

Your Business Insurance

MotorServ Product



Policy Summary

Welcome...

to your policy summary

The Covéa Insurance MotorServ product is designed to meet the requirements of tradespeople who, often working from home, provide services to the motoring public. It provides insurance for the use of specified vehicle(s) for trade and private purposes and allows insured drivers to drive any vehicles belonging to customers, provided that these are not being held for sale or hiring. Cover is only available to those motor traders who are actively operating a formal business, on a full or part time basis, for profit, by providing a service relating to the repair or maintenance of motor vehicles. Formal supporting documentation to demonstrate this may be requested.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy wording to make sure you understand the cover it provides.

The policy cover will run for 12 months and is renewable annually.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales

No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Its Firm Reference Number is 202277.

Significant features and benefits of the policy

Type of cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for injury to passengers, the public and their property	✓	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓	✓
Loss of or damage to vehicles by fire, theft or attempted theft	✓	✓	✗
Accidental damage, vandalism or malicious damage	✓	✗	✗
Windscreen or glass replacement in any specified vehicle without loss of no claim discount	✓	✗	✗

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Maximum Cover
Legal liability for death and injury to anyone including passengers	Unlimited
Legal liability for damage to other people's property	£1 million
Legal defence costs for manslaughter or causing death by dangerous driving	£2,000
Accidental damage to your vehicle, including glass replacement	Vehicle Market Value
Fire, theft and attempted theft	Vehicle Market Value

Significant features and benefits of the policy

Description

Other features include:

- Choice of comprehensive, third party fire & theft (most areas) or third party only cover (most areas)
- Up to 5 named drivers, dependent on number of specified vehicles
- Up to 3 specified vehicles, owned or operated by you
- Windscreen cover included for specified vehicles
- No claims discount of up to 3 years transferable from your private car, light commercial vehicle or motor trade insurance
- Introductory discounts of up to 30% , if your private car policy is not cancelled
- Full cover whilst driving in the EU available for extra premium
- A discount is available for increased excesses on comprehensive cover only

Significant and unusual exclusions or limitations of the Policy

The table below shows exclusions or limitations that are contained in your policy and where they can be found. For full details of the exclusions or limitations please refer to the policy wording.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Definitions Insured Vehicle	Any vehicle owned by or in the custody of the insured for the purpose of sale or resale or leasing	6
Definitions Insured Vehicle	Any vehicle owned by the insured which has not been specified on the policy	6
Exceptions to Section 2.1	Legal liability as an employer	27
Section 1.1	Vehicles in the custody or control of the Insured for the purposes of up-keep, service or repair in or on the Business Premises or on a road at or within 400 metres of the Business Premises, unless in the course of a journey	23
Exceptions to Section 1.5	Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation	23 & 24
Exceptions to Section 1.4	Additional young driver excess Drivers aged under 25 years – £350 Drivers aged 25 years and over with a full UK licence of less than 12 months – £200	24
Exceptions to Section 1.10	Loss or damage as a result of deception, by a purported buyer or his intermediary	24
Exceptions to Section 1.8, 1.12, 1.13	Loss or damage to any of the following vehicles: <ul style="list-style-type: none"> • Vehicles manufactured in USA or Canada unless specifically manufactured for sale in the UK • Vehicles manufactured before 1975 • Vehicles with a fibreglass bodyshell or built from a kit • Motorcycles, quad bikes or trikes 	24

Significant and unusual exclusions or limitations of the Policy

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Exceptions to Section 1.14	Loss or damage to the vehicle if the keys have been left in or on the vehicle or if all the doors, windows and other openings have not been close and locked	24
Exceptions applicable to all Sections, exception 1.(b)	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	20
Exceptions applicable to all Sections, exception 1. (g)	Vehicles being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed	20
Exceptions applicable to all Sections, exception 1. (m)	Vehicles being driven by, or in the custody or control of, any person convicted of driving while the under the influence of drink or drugs, or it is proven to our satisfaction that they were under the influence of drink or drugs at the time of the accident or loss	20
Exceptions applicable to Section 2.8	Any liability where the insured vehicle is being driven in automated mode and you or any other person entitled to indemnity has: <ul style="list-style-type: none"> failed to install or permit Safety Critical Software update including Over The Air (OTA) Updates made or permitted alterations to any such software updates which relate to the functioning of the vehicle, with the exception those made available by the vehicle manufacturer 	27

Customer Information

Motor Trade Careline
0330 024 2244

How to contact us to make a claim

In the event of any accident, injury, loss or damage involving a vehicle insured by this policy, you must telephone the Covéa Insurance Motor Trade Care Line 0330 024 2244 as soon as possible after the event. The Motor Trade Care Line is available 24 hours a day, 365 days a year.

Please give your Covéa Insurance Motor Trade Care Line advisor the following:

- Policy Number, your name/driver's name;
- Vehicle make, model and registration number;
- Details of the incident including name and address of the other driver, their insurance company, policy number and car registration number.

After you have reported the incident, our claims team will send you a Statement of Fact containing the details you have provided and request any further information required to proceed with your claim.

How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must give an instruction to cancel to your broker.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by giving an instruction to cancel to your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a loan agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your loan agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the policy less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule.

For our rights to cancel your policy please see the Cancellation Condition on page 14 of the policy wording.

Customer Information

How to make a complaint

It is always our intention to provide a first class standard of service. However, we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold and you should contact them directly.

Alternatively, please contact us using the following details, quoting your Policy or claim number:

Customer Relations, Covéa Insurance, Norman Place, Reading, Berkshire RG1 8DA.

Telephone: 0330 221 0444

Website: www.coveainsurance.co.uk

Email:
customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 020 7741 4100

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

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www.coveainsurance.co.uk

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Covea Insurance plc
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