

Commercial Motor Insurance

Insurance Product Information Document



Company: Direct Commercial Ltd trading as Haul In One

Product: Haul In One

Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FR 307505. Company Registered in England & Wales; Company Number 3133493. Registered address: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford Essex CM2 5PB. This insurance policy is arranged by Direct Commercial Ltd, acting on behalf of Insurers stated in your policy document.

This Insurance Product Information Document is only intended to provide a summary of your insurance policy. Full terms and conditions can be found in your policy documentation. Your policy schedule will show the cover(s) you have purchased.

What is this type of insurance?

Motor Insurance provides the minimum compulsory cover required by law that you need to drive a commercial vehicle on a public highway. This product falls under the law of England and Wales.



What is Covered?

Third party, fire & Theft

- ✓ Where your insured person is at fault:
 - Damage caused by your insured vehicle to another person's property up to the value of £5,000,000.
 - Compensation for other people's injury or death.
- ✓ Liability to others whilst towing a trailer.
- ✓ Manslaughter defence costs.
- ✓ Loss or damage to your insured vehicle by fire, theft or attempted theft.
- ✓ Loss or damage to manufacturers fitted audio equipment by fire theft or attempted theft.
- ✓ Foreign Use (*Subject to prior notification to DCL*).

Comprehensive

All of the above, in addition to:

- ✓ Loss or damage to your insured vehicle.
- ✓ Loss or damage to manufacturers fitted audio equipment.
- ✓ Glass repair or replacement.
- ✓ Personal effects.
- ✓ Passenger personal effects.



What is Not Covered?

- ✗ Any liability to others or loss or damage to any insured vehicle when:
 - Being driven in an unsafe, unroadworthy or damaged condition either before or after an accident;
 - Being used for purposes not described on your certificate of motor insurance; or
 - Being driven by somebody not permitted to drive (or not having a correct and valid driving licence).
 - Carrying an insecure load.
 - Being used as a tool of trade.
 - Your insured vehicle is "Airsided".
- ✗ Theft or attempted theft of your insured vehicle unless the ignition key is removed away from the insured vehicle and all doors and other openings are closed and locked.
- ✗ Theft of the insured vehicle by deception.
- ✗ Any loss or damage to your insured vehicle caused by or arising out of the tipping operation of your insured vehicle, unless otherwise agreed by us.



Are there any restrictions on my cover?

- ! Endorsements may apply to your policy. These will be included in your policy schedule.
- ! An excess amount for which you are responsible as the first part of each agreed claim as shown in your policy documents.
- ! Any claim amount for damage to your vehicle in excess of £2,000,000 in connection with any occurrence or series of occurrences arising out of one event.
- ! If you do not provide us with complete & accurate information it may affect any claim made and could invalidate this insurance policy.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to any other countries must be temporary.
- ✓ In the event you are required to travel abroad, we can provide full policy cover subject to prior agreement.



What are my obligations?

- Ensure all information provided to DCL is accurate, complete and up to date with the terms of your policy.
- Keep your insured vehicle in a roadworthy condition and take all reasonable measures to prevent or reduce the likelihood of loss or damage.
- You must observe and fulfil the terms, provisions, conditions and clauses of your policy. Failure to do this could affect your cover.
- In the event of an incident, it should be reported as soon as possible and do not make any promise of payment without our consent.



When and how do I pay?

Please contact your broker for full details in regards to when and how you will pay for your policy.



When does my cover start and end?

Our standard policy period is a 12 month contract. The policy terms and premium will be reviewed at the time of the renewal and can be revised for the new 12 month contract.

The start and end dates for your insurance cover will be shown on your policy schedule and certificate of motor insurance.

Your policy is not automatically renewed therefore you must advise your intermediary if you choose to continue your insurance with DCL.



How do I cancel my contract?

You can cancel your policy at any time, by contacting your broker. You will be entitled to a return premium in accordance with the short period rates and terms and conditions stated in the policy wording.

DCL may cancel your policy at any time and will inform you with 7 days notice prior to the cancellation date. In this event, you will be entitled to a pro-rata return of premium in accordance with the policy terms and conditions stated in the policy wording.

There will be no refund in premium in the event of a claim.