



Policy Booklet

Van Insurance

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Yoga & Your Van Insurance Policy

Yoga are an Insurance intermediary who arranges and administers insurance on behalf of a panel of insurers. **Your** contract of insurance is between **you** and the **insurer** named on **your certificate of motor insurance**. **You** will pay a premium and the **insurer** will provide **you** with the cover outlined in this document. Should **you** need to make any changes to **your** policy, **you** can do so yourself at www.yoga-insure.co.uk. **Yoga** charge an administration fee for any changes made to **your** policy as detailed in the separate Our Charges document supplied by **Yoga**.

You should read this **policy document**, the **schedule**, **endorsements** and **certificate of motor insurance** as one contract ('the contract of insurance'). The contract of insurance is based on the information **you** give to **Yoga Insurance** and on the information in **your** proposal or statement of facts. Please check the exclusions under each section and the general conditions which apply to all sections of this booklet. Any information **you** supply must be provided honestly, fully and to the best of **your** knowledge. Should **you** discover that any information is incorrect, **you** must contact **Yoga** immediately to ensure cover at all times.

In return for a fee, **Yoga Insurance** will arrange and administer **your** insurance on behalf of **your insurer** for liability, loss or damage which happens during the period of insurance stated on **your schedule**. This will be in line with the sections of this **policy document**, which are shown as operative on **your schedule**.

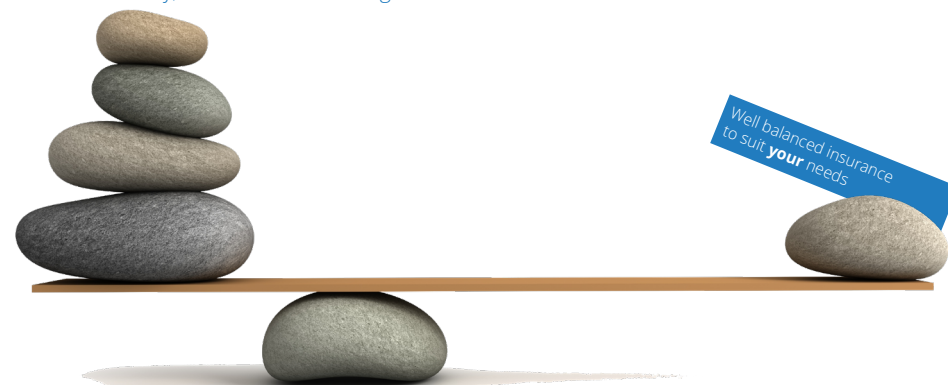
In order to validate the information **you** provide, **your insurer** may ask **you** to provide details such as; **your** driving licence, proof of address, proof of **your no claims discount** or proof of purchase of the vehicle **you** wish to insure. **Yoga Insurance Services Limited** is authorised by the Financial Conduct Authority.

Yoga Insurance Limited

Registered address: Saturn Building, Firstpoint, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ

<http://www.yoga-insure.co.uk/>

Registered in England and Wales No 09859287 Yoga Insurance Limited is authorised by the Financial Conduct Authority, Financial Services Register No 786347.



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Our Promise to You

To avoid any misunderstanding all information will be written in plain English. It is **Yoga’s** promise to be fair and reasonable whenever **you** need the protection of this policy and **Yoga** will always act promptly with **your** interests in mind.

Signed for and on behalf of Yoga Insurance Services Limited

J. Littlewood

James Littlewood
Director
Yoga Insurance

Definitions

For ease of reading, the special terms listed in the table below have been printed in bold throughout this document.

Certificate of Motor Insurance	Proof that you have motor insurance as required by the law.
Cyber Attack	Means unauthorised and/or malicious access to computer or electronic components and systems
Cyber Incident	Means non-malicious error or omission in computer or electronic components and systems (e.g. a software bug).
Cyber Terrorism	Means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.
Data Protection Laws	Any law, regulation or rules which relates to the protection of individuals with regards to the processing of personal data.
Endorsements	Terms that are relevant only to you . Any endorsements that apply to you can be found on your schedule .
Excess	The amount of money you must pay towards the cost of a claim.
Hazardous Environment	Any environment described in the Dangerous Substances and Explosive Atmospheres Regulations 2002 unless parked in a secure or designated parking area.
Hazardous Goods	Any transported goods that contain dangerous substances as defined by the Health & Safety Executive (HSE) and transported in accordance with The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009.
Insurer	The insurer as stated on your certificate of motor insurance .
No Claims Discount	An accumulation of discount you accrue for every claim free policy year.

Market Value	<p>The cost of replacing your van, if this is possible, with one of a similar make, model and specification, taking into account the age, mileage and condition of your van, immediately before the loss or damage happened.</p> <p>In assessing the market value of your vehicle, reference will be made to insurance industry recognised guides of vehicle values as well as searching for available vehicles being offered for sale to the general public.</p>
One Call Claims Limited, One Call Claims	One Call Claims provide claims management services for insurers.
Policy document	This booklet.
Recommended Repairer	An approved garage/mechanic as selected by One Call Claims or your insurer .
Schedule	<p>This will show;</p> <ul style="list-style-type: none">• the period of cover;• name of the policyholder;• driver(s) and use;• sections of this policy document which apply;• applicable endorsements which vary the terms of this policy document;• Excesses that apply to the policy.
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Theft	The physical removal of an object that is capable of being stolen without the consent of the owner and with the intention of depriving the owner of it permanently.
Track Days	Driving or use on a motor racing track, circuit, airfield, derestricted toll road or at an “off-road” event.
We, our, us	This relates to the insurer as stated on your certificate of motor insurance .
Yoga Insurance Services Ltd, Yoga Insurance, Yoga	Yoga Insurance are an insurance intermediary. Yoga arranges and administers insurance on behalf of a panel of insurers.
You, your	The person named as the policyholder on the schedule and certificate of motor insurance .
Your Van	<p>The motor van, the details and registration number of which are shown in the schedule. Permanently fitted accessories and manufacturer supplied electric vehicle charging cables (other than audio equipment) are included within this definition.</p> <p>Your van must be:</p> <p>a. A light commercial vehicle which is not adapted for the purpose of living in.</p> <p>b. No heavier than 3,500 kg (3.5 tonnes) including the weight of any fuel, goods and passengers but excluding the weight of any attached trailer</p> <p>c. Shown on your certificate of motor insurance.</p>

Conflict of interest

Yoga Insurance Services Limited may, from time to time, place business with, use the services of or refer **you** to One Insurance Limited so long as they best meet **your** demands and needs. Directors of **Yoga Insurance Services Limited** may hold directorships in One Insurance Limited and **One Call Claims Limited**.

Van Sharing

Accepting payments from passengers as part of a **van-sharing** arrangement will not affect **your** insurance cover if:

- they are being given a lift for social or similar purposes;
- the insured **van** is not built or adapted to carry more than eight passengers;
- this is not done as part of a business of carrying passengers;
- any money received does not produce a profit.

Our Commitment to the Environment

Yoga Insurance Services Limited is committed to making less paper waste by asking our customers to read their insurance papers online. If **you** do require a paper copy of **your** insurance documents please contact **Yoga Insurance** by using the live chat service via www.yoga-insure.co.uk.

Territorial Limits

Except where **Yoga** state otherwise **your** insurance applies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Need to Make a Claim?

- Call **One Call Claims** as soon as is reasonably possible after the incident.
- Give them as much information about the incident as **you** can.
- Speak to **One Call Claims** before **you** make any arrangements for replacement or repair.
- Report to the police if **your van** is stolen.
- Do not accept or admit liability.

Contact the dedicated claims line:

0203 738 7386

Making a Claim

One Call Claims are the claims handling agent on behalf of **Yoga**, they are authorised by the Financial Conduct Authority in respect of claims management services.

Yoga has a number of insurers on its panel. Not all of those insurers use One Call Claims as their claims handling agent.

To find out more information relating to **One Call Claims**, visit www.onecallclaims.co.uk.

If **you** are involved in an accident, or **your vehicle** is stolen please call **Yoga** first on **0203 738 7386** as soon as possible after the incident has occurred. Your call will be answered by **One Call Claims**.

Dependant on the type of claim **you** wish to report and who **your insurer** is, **you** may be referred to the **insurer** that appears on **your certificate of motor insurance**, we will let **you** know if this is the case. **Your insurer** will handle, defend and settle any claim, subject to the cover provided by this policy.

Assistance is available on this number 24 hours a day.

You will need to provide **One Call Claims** or the insurer with the following information:

- **Your** policy/certificate number.
- **Your** personal details and those of the driver.
- The date, time, location and full circumstances of the incident.
- Details of any other persons, vehicles or property involved in the incident.
- Details of any injuries sustained in the incident.
- If **you** are reporting the theft of **your vehicle**, any crime reference given to **you** by the police when **you** reported the **theft** to them.

Speak to **One Call Claims** or the insurer before **you** make any arrangements for replacement or repair. If **your van** needs to be repaired (and the damage is covered by this policy), they have a nationwide network of **recommended repairers** who can arrange to start work on **your van** without delay.

If **you** have a Comprehensive policy and need the use of a **van** while your own is undergoing repair through one of **your insurer's recommended repairers** they will provide **you** with a courtesy van subject to availability - full details can be found in the courtesy van section of this policy (Basis of Settlement Sections 1 and 2).

When repairs are completed, arrangements will be made for **you** to collect **your van** (or for the **van** to be redelivered to **your** home). **Recommended repairers** have been chosen to provide both a high standard of service and quality repair work. Repairs carried out by **recommended repairers** are guaranteed for 3 years or for as long as **you** own the **van**, whichever is the shorter period.

If **your van** cannot be economically repaired, **One Call Claims** or the **insurer** will deal with the damage on a total loss basis. In these circumstances, a courtesy vehicle will not be provided. **One Call Claims** or the **insurer** will also require the original vehicle registration document V5C and current MOT certificate

In the event of a claim, **we** have the right to inspect the vehicle to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

If the incident relates solely to breakage of the windscreen or windows in **your van** and **you** have Comprehensive cover, please call **0203 738 7386**. If the glass can be repaired the **excess** may be lower than if the glass was replaced, please refer to the **schedule** for details of any applicable **excess**.

Section 1 Accidental Damage

What is covered?

If **your van** is damaged by accident, vandalism or malicious damage, **we** will:

- Pay the cost of repairs to **your van**.
- Replace what is lost or damaged.
- Make a settlement payment based on the **market value** of **your van** at the time of the loss or damage, taking into account its make, model, age, mileage and condition of the van prior to the incident.

Section 2 Fire and Theft

What is covered?

If **your van** is lost or damaged by fire, lightning, explosion, **theft** or attempted **theft**, **we** will:

- Pay the cost of repairs to **your van**.
- Replace what is lost or damaged.
- Make a settlement payment based on the **market value** of **your van** at the time of the loss or damage, taking into account its make, model, age, mileage and condition of the van prior to the incident.

What is not covered under sections 1 and 2

This policy does not cover **you** for the following:

- Wear and tear (including wear and tear to an electric vehicle battery), failure to properly maintain electric vehicle battery systems in line with the manufacturer guidelines, **your van** losing value or for any repairs which improve **your van** beyond its condition before the loss or damage occurred.

- Mechanical, electrical, electronic computer failures, breakdowns or breakages including damage to **your van** caused by the use of fuel not compatible with **your** engine or any failure caused by or resulting from hacks, viruses or malware.
- Damage to tyres caused by braking, punctures, cuts or burst.
- More than the manufacturer's latest list price in the United Kingdom of any part or accessory. If such a list price is not available the most **we** will pay is the manufacturer's latest list price in the United Kingdom for an equivalent part or accessory.
- Loss or damage to **your van** through failure to install and/or accept manufacturer recommended software updates relating to settings such as functionality, performance and safety updates.
- Loss or damage to **your van** caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Loss of use of **your van** or any other indirect loss such as being able to use **your** vehicle to get to and from work.
- Loss of or damage to **your van** by **theft** or attempted **theft** if **your van** has been left unlocked, left with the keys in it, on it or left with a window or roof open.
- Loss of or damage to **your van** caused by **you** carelessly or by recklessly offering **your van** to a third party; including deception, fraud or trickery, including when **you** are offering **your van** for sale.
- Where **your van** is driven or used without **your** permission by a person **you** know unless **you** report the person to the police for taking **your van** without **your** consent.
- Loss of or damage to **your van** as a result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- Deliberate damage caused to **your van** by any person insured under **your** policy.
- Any loss from **your van** being taken and returned to its rightful owner.
- Loss of or damage to any trailer or caravan whether or not it is being towed by or attached to **your van**.
- The additional cost of modifications (including any change to the fuel system or modifications for disability) other than those supplied and fitted by the manufacturer or their approved garage at the time of original registration.
- Depreciation of the **van's** value after or because of repairs.
- Any claim for damage to **your van** where **you** or a named driver are criminally charged and prosecuted for any driving offence in connection with the incident as described below.
- Where **you** or any other person who was driving at the time:
 - » was using a mobile phone or device.
 - » was driving dangerously
 - » for the avoidance of doubt, **you** or any other person who was driving at the time do not need to have been convicted of an offence for this exclusion to apply if the prosecution cannot proceed due to ill health or death.

Section 1 & 2 Basis of Settlement

If **your van** belongs to someone else or is under a hire purchase or leasing agreement, **we** may pay the legal owner.

Repairs

If this insurance covers the loss or damage and the cost will not exceed the **market value** of **your van**:

- **You** must contact **us** with details of the loss so that repairs can be authorised.
- Providing **you** have contacted **us** with details of **your** loss and repairs have been authorised, **we** will also pay the reasonable cost of removing **your van** to the nearest competent repairer, and after repair, returning it to the address shown on **your schedule**.
- Where **you** choose to use **your** own repairer, this may lead to delays in **us** arranging the repairs to **your van**. **We** cannot provide a courtesy **van** in the instances **you** use **your** own repairer, even if a courtesy **van** is shown on **your** insurance **schedule**.
- **We** will not pay more than the amount **our recommended repairer** would have charged, however **we** can try to negotiate costs for the difference in repairs in order to assist.
- If **you** use **your** own repairer, **you** must ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.

Any repairs must be authorised by **us** prior to being carried out.

We may use parts or accessories which are not made or supplied by **your van's** manufacturer but are of similar type and quality to the parts and accessories we are replacing. If **your van** is damaged, **we** will use one of **our recommended repairers** to repair it. Repairs carried out by **our recommended repairers** will include a 3 year guarantee on the parts used for repair.

We may use recycled parts to give us greater access to source the parts needed to repair **your** vehicle, your repair costs are reduced which may in turn reduce the risk of the vehicle being deemed a total loss. **We** will not use any recycled parts for safety critical parts of your vehicle such as brakes, suspension, engine etc.

Vehicle recovery in the event of an Accident, Fire or Theft

In the event of a valid claim where **your van** cannot be driven as a result of loss or damage covered under this policy, **we** will pay the reasonable cost of taking it to the nearest **recommended repairer**, storage facility or home address. **We** will also pay the reasonable cost of delivering **your van** to **you** at the address shown in the **schedule** after it has been repaired. We may put **your van** in safe storage before it is repaired, sold or taken for scrap. **We** will pay the reasonable cost of storage.

Total loss of your van

If **your van** is a total loss, **your van** will become **our** property. **We** will allow 21 days from the date **you** receive **your** settlement to replace **your** vehicle. If **you** do not replace the vehicle within 21 days then **your** cover will be cancelled. **We** may give **you** the option of deducting any outstanding premium owed to **us** from any claims settlement **we** make to **you** as **we** will have met **our** responsibilities under the policy

Cherished plates (personalised plates)

If **you** have a cherished plate on **your** vehicle that **you** wish to retain in the event that **your** vehicle is a total loss, **you** must inform **us** when **you** log **your** claim. **We** will require the V5 logbook with the original registration plate shown which **you** need to obtain from the DVLA. If this is not provided in a suitable timeframe or **you** don't inform **us**, **you** will lose the entitlement to the cherished plate.

Onward destination

Should **you** be unable to continue with **your** journey as a result of a claim for loss or damage and **you** are making a claim under Sections 1 & 2 of this policy (the claim must be reported before any arrangements are made), **we** will pay up to £100.00 per person or a maximum of £500.00 for all occupants of the **van**, in the event of the following:

- Travelling expenses for the occupants of the insured **van** towards reaching **your** destination. Or
- One-night hotel accommodation on the day of the loss or accident for all occupants of the insured vehicle if they cannot continue the journey and the overnight stop is necessary and unplanned.

We will attempt in most cases to arrange onward travel. Should this not be possible **you** must pay for the accommodation or travelling expenses and submit receipts for reimbursement. **We** will only pay for the room and costs will not be covered for newspapers, drinks, telephone calls, wifi, meals or any damage caused to the room. If in any instance **your** claim for **your** own damage is rejected **you** will be liable to repay the costs incurred for **your** onward travel, accommodation or travelling expenses.

New van replacement

If **your** vehicle is less than 12 months old and it is:

- Stolen and unrecovered; or
- Damaged and the cost of repair is more than 50% of the current UK list price (including taxes) of your **van** at the time of damage.

We will replace **your** vehicle with one of the same model and specification. **We** will only replace **your** vehicle if:

- **You** are the first registered keeper
- The original purchase invoice is available
- It was originally purchased within the United Kingdom
- **Your van's** recorded mileage at the time of loss is not more than 12,000 miles
- Anyone with a financial interest agrees to settle the claim in this way

We will not pay more than the manufacturer's list price for a new van replacement.

After **your** claim is settled, the lost or damaged vehicle becomes **our** property

If **you** do not want **us** to replace **your** vehicle, or a vehicle of the same model and specification is not immediately available from UK stock, the most **we** will pay is the market value.

Excesses that apply

If **your** policy or **schedule** shows that **you** have an **excess**, **you** must pay the first part of any claim as follows:

- A policy **excess** applies to **your** policy, of which the details are mentioned on **your schedule**.
- If you have agreed one, a voluntary **excess** applies in addition to the policy **excess** of which the details can also be found on **your schedule**.
- **You** are responsible for all **excess** payments including where a named driver under the policy was driving the vehicle. If this amount is paid in error by **us** **you** must refund the amount immediately on request.
- The excess may be payable before repairs commence, or on completion of repairs, at **your** insurers discretion.

Windscreen/Glass

- Where a windscreen or window repair or replacement is required, the **excess** as stated on **your** policy **schedule** will apply.
- In the case of any windscreen claims where **our recommended repairers** are not used, **your** insurer may apply a higher **excess**. Please refer to the **endorsement** section of **your** policy **schedule** for details of any applicable **endorsement**. **We** will also pay up to a maximum of £250 for a replacement and £30 for any repairs after **you** have paid the total **excess** upfront.
- Cover is provided for the recalibrating of any mechanical or electrical cameras or equipment where **our recommended repairers** are used.

Windscreen replacement or repair does not cover:

- Damage to any part of a glass or plastic sunroof, roof panel, or foldable roof or removable hood of a convertible or cabriolet vehicle.
- Replacement of non-standard tint to Glass.
- Any claim as a result of **theft**, attempted **theft**, vandalism or malicious damage where more than one piece of glass is damaged. These claims can be made against either Section 1 Accident Damage or Section 2 Fire and Theft.
- Any loss or damage as a result of wear and tear, dryness, dampness, extremes of temperature, exposure to light, contamination and/or pollution.
- Recalibration of any mechanical or electrical cameras or equipment where our recommended repairers are not used. If **you** do not recalibrate **your** vehicle and **your** inaction directly leads to an accident, it may result in **your** claim being rejected.
- Loss of use of **your van** or any other indirect loss such as being able to use **your** vehicle to get to and from work.

We may use parts or accessories which are not made or supplied by **your van's** manufacturer but are of similar type and quality to the parts and accessories **we** are replacing.

Audio equipment

Loss of or damage to **your van's** accessories whilst in or on **your van** or in **your** private garage are covered for the following:

- Accidental damage.
- Vandalism or malicious damage.
- **Theft**.
- Attempted **theft**.
- Fire and lightning.

We will pay up to £300 for the loss or damage to in **van** audio, DVD, Television, games console, electronic navigation or radar equipment permanently fitted to **your van**. Should the equipment be part of the van's original specification or fitted by the vehicle manufacturer/dealer from the first registration then unlimited cover will be provided.

Child safety seat

If **your van** has a child's car seat or booster seat fitted and **your van** is involved in an accident, fire or **theft** and providing **you** are making a claim under Sections 1 or 2 of this policy, **we** will pay for a replacement van seat, of a similar model and standard, up to a maximum value of £300.

Replacement of locks and keys

We will pay for all the locks to be replaced if one or more is damaged. If **your van** keys (including key fob or key card) are lost or stolen **we** will pay for replacement locks and keys, providing they were not left in or on your van while it was unattended. **You** must pay the accidental damage **excess** for lost keys or the theft **excess** for stolen keys. The policy **excess** are stated on your **schedule**. There is a £1000 maximum claim limit under this section. The **excess** will be deducted from this limit. **We** won't cover loss of use of **your van** or any other indirect loss such as being able to use **your** vehicle to get to and from work.

Courtesy van

We will not provide a courtesy van in the following circumstances:

- Where **your van** is deemed beyond economical repair.
- Where **you** fail to allow access or collection of the insured **van**.
- Where **your van** is retained by the police.
- Where **your** claim is investigated in cases of misrepresentation or failure to supply full requested documentation.
- Where the insurance policy has expired or has been cancelled.
- In the event of a fire or **theft** claim if the van has not been recovered or is uneconomic to repair.
- Where **you** use **your** own repairer, even if a courtesy van is shown on **your** insurance policy **schedule**.

We will provide Insurance for the courtesy van under this insurance in exactly the same way as **we** insure **your van**. **You** must return the courtesy van when instructed to or if this Insurance expires and **you** do not renew the policy.

The courtesy van provided is usually a small hatchback under 1200cc. The provision of a courtesy van and any additional requirements **you** may have for the courtesy van will be subject to availability. Depending on the nature of such additional requirements these may be subject to an additional cost which will be at **your** own expense.

Section 3 Liability to Other People

What is covered?

We will pay all sums **you** are legally responsible for:

- Following the death of or bodily injury to other people.
- Up to £5,000,000 for damage to property.
- As a result of any accident involving **your van** or any other vehicle **your certificate of motor insurance** allows **you** to drive as well as during the loading or unloading of **your** vehicle.

Other people

In the same way as **you** are insured, **we** will insure:

- Any person driving or using **your van** with **your** permission, as long as this is allowed by **your schedule** and **certificate of motor insurance**.
- Any passenger travelling in or getting into or out of **your van**.
- The employer or business partner of any person who is driving or using **your van** for their business, as long as this is allowed by **your schedule** and **certificate of motor insurance**.
- The legal representative of any person who has died who would have been entitled to protection under this section.

Legal Costs

We will pay any legal costs and expenses that **you** have incurred with **our** prior written consent. This could include solicitors’ fees for representation at a coroner’s inquest, fatal accident inquiry or court of summary jurisdiction, and defence of any legal proceedings that are taken for manslaughter or causing death by dangerous or reckless driving.

Emergency treatment charges

We will pay for emergency treatment charges as required under the Road Traffic Acts. If this is the only payment **we** make, it will not affect **your No Claims Discount** entitlement.

What is not covered?

This policy does not cover **you** for:

- Death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless **we** are obligated to provide cover under the Road Traffic Act.
- Where **you** have another insurance policy in place that covers the same liability.
- Loss of or damage to any **van** which is covered by this section.
- Loss of or damage to any trailer, caravan or vehicle (and their contents) while being towed by or attached to any **van** which is covered by this section.
- Loss of or damage to any property which belongs to or is in the care of any person who is claiming under this section.
- Legal responsibility, loss or damage when **your van** is being used in the operational boundaries of any airport or airfield except when **we** have to meet the requirements of the Road Traffic Acts.
- More than £5,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. This limit includes all costs, expenses and indirect losses.
- Loss or damage caused by a deliberate act.
- Death, injury or damage caused by or connected with property on which **you** have carried out any process of manufacture, construction, alteration, repair or treatment, directly or indirectly caused in connection with using **your van**.
- Death injury or damage resulting from the explosion of any pressurised container which is part of plant attached to **your van**, except if it is necessary to satisfy the Road Traffic Acts.
- Death, injury or damage caused by operating any mobile plant trailer as a tool of trade, other than where it is necessary to meet the requirements of the Road Traffic Acts.
- Liability for death, injury or damage resulting from using the insured vehicle, or of machinery attached to it as a tool of trade.
- Loss, damage or liability caused by pollution or contamination as a result of any load seeping from **your van** or any load spilling from, or shifting in **your van**.
- Liability for death, injury or damage when **your van** is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of **your van**.

Section 4 Foreign Use

What is covered?

We will cover **your** legal liability to others while **you** or any driver covered by this policy are using the **van** in any of the following countries:

Andorra	Estonia	Latvia	Portugal
Austria	Finland	Liechtenstein	Romania
Belgium	France	Lithuania	Serbia
Bosnia & Herzegovina	Germany	Luxembourg	Slovakia
Bulgaria	Greece	Malta	Slovenia
Croatia	Hungary	Montenegro	Spain
Republic of Cyprus	Iceland	Netherlands	Sweden
Czech Republic	Ireland	Norway	Switzerland
Denmark	Italy	Poland	

Please note the cover is limited to that which must be provided under the road traffic law of the country **you** visit or the minimum cover required in Great Britain, whichever is greater.

Your policy automatically provides the cover shown on **your schedule** for up to 90 days within the period of insurance while **you** are using **your van** in the countries described in this section, as long as:

- **You** are using the vehicle outside of the **territorial limits** for social, domestic or pleasure purposes
- **your van** is taxed and registered in the **territorial limits**;
- **your van** is normally kept in the **territorial limits**; and
- **you** have a permanent home in the **territorial limits**.

Your policy provides cover while **your van** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your van**;
- the total time taken to transport **your van** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your van** is not to permanently export it.

What is not covered?

Anything which is not covered under sections 1 and 2 of this policy is not covered under this section. If **your certificate of motor insurance** allows **you** to drive any other **van**, that cover does not apply outside the **territorial limits**.

Courtesy van

A courtesy van will not be available if repairs take place anywhere outside of the **territorial limits**.

Making a claim

If **you** are involved in an accident, or **your** vehicle is stolen, call **One Call Claims** first on **0203 738 7386** as soon as possible after the incident has occurred.

Assistance is available on this number 24 hours a day.

You will need to provide **One Call Claims** with the following information:

- **Your** policy/certificate number.
- **Your** personal details and those of the driver.
- The date, time, location and full circumstances of the incident.
- Details of any other persons, vehicles or property involved in the incident.
- Details of any injuries sustained in the incident.
- If **you** are reporting the **theft** of **your** vehicle, any crime reference given to **you** by the police when **you** reported the **theft** to them.

Speak to **One Call Claims** before **you** make any arrangements for replacement or repair.
Call: **0203 738 7386**.

Green Cards

In accordance with European law, you do not require a Green Card to travel within the EU. **Your certificate of motor insurance** is sufficient legal evidence.

Section 5 Personal Accident Benefits

What is covered?

If **you**, **your** spouse or **your** civil partner are accidentally killed or injured while getting into, travelling in or getting out of the **van**, **we** will pay the following:

- For death, £2,000.
- For total and permanent loss of sight in one eye, £1,500.
- For total and permanent loss (at or above the wrist or ankle) of one hand or one foot, £1,500.

We will only pay for these amounts if the cause of the death or injury is an accident involving a motor vehicle and the death or loss happens within three months of the accident.

What is not covered?

- Death or injury caused by suicide or attempted suicide.
- Death of or injury to any person not wearing a seatbelt when they have to by law.
- More than £10,000 for any one accident.
- More than £2,500 to any one person for any one accident.
- If **you** or **your** spouse or **your** civil partner, have more than one motor policy with **us**, **we** will only pay under one policy.

Section 6 Dedicated Legal Advice Helpline

In the event **you** require legal assistance the policy includes an additional legal advice service, this is provided by **One Call Claims Limited**. If **you** require legal advice or have been involved in an incident that wasn't **your** fault **you** should contact **One Call Claims** who will put **you** in touch with one of their approved panel members. **You** will then be provided with initial legal advice, what **your** next steps should be and what will be involved in taking the matter forward. For legal advice call the Help Line: **0203 738 7386**

When calling, please have the following information to hand, as **you** may be asked to provide:

- **Your** name.
- The first line of **your** address.
- The incident date.
- **Your** claim reference number.
- Registration number of **your** vehicle.

You may also be asked for details regarding the following:

- Policy **excess** recovery.
- Personal injury compensation.
- Recovery of out of pocket expenses i.e.: loss of earnings.
- Any other uninsured losses.

Section 7 Personal Belongings Benefits

What is covered?

We will pay for personal belongings in **your van** if lost or damaged due to accident, fire, **theft** or attempted **theft** up to a maximum of £200 for any one claim.

What is not covered?

This policy does not cover **you** for:

- The **theft** or attempted **theft** of personal belongings, if **your van** has been left unlocked, with keys in it, on it or left with a window or roof open.
- The **theft** of personal belongings unless kept out of sight in the locked boot or glove compartment of **your van**.
- Money, stamps, vouchers, gift cards, tickets, documents or securities.
- Goods, tools, samples or equipment carried in connection with any trade or business.

Section 8 No Claims Discount

What happens to your no claims discount if you claim?

If **you** make a claim or a claim is made against **you**, and **you** do not have protected **no claims discount**, **we** will reduce **your no claims discount** as follows.

- **Your no claims discount** will not be affected in the event of a non-fault claim or a windscreen claim.
- A non-fault claim is where an accident has occurred but no payment has been made against **your** policy.
- A **theft** or attempted **theft** claim is regarded as a fault claim - it will, therefore, affect **your no claims discount**.
- A claim made for replacement locks and keys is also regarded as a fault claim - it will, therefore, affect **your no claims discount**.
- **Your no claims discount** will not be affected if **we** only pay emergency treatment charges under the Road Traffic Acts.

No Claims Discount at next renewal date without NCD protection			
	Claims in next 12 months		
NCD Years Granted	1	2	3 or more
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5	3	1	0
6	3	1	0
7	3	1	0
8	3	1	0
9	3	1	0

Section 9 Protected No Claims Discount

What happens to your no claims discount if you claim?

If **you** have opted to protect **your no claims discount**, **you** will not lose any of **your no claims discount** as long as:

- **You** have 4 or more years **no claims discount** when **you** incepted the policy.
- **You** have incurred no more than two claims in any one year period.

No Claims Discount at next renewal date with NCD protection				
	Claims in next (1) years			
NCD Years Granted	1	2	3	4 or more
1				
2				
3				
4	4	4	2	0
5	5	5	3	0
6	6	6	3	0
7	7	7	3	0
8	8	8	3	0
9	9	9	3	0

Uninsured driver promise

If **you** have comprehensive cover and **you** make a claim where the driver of the other vehicle involved in the accident is found to be uninsured, **you** will not lose any part of **your no claims discount** (NCD) or have to pay any **excess** as long as:

- **You** are able to provide the make model and registration number of the other vehicle involved.
- **We** can establish that **you** were not at fault in any way.

It will also help if **you** are able to provide the details of the other driver involved and details of any independent witnesses if possible. When **you** first claim **you** may have to pay **your excess** and **your** NCD may be affected but once **we** have established that **you** were not at fault in any way and the driver of the other vehicle was uninsured **your excess** will be refunded and **your** NCD will be restored.

Vandalism promise

If **you** claim for damage to **your van** that is the result of vandalism which is caused by a malicious and deliberate act, **you** will not lose **your no claims discount**. This is subject to the following conditions being met:

- **You** pay **your excess**.
- The incident is reported to the police and is assigned a crime reference number.
- The damage is not caused by another vehicle.

Once **we** receive **your** claim, **you** may lose **your no claims discount**, until **we** are supplied with a relevant crime reference number.

Section 10 General Exceptions

1. Change of van - Notification and Acceptance

This insurance will not apply unless:

- **You** have given **us** details of **your** replacement van.
- **We** have issued a new **certificate of motor insurance**.

2. Vehicles, Driving and Use

This insurance will not apply if **your** vehicle is being driven or used:

- Other than in line with **your certificate of motor insurance**.
- By any person not described on **your schedule** as a person who is entitled to drive.
- By any person who is disqualified from holding or obtaining a licence or does not have a driving licence which is valid in the territory where the claim happened.
- By any person who is breaking the conditions of their driving licence.
- For hire or reward, racing, pace making, testing, trials, rallies or **track days**, for any use in connection with the Motor Trade, other than by a member of the Motor Trade for the purposes of overhaul, upkeep or repair.
- For towing for reward a caravan, trailer or mechanically disabled vehicle.
- For towing more than one caravan, trailer or mechanically disabled vehicle at any one time.
- By anyone who is under 25 years old or anyone who does not hold a full licence issued within the **territorial limits**, unless **you** have sent **us** their details and **we** have accepted them in writing. An additional premium and **excess** may apply if accepted. Refer to **your** policy schedule and/or endorsements for any additional **excesses** that may apply.
- Outside of the **territorial limits** unless otherwise outlined in Section 4.
- **We** will not pay for any loss, damage or liability directly or indirectly caused or contributed to by using **your van** in or on any airport, airfield, military base or any other location where the public are not permitted even if **you** have received permission to do so.
- **We** won't provide cover for any loss or damage caused by using the **van**, or any machinery attached to it, as a tool of trade.
- **We** won't pay claims if **you** use **your van** for any other purpose that is not listed on **your** certificate of motor insurance, such as using **your van** as a taxi, minicab or fast food delivery.
- **We** won't pay claims caused by **you** or anyone else not using **your van's** equipment, such as electric charging cables and tow bars, in the way **your van** manufacturer tells **you** to, or it has been used in an unsafe way.
- **We** will not pay more than **our** legal liability under the relevant road traffic legislation for any claim, if the driver of **your van**, at the time of the accident:
 - » is found to be over the permitted limit for alcohol
 - » is unfit to drive through drink or drugs, whether prescribed or otherwise and whether or not the driver was in fact intoxicated or their mental abilities were otherwise impaired by the drug(s).
 - » fails to provide a sample of breath, blood or urine when required to do so, without lawful reason
 - » If **we** are obliged to make a payment in such circumstances **we** reserve the right to seek to recover any such amounts from **you** or the driver of **your van**.

3. Contractual Liability

We will not make a payment for any liability resulting only from a contract or agreement **you** have with another party.

4. Radioactivity

This policy does not cover **you** for direct or indirect loss, damage or liability caused by, contributed to or arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of this type of assembly.

5. Earthquake, War, Terrorism, Riot, Civil Unrest

We will not make a payment in the event of:

- Earthquake.
- War, civil war, terrorism, rebellion or revolution except when **we** have to meet the requirements of the Road Traffic Acts.
- Riot or civil unrest that happens outside England, Scotland and Wales.

6. Fraud, Misrepresentation

We may not make a payment if:

- **You** mislead **us** in any way in order to get insurance from **us**, obtain more favourable terms or to reduce **your** premium.
- Any claim or part of any claim is fraudulent, false or exaggerated.

All cover under this insurance may be cancelled from the date of the fraud or misrepresentation and any premium paid will be forfeit. If **you** have received a payment **we** would not otherwise have made; **you** will be required to repay that amount to **us**.

7. Pollution

We will not make a payment for any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.

8. Cyber

If **you** have carried out all of **your** responsibilities set out in Section 12 General Condition 7 of this policy, **we** will provide cover in the event there is a **Cyber Attack** or a **Cyber Incident**.

We won't pay claims that are the result of **Cyber Terrorism**.

We won't pay claims caused by failure to install safety critical and/or security updates to **your van's** software, or where computer or electronic components and systems have been modified or altered without the approval of the manufacturer (e.g. self modification of in-vehicle system for functionality gains) or where software other than the software provided and/or approved by **your** manufacturer has been installed (e.g. downloading an app to supplement in-vehicle system), or where **your van** is operated or driven not in accordance with the manufacturer's instructions.

We won't pay claims if **your van** is stolen or damaged because **you** didn't maintain the list of those able to access **your van** through a digital key.

9. Hazardous Goods

We will not cover **you** for any claim which is as a result of the carriage of hazardous goods in or on **your** vehicle, except as is necessary to meet the requirements of the Road Traffic Acts.

10. Hazardous Environment

We will not cover **you** for any claim which is as a result of the vehicle being with a **Hazardous Environment**

Section 11 Cooling Off Period and Refunds

If **you** find that the policy does not suit **your** requirements, **you** may cancel **your** policy within the first 14 days from receiving **your** policy documents or the policy start date, whichever is later.

If the cover has started **you** will be entitled to a refund of the premium paid less a deduction for the days that **you** have been covered. This deduction will be calculated on a proportionate basis. It will include any administration charges in full as detailed in the separate Our Charges document supplied by Yoga. This is subject to insurance premium tax where applicable.

If any claim has been made during the period of cover provided, **you** must pay the full premium and **you** will not be entitled to any refund. If cover has not yet started, **Yoga** will refund any premium paid in full.

Section 12 General Conditions

1. Duty and revealing information

- **Your** Insurer will only provide cover under this insurance if **you** or any other person claiming under this insurance have met all the terms and conditions that apply.
- The information **you** gave to **Yoga** when applying for or renewing this insurance must be true to the best of **your** knowledge.

You must have asked all the other drivers covered by this insurance any relevant questions to obtain the information about them requested by **Yoga**.

You must tell **Yoga** as soon as possible about any changes, which have happened since the insurance started or was last renewed that may affect **Yoga's** or the **insurers** decision to continue the insurance. Any incorrect information could affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information **Yoga** have on record is different to the true information this may mean that **you** no longer meet **Yoga's** or the **insurer's** criteria which could result in **your** policy being cancelled or declared void.

Examples of these changes are:

- Any changes to **your** vehicle from the manufacturer's standard specification, including engine modifications such as engine mapping and changes such as fitting alloy wheels, spoilers or skirts.
- Any health conditions that may impair the driving ability of any driver(s) named on **your** insurance policy.
- A motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your** vehicle.
- Changes in the ownership or use of **your** vehicle or in the job of any person who will drive **your** vehicle.
- Any change in the use of **your** vehicle.
- Changes to **your** address or the address where **your** vehicle is usually kept.
- If a person whose details **you** have not already given to **Yoga** is likely to drive **your** vehicle, **you** must give **Yoga** their full details.

This is not an exhaustive list so if **you** are in any doubt whether or not any facts may be considered material then **you** should disclose them. The **insurer** reserves the right to decline any proposal or apply conditional terms or **excesses**

Yoga and the **insurer** will be entitled to examine **your** driving licence and the driving licence of any other person insured. **You** must immediately send any driving licence **Yoga** asks to see.

Any changes made mid-term may result in a change to the premium and will be subject to an administration fee as detailed in the separate Our Charges document supplied by **Yoga**.

2. Your van

You or any person in charge of **your van** must take reasonable precautions to:

- Maintain **your van** in a roadworthy condition
- Protect **your van** from damage or loss

You must have a valid:

- Department of Transport Test Certificate (MOT) for **your van** if one is needed by law.
- Vehicle tax unless **your van** has been declared off the road in accordance with the statutory off road notification (SORN).

Your vehicle must not be registered as a category A or B write-off.

Your vehicle must not be impounded at the time of inception of this motor policy, and **you** must not be purchasing this insurance with the intention of having **your van** released from an impound.

3. Accident and claims procedure

After any loss, damage or accident **you** must give **One Call Claims** full details of the incident as soon as possible. All claims must be reported to **One Call Claims** as soon as is reasonably possible.

You or any other person claiming under this insurance must:

- Notify **One Call Claims** of any proceeds received from third parties immediately.
- Inform the police as soon as possible if **your van** or its contents are stolen and provide **One Call Claims** with the crime reference number.
- Send immediately all communications from other people involved which must not have been replied to.
- Immediately tell **One Call Claims** of and send any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to.
- Give **One Call Claims** all the information and help they need.
- In some circumstances **you** may be required to produce **your** Department of Transport Test Certificate (MOT).

You must not, without consent:

- Negotiate or admit responsibility.
- Make any offer, promise or payment.

4. Other insurances

If **you** are dual insured (have two or more concurrent motor policies on the same vehicle) at the time of any incident, **we** will not pay claims where another insurance policy already covers the same claim. This condition does not apply to page 14, Section 5 - Personal Accident Benefits.

5. Compulsory insurance laws

If under the law of any country **One Call Claims** or the **Insurer** must make a payment which they would not otherwise have to make, **you** must repay that amount to them.

6. Cancellation

If **you** want to cancel **your** insurance **you** need to contact **Yoga Insurance Services**.

You can cancel **your** policy within the first 14 days from receiving your policy documents or the policy start date, whichever is later – **Yoga** will refund any money paid providing cover has not started. Further administration fees may apply as detailed in the separate Our Charges document supplied by **Yoga**.

You may cancel this insurance policy mid-term. If **you** have not made a claim, you will be entitled to a refund of premium paid less a deduction for the days that you have been covered on a pro rata basis; further administration fees may apply as detailed in the separate Our Charges document supplied by **Yoga**. This deduction will be calculated according to the charges scheme applicable at the time. Any charges applied for processing the insurance by the insurance broker will be advised separately.

If **you** have made a claim or been involved in an accident or loss, or there has been a claim reported by yourself or a third party, regardless of blame, in the current period of insurance, the **insurer** will give no return premium for the unexpired portion of the policy and the full policy premium will be owed unless **we** have been able to make a full recovery of costs incurred. This applies, not only if the policy is cancelled by **you**, but also if it was cancelled or voided by the **insurer** or **Yoga**. These charges will be subject to Insurance Premium Tax where applicable.

Yoga or **your insurer** may cancel this insurance at any time if there are serious grounds to do so, including but not limited to the following examples:

- where **Yoga** has been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between **you** and **Yoga** when **you** took out this policy); or
- **you** have failed to take reasonable care in providing information in relation to this insurance as required by Section 12, General Condition 1 of this policy; or
- **you** have failed to supply requested validation documentation (such as evidence of No Claim Discount, copy driving licence and V5 log book); or
- **you** have failed to co-operate or provide information and assistance in relation to any claim under this policy or with regards to the administration or operation of this policy; or
- where **you** fail to maintain the insured vehicle in a roadworthy condition or **you** fail to look after it in accordance with Section 12, General Condition 2 of this policy; or
- where **you** use threatening or abusive behaviour towards a member of **our** staff or a member of staff of **our** supplier.
- **We** will do this by giving **you** 7 days' notice in writing to your **last** address notified to **us**. **Your** last notified address may include an email address nominated by **you** to accept correspondence.
- **You** will be entitled to a refund of premium paid less a deduction for the days that **you** have been covered on a pro rata basis; further administration fees may apply as detailed in the separate Our Charges document supplied by **Yoga**. This deduction will be calculated according to the charges scheme applicable at the time. The pro rata refund of premium (less the administration fee) is only available as long as:
- the insured vehicle has not been the subject of a total loss claim (i.e. written-off or stolen and not recovered); and/or
- cancellation is not due to any fraudulent act by **you** or anyone acting on **your** behalf.
- Please refer to Section 10 General Exceptions 6 – Fraud, Misrepresentation with regard to **our** cancellation policy involving fraudulent acts.
- **We** also reserve the right to retain all premium paid for the current period of insurance in the event that a claim has been made against the policy during this period until such time as we recover any monies paid out by **us**.

7. Your responsibility to take reasonable precautions

You must keep **your van's** software up to date by installing any safety critical and/or security updates made available by **your van** manufacturer. If **you** fail to do so or **you** modify, install or allow the installation of software other than the software provided and/or approved by **your** manufacturer, **we** may not be able to pay your claim.

You are responsible for monitoring those who can access **your van** through a digital key and for removing a user when they no longer need access to **your van** (e.g. a repair centre at the end of a repair).

Use of Your Data

Information relating to **your** insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing.
- ii. Continuous Insurance Enforcement.
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders).
- iv. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID, **you** are at risk of having **your** vehicle seized by the Police.

You can check that **your** correct registration number details are shown on the MID at www.askmid.com

The laws that apply to this contract

Unless **Yoga** agree with **you** to apply the laws of another country, English Law will apply to this contract. All communications will be in English.

All disputes arising out of this contract will be subject to the exclusive jurisdiction of Courts of England and Wales.

Yoga Insurance Services Limited (Yoga Insurance Services) is authorised and regulated by the Financial Conduct Authority.

Data Protection

Yoga are fully committed to ensuring that **your** data is protected. **Yoga** comply with **Data Protection Laws** and apply high levels of security when processing **your** data.

Full information about how **Yoga** handle and process **your** data can be found in the Data Protection Notice which it is highly recommended that **you** read. The notice is sent along with **your** policy documents.

If **you** require a copy of the Data Protection Notice or if **you** have any questions about how **Yoga** handle and process **your** data, please visit www.yoga-insure.co.uk. Alternatively **you** can contact **Yoga Insurance Services’** Data Protection Officer at DPO@yoga-insure.co.uk or write to **Yoga Insurance Services** at Data Protection Officer, Yoga Insurance Services Limited, First Point, Balby Carr Bank, Doncaster, DN4 5JQ.

What If You Have A Complaint?

Mistakes do happen and if **you** feel let down, **Yoga** have the procedures in place to investigate and remedy **your** concerns. **Yoga** will try to resolve the issue.

Yoga Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). **Yoga** follow the FCA guidelines for complaint handling and the steps to follow are set out on their website www.yoga-insure.co.uk

Step 1:

Yoga ask that **you** contact the appropriate Company during the following hours of 9:00am to 5:30pm Monday to Friday:

- If **you** would like to lodge a complaint regarding the selling of an insurance policy, the first step is to contact **Yoga Insurance Services Limited**: Live Chat available at www.yoga-insure.co.uk
- If **you** would like to lodge a complaint regarding the handling of a claim, the first step is to contact **One Call Claims** on: **01302 552316**, if **your Insurer** dealt with **your** claim then contact them. Their contact details can be found on **your** schedule.
- If **you** would like to complain in relation to the terms and conditions of the policy cover, the first step is to contact **Yoga Insurance Services Limited**: Live Chat available at www.yoga-insure.co.uk. **Yoga**, if required, will then pass **your** complaint over to **your insurer** on **your** behalf.

All staff have been trained to provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for **you** they will refer **you** to the appropriate Line Manager who will also try to resolve **your** complaint. **You** can also register **your** complaint to the complaints handling manager directly:

Product Complaints	Terms and Conditions Complaints	Claims Complaints
The Complaints Handling Manager Yoga Insurance Services Limited First Point Balby Carr Bank Doncaster DN4 5JQ	The Complaints Handling Manager Yoga Insurance Services Limited First Point Balby Carr Bank Doncaster DN4 5JQ	The Complaints Handling Manager One Call Claims Unit 1 Carolina Court Doncaster DN4 5RA

Yoga aim to resolve **your** complaint within 24 hours of receipt, however if this is not possible then **Yoga** will acknowledge **your** complaint within 5 working days. A written final resolution letter will be sent to **you** once all investigations are complete and within 8 weeks of receipt of **your** complaint. At which point **Yoga** will then close the file. If however, **you** still remain dissatisfied at this stage please go to step 2.

Step 2:

You have the right to refer **your** complaint to an approved dispute resolution facility run by the Financial Ombudsman Service (FOS), either on receipt of **Yoga**'s final resolution or 8 weeks from the date **you** informed **Yoga** of **your** dissatisfaction.

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

Please include a copy of the Final Response that **Yoga** have issued to **you** with **your** policy number and quote "Yoga Insurance Services Limited" as reference. If **you** would like to make a complaint via the Financial Ombudsman Service then this must be made within 6 months of **Yoga**'s final response. This will not affect **your** legal rights. Further information is available at www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

If **Yoga** or **your insurer** cannot meet their liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured **van** and for any unused premium, are covered up to 90% of the value of the claim submitted.

You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling: **0800 678 1100**

Notes



Stacked full
of **benefits**

Be on **top** of
your cover

Putting **you**
in control



Policy Booklet

Van Insurance