

# Third Party, Fire and Theft Commercial Vehicle Insurance

## Insurance Product Information Document



**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority (No 117664).

**Product: Commercial Vehicle Insurance**

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for commercial vehicles over 3.5 tonnes and other specialist vehicles and plant, including injury to others and damage to their property.



#### What is insured?

- ✓ Damage to your vehicle because of fire or theft
- ✓ If your vehicle is stolen or written off we will pay the market value or the amount shown on your policy schedule, whichever is less
- ✓ Replacement keys and locks if the keys are stolen
- ✓ Audio and visual equipment fitted by the manufacturer, or up to £500 for non-standard equipment
- ✓ Limited cover for unspecified trailers while attached to your vehicle
- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for damage to other people's property up to £5 million
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000. Administered by ARAG UK
- ✓ Access to a free 24/7 UK claims helpline.

#### Additional cover you can choose:

- RAC National Assist breakdown cover in the UK for vehicles up to 44 tonnes
- European travel, giving you the same level of cover while driving your vehicle in most European countries and access to a 24/7 emergency helpline
- Cover for any specified trailer attached to or detached from your vehicle
- Protected no claims discount covering up to two claims in five years.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Damage to your vehicle due to an accident (other than when caused by fire or theft), or to any trailer not insured for damage
- ✗ Depreciation, damage to tyres, wear and tear and loss of use
- ✗ Replacement keys and locks if the keys are lost.



#### Are there any restrictions?

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate
- ! If you are towing a trailer you have not specified and have not chosen to pay for additional cover, the most we will pay for your vehicle and trailer will be restricted to the market value of the vehicle or the amount shown on your policy schedule, whichever is less.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ The policy also gives the minimum requirements by law in any country in the European Union, or in: Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland



### What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had a motor insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.