

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 sections 1,2,3,4 and 6 is Qudos Insurance A/S. The insurer of section 5 is Zurich Insurance plc.

What is PolicyPlan CourierPrime?

The PolicyPlan CourierPrime 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 CourierPrime?

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	x
Personal effects cover for personal belongings, which are in on or on your van	Up to £100	x
New van replacement	✓	Fire & Theft only
Windscreen/window breakage	✓	x
Accident recovery and approved repair service	✓	Fire & Theft only
Goods in transit	Up to £10,000	Up to £10,000

What are the significant or unusual exclusions or limitations of PolicyPlan CourierPrime?

Your policy excludes some situations. Please refer to your policy booklet Sections 1-6 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

- 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 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)

How long does my PolicyPlan CourierPrime 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. You will be entitled to a refund for the unexpired portion of cover.

How do I make a claim?

Should you need to make a claim under this policy, or you are involved in an accident whether your fault or not, you must contact us immediately using the appropriate telephone number shown below:

For claims relating to loss or damage of your vehicle:

0844 811 2028

For claims relating to goods in transit:

0845 600 8160

How do I make a complaint?

We hope that you will be very happy with the service 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.

Qudos Insurance A/S and Zurich Insurance plc are members of the Financial Ombudsman Service. If you have complained to PolicyPlan, Qudos Insurance A/S or Zurich Insurance plc and your complaint has not been resolved, you may 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 Qudos Insurance A/S or Zurich Insurance plc were unable to meet their liabilities?

Qudos Insurance A/S and Zurich Insurance plc are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Qudos Insurance A/S or Zurich Insurance plc cannot meet their 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.