



COURIER



Summary of Cover



About this document

This document is a summary of the Courier Vehicle insurance policy. It does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy wording. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

This policy will only protect you whilst driving a vehicle that we have been told about and confirmed acceptance of. It will not protect you whilst driving any other vehicle.

Making a Claim

All claims, irrespective of negligence or liability must be, in the first instance, reported to Axa Claims line on **01440 716199** and **0800 206 1809** for Window or Windscreen Breakage. Late notification will nearly always increase the cost of settling claims. Axa claims line is available 24 hours a day, 365 days a year for claims including windscreen replacement.

Name of Insurance Undertaking

Underwritten by: Axa Insurance UK plc
Registered in England & Wales No 78950. Registered office 20 Gracechurch Street, London, EC3V 0BG

Level of cover available *Comprehensive cover only*

Each policy section of cover contains details of any limit of cover that applies. The most we will pay in the event of a claim is the sum or limit shown within your policy booklet or on the policy schedule.

This is not an agreed value policy but the vehicle value you declare must be an accurate assessment of the total value of your vehicle including the most expensive trailer it may tow. If your assessment is not accurate this may result in the amount that we pay you in the event of a claim being reduced.

Policy duration

This is an annually renewable policy.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Your rights to cancel

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

You may cancel your policy at any time. If you cancel, provided no claim has been notified, paid or outstanding in the current period of insurance we will refund part of the premium paid. Upon receipt of your request we will cancel your policy and remove it from the Motor Insurance Database and you will no longer be protected by the policy. Please refer to the cancellation condition, of the policy wording for full details of your cancellation rights.

Our rights to cancel

We also reserve the right to cancel your policy. Please refer to the cancellation condition, of the policy wording for full details of our cancellation rights.

Making a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at:

Q Underwriting, 40 Cathedral Road, Cardiff CF11 9LL

or telephone us on **029 20 30 10 30**.

Q Underwriting, your insurance adviser and Axa Insurance UK plc are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of the full complaints procedure can be found in your policy booklet.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Features and Benefits - Motor

Features and benefits Included automatically	Comprehensive	Section Number
Courtesy vehicle – if you use one of our approved repairers to repair your vehicle following an accident covered under your policy they will provide you with a van for the duration of the repairs	✓	Quick and Handy Tips
Legal liability for death or injury to other people – unlimited amount	✓	1
Legal liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit	✓	1
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	✓	1
Corporate manslaughter and corporate homicide legal defence costs £5,000,000 limit in defending any one action or series of actions out of any one claim	✓	1
Replacement vehicle – if your vehicle is lost or damaged beyond economical repair (60% of the manufacturers list price) within the first six months of registration from new by you we will arrange for a replacement vehicle of the same make and model	✓	2
Recovery and redelivery of your vehicle to the nearest repairers and back to your home address if your vehicle is disabled following an accident covered by this policy	✓	2
Breakage of windows and windscreens in your vehicle and any resulting scratched bodywork	✓	3
Trailers specified by you will be covered to the level of cover selected for your vehicle whilst attached	✓	4
Unspecified trailers will be covered to the level of cover selected for your vehicle but only when attached to that vehicle	✓	4
If your driver dies as the result of an accident covered by the policy or within three months of injuries sustained in the accident we will pay £5,000 to your driver's estate	✓	5
This policy will pay £500 for any one claim for loss of or damage to Personal belongings in or on the vehicle	✓	7
We will continue to provide cover for your vehicle whilst it is in the custody or control of a motor garage for the purpose of maintenance, servicing, testing or repair	✓	8
Third party uninsured drivers – if you make a claim following an accident that wasn't your fault and the driver of the other vehicle was not insured you will not lose your no claims discount and recover any excess you pay from us	✓	9
European travel – we will provide you with up to 93 days selected policy cover whilst you are driving your vehicle in any EU country or other country that has agreed to follow EU directives free of charge. If a green card is issued the minimum length of time it has to be issued for is 14 days.	✓	10
We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK	✓	12
If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK	✓	12
Legal Expenses and advice for you, any authorised driver or passengers carried for pursuit of damages and other uninsured losses where the accident is not your fault. Underwritten by Arc Legal Assistance Ltd (must be linked to a Road Traffic Accident up to £100,000)	✓	16

Excess - Motor

Section	Standard excess
Each and every claim for loss or damage to your vehicle and/or attached trailer (including loss by fire, theft and/or attempted theft)	£350
All other claims involving:	
<ul style="list-style-type: none"> glass/windscreen replacement 	£75
<ul style="list-style-type: none"> glass/windscreen repair 	£0

Additional excesses may apply depending upon the age and experience of your driver. You will find details of these excesses on page 17 of the policy.

You can also choose a voluntary excess of between £150 and £350 for all loss or damage to your vehicle. Any voluntary excess you choose will apply in addition to the excess shown in this table for loss or damage to your vehicle, but will not apply in addition to the excesses shown in this table for glass/windscreen replacement or repair.

Features and Benefits – Goods in Transit

Cover/extension	Standard wording/limits
Additional expenses cover	Limit £10,000 any one claim
Demonstration or approval cover	Up to consignment limit
Electronic equipment cover	Limit £500 any one claim
Incoming goods cover	Included if responsibility to insure
Packer premises cover	Up to consignment limit
Personal effects cover	Limit £500 any one claim
Ropes and sheets cover	Limit £500 any one claim
Travellers' samples cover	Up to consignment limit
Exports cover (FOB)	30 days cover for temporary storage

Excess – Goods in Transit

Cover/means of conveyance	Consignment limit
Motor vehicle, articulated trailer, trailer or semi trailer owned or operated by you	£5,000
Limit any one event	£5,000
Estimated annual sendings	£0
Excess	£100

Features and Benefits – Liabilities

Insurance protection in respect of legal liability for injury to third parties or for damage to their property

Cover/extension	Standard wording/limits
Variable cover limits	Up to £10,000,000
Insuring clause	Insuring clause non-accidental basis
Personal injury	Extended definition in addition to 'death, bodily injury, illness or disease'
Claim costs	Own defence costs and claimants costs in addition to limit of indemnity
Additional business activities cover	Wide cover for activities of the business
Compensation for court attendance cover	£500 per day for each day for any director, partner or employed person
Contingent motor liabilities cover	Included and extends to the use of motor vehicle within the European Union
Cross liabilities cover	Included and incorporates member to member cover
Data protection cover	Standard limit of indemnity £250,000 any one period of insurance - variable
Environmental clean up cover	Standard limit of indemnity £100,000 any one period of insurance - variable
Manslaughter costs cover	Standard limit of indemnity £1,000,000 any one period of insurance - variable
Property in your care cover	Cover for <ul style="list-style-type: none"> Leased or rented premises Property temporarily occupied for carrying out work Visitors or employees property
Safety legislation costs	Standard limit of indemnity £1,000,000 any one period of insurance - variable
Terrorist act	Standard limit of indemnity £2,000,000 any one period of insurance - variable

Excess – Liabilities

Cover	Limits of indemnity	Third party Property damage excess	Excess
Public liability	£5,000,000 any one event	£250 each event	£0
Products liability	£5,000,000 any one period of insurance	Not applicable	£0
Clean up costs	£100,000 any one period of insurance	£0	£250 each event
Data protection	£250,000 any one period of insurance	£0	£0
Manslaughter costs	£1,000,000 any one period of insurance	£0	£0
Safety legislation costs	£1,000,000	£0	£0
Terrorist Act	£2,000,000	£0	£0

Significant or unusual exclusions and limits

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all the exclusions in the policy documents.

Exclusion, condition or limit	Policy section(s)
We will not pay for financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	2
We will not pay for mechanical or electrical breakdown, failure or breakages	2
We will not pay for loss or damage of your vehicle where its possession has been obtained by fraud, trick or false pretence	2
We will not pay for loss or damage as the result of theft if the ignition, entry or immobilisation key(s) has been left in or on the vehicle	2
We will not pay for loss or damage to any trailer which is being towed for payment or reward	4
We will not pay for loss or damage to any broken down vehicle which is being towed by your vehicle	4
We will not pay for any loss or damage to any property in or on any trailer or broken-down vehicle being towed by your vehicle	4
We will not pay for loss or damage to any trailer while it is attached to any vehicle other than your vehicle	4
We will not pay if death arises as the result of suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up such death	5
We will not pay for loss as a result of wear, tear and loss of value of any personal belongings	7
We will not pay for loss or damage to money, stamps, tickets, documents, securities, goods, tools or samples carried in or on your vehicle for trade purposes	8
We will not pay for any claim arising out of a contract you have with another person or organisation	All sections
There is no cover for earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Island	All sections
There is no cover while your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence	All sections
There is no cover while your vehicle is airside on any airport or airfield premises	All sections
There is no cover for radioactive contamination, war risks, pollution & contamination	All sections



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www.Qunderwriting.com

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