electrical breakdown and failures or breakages
- Arising from damages to your tyres, unless caused by an accident, fire claims or malicious damage
- Being used by someone who obtained it by fraud or deception
- Being used for the carriage of passengers for Hire or Reward

Please note you must pay an amount called the policy 'excess' towards any claim you make. If the excess is shown against a named driver in the Policy Schedule this will be the total excess that applies to each and every incident of loss or damage while the vehicle is being driven by or in possession of that person. Please refer to your policy for full details.

Cancellation

You may cancel the policy at any time by telling us or your insurance agent in writing and by returning the certificate of insurance to us. Due to the short term nature of the policy there will be no return of premium.

Claims

It is a condition of your policy that after any loss, damage or accident full details of the incident are reported **within 24 hours** to our claims team by calling them on 0845 0920700. Once a claim has been reported by telephone further correspondence can be sent to Haven Claims, Suite 2a Second Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT. It is a condition of your policy that any increased costs resulting from your delay in reporting any incident to us will be your responsibility. If you fail to report a claim within 24 hours you will be charged a late reporting excess as detailed in the policy wording.

Complaints

Haven Insurance aims to provide a high level of customer service and to pay claims fairly and promptly. If you have an enquiry or complaint regarding this insurance, you should first contact your agent who administers the insurance on your behalf.

If you remain dissatisfied, you should contact Haven Insurance Company Limited in writing at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar or by email at complaints@haven.gi. Please quote the policy or claim number in all correspondence.

In the unlikely event that the matter is still not resolved to your satisfaction, the complaint can be referred to the Financial Ombudsman Services ('FOS').

Would I receive compensation if Haven Insurance Company Limited were unable to meet its liabilities?

We are covered by the Financial Services Compensation Scheme ('the Scheme'). You may be entitled to compensation from the Scheme if we cannot meet our obligations. Further information about the Scheme and the compensation arrangements can be obtained by contacting the Scheme in writing at 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN, or by phone on 0207 741 4100 or on their website at www.fscs.org.uk.

Other important information about Haven Insurance Company Limited:

Haven Insurance Company Limited is licensed and regulated by the Commission of Insurance under the Insurance Companies Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Haven Insurance is also a member of the Motor Insurers Bureau and Association of British Insurers.