

Motor Insurance



Insurance Product Information Document

Product: **Commercial Vehicle Insurance**

Insurer: **Yoga Insurance Services**

First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This motor insurance policy provides cover against damage to your van or damage and injury caused by your van.



What is Insured?

Your Liability

- ✓ If you are involved in an accident which causes damage to another person or vehicle, we will pay the cost of any damage you are legally responsible for (known as Third Party Liability).
- ✓ We will pay for any legal costs and expenses you may incur as result of a claim against you by other people provided you have our written consent.

Loss of or damage to your van

- ✓ We will pay for damage to your van including the windscreen or damage as a result of accidental damage, fire, theft or vandalism.
- ✓ If the repair costs of your van were uneconomic at the time of loss (this is known as a total loss) we will provide you with a new replacement van subject to some conditions set out in your policy booklet.

Foreign use

- ✓ You can use your van to drive in the European Union (EU). You will have the benefit of full cover for up to 90 days.

Other covers

- ✓ We will provide cover for personal belongings in your van.
- ✓ We will provide cover for the policyholder, their spouse or civil partner if they are accidentally injured or killed while getting in or out of or travelling in the policyholders van (this is known as personal accident benefit).
- ✓ We will pay for the replacement of keys and locks if damaged or stolen.
- ✓ We will pay for damage, theft, attempted theft or fire damage to your audio equipment or GPS navigation equipment.
- ✓ If you have your van repaired through an approved repairer we will provide you with a courtesy van.



What is not Insured?

Key Exclusions Only

- ✗ We will not pay more than £5,000,000 for damage to other people's property.
- ✗ We will not pay for the loss or damage to a trailer or caravan while being towed.
- ✗ We will not pay for repairs where the cost exceeds the market value of your van.
- ✗ We will not pay more than £200 for any one claim for personal belongings.
- ✗ We will not pay more than £2,000 for a death, £1,500 for loss of sight in one eye, and 1,500 for loss of an ankle or foot.
- ✗ We will not pay more than £1,000 for replacement of keys and locks for any one claim and you must pay the policy excess as stated on your schedule.
- ✗ If your audio or GPS navigation equipment is not manufacturer fitted we will only pay up to £300 as a result of theft, attempted theft or fire.
- ✗ Any claim for damage to your van where you or a named driver are criminally charged and prosecuted for any driving offence.



Are there any restrictions on cover?

- ! If your van is a total loss we will replace with a new van only if you have owned it since new and the accident is within 12 months of being registered as new.
- ! If you are driving in the EU, you are covered fully comprehensively for a total of 90 days whilst your policy is live.
- ! For every claim you make you have to pay the policy excess as stated on your schedule.
- ! If you require a replacement windscreen you will have to pay the excess stated on your schedule if you use an approved repairer, however if you use a repairer of your choice then your insurer may apply a higher excess which will be outlined in the endorsement section of your schedule.
- ! A courtesy van is subject to availability at the approved repairer and is not always guaranteed.

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Where am I covered?

- ✓ Your cover applies anywhere in Great Britain and Northern Ireland. You can also use your car in the European Union with the benefit of fully comprehensive cover for a maximum of 90 days, thereafter you will only have the legal minimum cover required by law in the country you visit.



What are my obligations?

- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation since the insurance started or was last renewed.
- You must have asked all the other drivers the relevant questions to get the information you need.
- If you are involved in an accident you must notify your broker as soon as possible after the incident.
- If your van was stolen you must report it to the police.
- You must speak to your broker before arranging replacement or repair.
- You must not accept or admit liability without talking to your broker.



When and how do I pay?

You can pay your premium as a one off payment annually or in monthly instalments. Payments can be made by bank transfer, direct debit or debit /credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer using the services of credit finance companies.



When does the cover start and end?

Please check your most recent schedule for your cover start and end date.



How do I cancel the contract?

If you want to cancel your insurance you need to contact your insurance broker.

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we will refund any money paid providing cover has not started.

If you cancel after your policy has started, we will reduce your refund to pay for the time we provided cover.

If a claim has been made against your policy the full insurance premium will be payable and no refund will be issued

Further administration fees may be applied by Yoga as detailed in the separate Our Charges document supplied by Yoga.