

Commercial Vehicle Short Term Insurance

Insurance Product Information Document

Company: DUAL Corporate Risks Limited



Product: Eridge Short Term Van Policy

Your policy is administered by Eridge Underwriting. Eridge Underwriting is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680.

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is a Short Term Commercial Vehicle insurance policy, with comprehensive cover and provides cover against damage to your car or damage caused by your car.



What is insured?

- ✓ Accidental and malicious damage to your vehicle, accessories and spare parts, up to £25,000.
- ✓ Loss or damage to your vehicle, accessories and spare parts caused by fire, theft or attempted theft up to £25,000.
- ✓ Replacement locks and keys to your vehicle as a result of loss or theft, up to the value of £200.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your vehicle.
- ✓ We will cover your permanently fitted audio and/or audio communication equipment against loss or damage.



What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss or damage to your car if it is left unattended and all doors, windows and other openings have not been closed and locked.
- ✗ Loss or damage to removable audio, electrical or communication equipment.
- ✗ An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- ✗ Driving a vehicle not named on your Certificate of Insurance.
- ✗ Loss or damage to your vehicle caused by a person known to you taking the vehicle without your permission.
- ✗ Loss or damage to your vehicle if the vehicle does not have a valid Department of Transport test certificate (MOT), if one is needed by law.
- ✗ Loss or Damage caused by misfuelling.



Are there any restrictions on cover?

- ! Permitted drivers and use are as stated in your certificate of motor insurance.
- ! Liabilities to third parties are limited to £2 million for property damage.
- ! Claims for repair or replacement to windscreens or glass windows will be subject to the full policy excess.
- ! If you do not wish to use our approved repairer an additional excess of £250 will apply.



Where am I covered?

- ✓ You are covered for use of your car within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ This policy automatically provides the minimum compulsory level of cover you need by law in the European Union and Andorra, Bosnia & Herzegovina, Iceland, Liechtenstein, Norway, Serbia and Switzerland.



What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.



When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.



When does the cover start and end?

Your policy starts on

Your policy expires



How do I cancel the contract?

If your policy period is for less than 30 days, you may cancel this policy at any time by returning the certificate of motor insurance to us. Due to the short term nature of this policy there will be no refund of premium.

If your policy period is for 30 days or more, you have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £15.00 plus insurance premium tax. There is no refund of premium in the event of a claim.

To make a claim, call 0333 555 5920



Eridge Underwriting Short Term Insurance Product

Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting, with comprehensive cover. Your insurer is Zurich Insurance Company Ltd, and your policy is administered by Eridge Underwriting.

How to Make a Claim

Report the accident immediately to our claims helpline on 0333 555 5920 and provide us with all the information you obtained at the scene. Alternatively, if **you** would like to submit or discuss **your** claim via email or post, please do so via the following addresses:

St James House
Eastern Road
Romford
RM1 3NH

claims@eridgeunderwriting.co.uk

Detecting and Preventing Fraud

We may share information we hold in line with current legislation and may research, collect and use data about you from publicly available sources including online searches, social media and networking sites, using this data to help us check information that is given to us and to prevent or detect crime, including fraud.

Eridge Underwriting Short Term Insurance Product

Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. You should in the first instance contact your Insurance Intermediary who sold you this Policy as they will generally be able to provide you with a prompt response to your satisfaction.

If you remain dissatisfied, you should contact:

Complaints
Eridge Underwriting
PO Box 726
Tonbridge
TN9 9WB

Or via email complaints@eridgeunderwriting.co.uk

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website <http://www.financial-ombudsman.org.uk/>

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 08000 234567 (free on mobile phone and landlines)
Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on <http://www.fscs.org.uk/> or by contacting the FSCS directly on 0800 678 1100.