

# Volkswagen Van Insurance

## Insurance Product Information Document

Company: Wrisk Transfer Limited, authorised and regulated in the UK by the Financial Conduct Authority under ref no. 788062

Product: Volkswagen Van Insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

### What is this type of insurance?

This is a perpetual monthly subscription van insurance policy, meaning cover will continue until you or we cancel, which provides cover against damage to your van or damage caused by your van, as summarised below. You may also include optional policy upgrades, such as NCB protection if eligible.



### What is insured?

- ✓ Loss of or damage to your van: Resulting from accidental damage, fire or theft.
- ✓ Third party liability: Following an accident, we will cover your liability to other people for injury (unlimited) or damage to their property (up to £5 million including legal fees).
- ✓ Replacement locks and keys: Cover to the value of £500 if your van's keys are lost or stolen. For claims that are only for keys and locks, you will not need to pay an excess.
- ✓ Courtesy van, subject to availability: You may keep the courtesy van while your van is being repaired and a maximum of 14 days. If your van cannot be repaired, you may keep the courtesy van for a period of up to 14 days or until 4 days after payment has been issued to you (whichever is sooner).
- ✓ Windscreen cover: If your windscreen or window glass is damaged, we will repair or replace it.
- ✓ Personal belongings: Covered up to £300 for personal items in your van.
- ✓ Passengers and pets: Cover for up to £500 for emergency overnight accommodation.
- ✓ Uninsured driver promise: If you make a claim against an uninsured driver for an incident that isn't your fault, you will keep your No Claims Bonus and we will reimburse your excess.
- ✓ Tools: up to £300 for damaged or stolen tools that were in your van at the time of an insured incident.
- ✓ Foreign travel: Full policy cover for up to 90 days within the Territorial Limited between the start date and anniversaries up to a maximum of 90 days.
- ✓ Electric Vehicles: Cover for your battery and charging cables.
- ✓ Medical expenses and physical assault: Cover up to £100 per person per claim.
- ✓ Personal accident: Cover for up to £5,000 per claim during the period of insurance.

### Optional covers

- No Claims Bonus Protection: Allows you two claims in a 12 month period without reducing your No Claims Bonus.



### What is not insured?

- ✗ The excess shown on the schedule.
- ✗ Death or Bodily Injury arising from suicide, attempted suicide, any form of racing, caused to a driver not wearing a seatbelt, or any event caused while the driver is over the prescribed limit or unfit to drive through alcohol or drugs (including prescribed medication).
- ✗ All points under the General Exclusions section of the Policy Wording are not covered.
- ✗ All points listed in the "What is not covered" column of each section of the Policy Wording are not covered.
- ✗ Driving other vans or cars



### Are there any restrictions on cover?

- ! You are only covered in the United Kingdom, The Channel Islands and the Isle of Man and the countries specified in Section 8 of the policy wording.
- ! Theft or attempted theft of your van, its contents or your tools if your van is unoccupied at the time of the theft, unless your van is locked and the ignition key or other removable ignition device was not in, on or left unattended in the immediate proximity of your van.
- ! Loss or damage to non-standard audio/visual and other non standard in-car entertainment.
- ! No Claims Bonus (NCB) Protection is only available if you have earned at least 4 years NCB at inception of the policy.
- ! Uninsured driver promise will only apply once we prove that the accident was not your fault and you provide details of the uninsured driver.
- ! The tools section of cover will not apply if your tools are covered by any other policy.



### Where am I covered?

As standard you are covered when driving your van in the United Kingdom, the Isle of Man, and the Channel Islands.

In addition to the legal minimum cover required to drive in the territorial limits, you will have your full policy cover for up to 90 days in any 12 month period in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, the Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.



### What are my obligations?

- At the start and throughout the term of this policy you must take reasonable care to answer all questions honestly, accurately and to the best of your knowledge.
- Premiums must be paid on time.
- Throughout the term of this policy, you and any person driving your van must comply with the General Conditions set out in your policy wording, including informing us of any changes to your details that may affect your policy.
- You should ensure that your vehicle is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- In order to make a claim under this policy, you must follow the procedures set out in your policy wording and you may have to pay the excess of any claim as shown in your Schedule.



### When and how do I pay?

This is a monthly subscription insurance policy. Your initial payment is payable by credit or debit card before your policy starts. Once your policy is active, the premium is payable monthly by Direct Debit. We will automatically take payment each month from the bank or building society account you nominate on or around the billing date you choose.

If we are unable to take payment via Direct Debit we will immediately notify you and request payment via credit or debit card. We will give you a minimum of 24 hours notice to pay by card before issuing 7 days cancellation notice in writing via email to your last known email address. If payment is not received, your policy will be cancelled at the end of your 7 day notice period.



### When does the cover start and end?

Cover starts on the date shown on your schedule and remains in force until you or we cancel. After 12 months, and at every 12 month anniversary after this, we will contact you with a summary of your policy information and with any changes to your price and cover for the next year. At this point if you choose to not continue with this policy you will need to cancel your cover.



### How do I cancel the contract?

You can cancel the policy at any time through your customer account. Cover will cease from the date that you ask as long as it is not in the past. We will return a pro rata proportion of the premium for the period for which you have already paid but for which cover is not required. If a prejudicial claim has been made since the start of the policy term, the full premium paid will be retained by us or you will need to pay any unpaid amount. You will not be charged a fee to cancel your policy.

If you added the optional NCB Protection cover and change your mind, you have a 14-day cooling off period from the start date of your policy during which time you can cancel the NCB protection cover and receive a pro rata refund of the premium you paid to protect your no claims bonus. Please contact our Customer Care team if you wish to remove this cover on [0330 912 3764](tel:03309123764).