


Policy Summary and Additional Information

Commercial Vehicle

Arranged by

premierline direct
BUSINESS INSURANCE

A company of Allianz 

Policy Summary

Introduction

This policy is underwritten by Allianz Insurance plc.

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the Policy Document, a copy of which is available on request or by going online at www.premierlinedirect.co.uk.

The policy has a 12 month period of insurance, and is annually renewable.

What is covered

You can choose one of three different types of cover, summarised as follows:

Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other peoples' vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover provided above, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

Comprehensive (Comp)

In addition to the cover described in TPFT, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

Would I receive compensation if Allianz were unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities.

For further information see www.fscs.org.uk or telephone 020 7892 7300.

What happens if I take out cover and then change my mind?

You have a right to cancel the policy within a 14 day period and receive a return of any premium paid, less £25 to cover operational costs and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the Policy Document, a copy of which is available on request or by going online at www.premierlinedirect.co.uk.

How do I notify a claim?

You can notify a claim, 24 hours a day, by calling **0845 600 0676**.

An immediate call to this claims line will help ensure your claim is handled quickly and smoothly.

Significant Features, Exclusions and Limitations

The following will be provided, unless cover is described as follows.

Cover	Section Applicable
Third Party Fire and Theft	Sections A, C, D, G, H, and J. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft
Third Party Only	Sections A, C, D, G, H, and J.

Significant Features	Significant Exclusions and Limitations	Policy Document Section
<p>Loss or damage to your vehicle</p> <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair estimates are not required Free courtesy vehicle whilst yours undergoes repair * Free collections and delivery of your vehicle * 3 year guarantee on all repairs Free wash and vacuum 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle <p>* A Class A courtesy car or car derived van will be provided where the insured vehicle is a private car or commercial vehicle up to 3.5 tons GVW.</p>	B
<p>Accidental Damage, Fire, Theft and Malicious Damage Excess</p>	<p>The following excesses apply in addition to any other excess shown in the Policy Clause(s).</p> <ul style="list-style-type: none"> Drivers under 25 years of age £250 Drivers 25 years or over who have not held a full driving licence for 12 months £100 	B
<p>New for old Cover</p> <p>Replacement Vehicle Cover.</p> <p>A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.</p>	<ul style="list-style-type: none"> The vehicle must be under one year old You must have owned, hired (under HP) or leased the vehicle since first registered Excludes goods carrying vehicles in excess of 3.5 tonnes GVW 	B
<p>Windscreen Cover</p> <p>In partnership with Autoglass we provide:</p> <ul style="list-style-type: none"> Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows Fleet Account Cards Windscreen repair without deduction of excess 	<ul style="list-style-type: none"> Replacement windscreens subject to the excess stated in the Policy Document. 	B
<p>Third Party Liability for death, injury and accidental damage to property</p>	<ul style="list-style-type: none"> Unlimited indemnity for death or injury £20,000,000 indemnity in respect of cars for accidental property damage £5,000,000 indemnity for all other vehicles £5,000,000 indemnity in respect of all vehicles for acts of terrorism £1,000,000 indemnity in respect of all vehicles carrying hazardous goods 	A
<p>Audio Cover</p> <p>Cover applies to audio equipment, which is permanently and securely fitted to the vehicle and operated exclusively by the vehicle electrics.</p>	<p>The following limits apply where the equipment is not standard for the insured vehicle when built.</p> <p>Comprehensive Cover – Limit £750</p> <p>Third Party Fire & Theft Cover – Limit £500</p>	B

Significant Features	Significant Exclusions and Limitations	Policy Document Section
<p>Foreign Travel Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards</p>		D
<p>Replacement Locks If your vehicle keys have been lost or stolen.</p>	<ul style="list-style-type: none"> • The maximum we will pay is £1,000 	H
<p>Personal Effects Up to £100 for Rugs, Clothing and Personal effects.</p>	<ul style="list-style-type: none"> • Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business 	F
<p>Personal Accident Cover for the driver.</p>	<ul style="list-style-type: none"> • £5,000 indemnity limit 	I
<p>Medical Expenses For any person injured in the insured vehicle.</p>	<ul style="list-style-type: none"> • £100 indemnity limit per person subject to a maximum limit of £500 for any one cause 	E
<p>Legal Protection Up to £100,000 for legal services and advice.</p>	<ul style="list-style-type: none"> • A claim for an event which is not covered under your current motor insurance policy • Legal advice is only available over the telephone 	J

Complaints Procedure

Our aim is to get it right, first time every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot, we will let you know when the answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

If you wish to make a complaint then it should be directed to the most appropriate one of the following:

A complaint about the sale or administration of the policy please contact:

Customer Services Controller
Premierline Direct
PO Box 640
Lancaster
LA1 5XH
Telephone: 01524 597959
Email: complaints@premierlinedirect.co.uk

A complaint about anything other than the sale or administration of the policy please contact:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB
Telephone: 01483 552438
Email: accsm@allianz.co.uk

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Additional Information

Premierline Direct is a trading name of Allianz Business Services Limited.

Registered in England and Wales No: 4521167.

Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Allianz Business Services Limited is authorised and regulated by the Financial Services Authority and is covered by the Financial Ombudsman Service.

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