

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

### Who is the Insurer?

The insurer of this policy is Enterprise Insurance Company plc.

### What is PolicyPlan Courier Plus Insurance?

The PolicyPlan Courier Insurance policy protects you and your van, comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quote and itemized in your policy schedule, for a period of 12 months.

### What are the benefits and features of PolicyPlan Courier Plus Insurance?

Your policy includes the following features, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property up to £5,000,000	✓	✓
Own damage (excluding glass) fire & theft claims	✓	Fire & Theft only
Medical expenses for anyone injured in your van	Up to £100 each	×
Personal effects cover for personal belongings, which are in or on your van	Up to £100	×
New van replacement	✓	Fire & Theft only
Windscreen/window breakage	✓	×
Accident recovery and approved repair service	✓	Fire & Theft only
Goods in transit	Up to £10000	Up to £10000
Misfuelling	Up to £500	Up to £500

### What are the significant or unusual exclusions or limitations of PolicyPlan Courier Plus Insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1-11 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

Standard excess	£500
Windscreen excess	£100
Goods in transit excess	£250
Misfuelling excess	£75

- Loss or damage arising from theft while the ignition keys of your van have been left in or on your van (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- Loss or damage caused directly or indirectly by fire if your vehicle is equipped for the cooking and/or heating of food or drink (see Section 1)
- The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle (see Section 2)

## PolicyPlan Courier Plus Insurance Policy Summary

### How long does my PolicyPlan Courier Plus Insurance policy run for?

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

### What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

### How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

For claims relating to loss of or damage to your vehicle:

**0844 811 2028**

For claims relating to goods in transit:

**0845 017 9993**

For claims relating to misfuelling:

**0844 879 4770**

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please refer to the Complaints Procedure section of your policy booklet.

Enterprise Insurance Company plc is a member of the Financial Ombudsman Service. If you have complained to PolicyPlan Limited or Enterprise Insurance Company plc and your complaint has not been resolved, you may be then be entitled to refer to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Would I receive compensation if Enterprise Insurance Company plc was unable to meet its liabilities?

Enterprise Insurance Company plc is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Enterprise Insurance Company plc cannot meet its obligations, depending on the type of insurance and the circumstances of the claim.

### Telephone recording

For our joint protection telephone calls may be recorded and/or monitored.