



Commercial
Vehicles

Volkswagen Van Insurance

Policy Wording

Version 1.0 | 27 November 2025

Volkswagen Van Insurance

The quickest way to manage **your** policy, view and save **your** documents, make a claim or chat to a member of **our** team is via **your** insurance account at <https://app.vwcv-insurance.vwfs.co.uk/sign-in>.

You will also find lots of helpful articles here which may answer **your** questions. Alternatively, **you** can contact **us** by emailing customercare@vwcv-insurance.vwfs.co.uk.

Need to make a claim?

Call **our** claims specialists on [0330 912 9949](tel:03309129949). For more useful information on what to do if **you** have an accident see [How to make a claim](#).

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An explanation of your policy wording

This is **your** monthly subscription Volkswagen Van Insurance policy, which is arranged and administered by Wrisk Transfer Limited.

This policy is underwritten by **the insurer** shown on the **schedule** and **certificate of motor insurance**. **Your** contract is with **the insurer** and is made up of several parts which must be read together. The parts of the contract are:

- The statement of fact, which contains the answers **you** gave to **us** when arranging **your** insurance cover
- This policy wording which shows the policy sections that may apply and the terms, conditions and exclusions that **you** and other drivers must follow
- The **schedule**
- The **certificate of motor insurance**.

Please take time to read all of the documents to make sure that they meet **your** needs and that **you** and all drivers understand the terms, exclusions and conditions. If any information is not right, if **you** wish to change anything or if there is anything that **you** do not understand, please contact **our** Customer Care team as soon as possible

Telephone: 0330 912 3764

Email: customercare@vwcv-insurance.vwfs.co.uk

Live Chat: In-app

If **you** would like **your** documents to be sent to **you** in the post **we** will be happy to arrange this.

There are some changes **you** should tell **us** about before they happen to ensure that **you** remain properly covered. For example if **you** intend to change **your van**, the types of journey such as starting to deliver goods or if **you** wish to include other drivers. Please refer to General Condition 8 of the policy.

In return for the premium being paid, **we** will insure **you** under the conditions of this policy for any **insured incident** which takes place within the **territorial limits**.

Signed on behalf of Wrisk Transfer Limited



Niall Barton
Director, Wrisk Transfer Limited

How to make a claim

If you have an accident

Always stop and make sure everybody is safe.

If anyone is injured or the accident is blocking the road, call the emergency services.

Do not accept blame or admit responsibility for the accident.

Call **our** claims specialists as soon as possible after the accident even if **you** do not plan to make a claim.

Calling from within the UK: 0330 912 9949

Calling from abroad: +44 330 912 9949

Lines are open 24 hours a day, 7 days a week. They will take details of the accident and put **you** in touch with **our** accident recovery service if needed.

You or your legal representative must provide **our** claims specialists with the following details as soon as **you** can:

- The make, model, colour and registration of all vehicles involved
- Names, addresses and contact details of other drivers and any witnesses
- Identify any injured persons and how many passengers were in each vehicle
- Details of any property that was damaged
- Details of any police officers who attend the scene

If and when it is safe to do so, and possible, take photographs of the accident scene and damage to the vehicle(s) or property involved.

In providing accident recovery assistance the claims specialist will use reasonable care and skill. This may include liaising closely with local authorities and emergency services to ensure the most appropriate accident recovery service can be provided when it is safe to do so.

Windscreen and glass claims

If the windscreen or other glass windows in **your van's** windows have been damaged, call **our** claims specialists on 0330 912 9949 (lines are open 24 hours a day, 7 days a week).

You will have to pay the **excess** shown in the Windscreen & Glass Cover section of **your schedule**.

Vehicle stolen or vandalised

If **your van** has been stolen, damaged during an attempt to break in or has been vandalised, **you** must report the incident to the police and obtain a crime reference number if **you** wish to make a claim.

Once **you** have a crime reference number, please call **our** claim specialists:

Calling from within the UK: 0330 912 9949

Calling from abroad: +44 330 912 9949

The benefits of using an approved repair centre

- **You** will not need to obtain estimates
- All approved repair centres will work to the highest Volkswagen standards of repair performed by Volkswagen trained technicians, working with approved equipment and following Volkswagen technical repair methods. Quality and safety are synonymous with an **approved repair centre** and provide the assurance that **your van** will be returned to **you** in its pre-accident condition
- If an **approved repair centre** is not available, then the **authorised repairer** will use the Retail Motor Industry Federation (RMI) quality control standard. For **your** peace of mind all labour, paint and Volkswagen approved genuine parts are covered by a three-year warranty (excluding wear and tear)
- **Your** local **approved repair centre** can explain more about the lifetime repair guarantee
- The bill will be settled directly with them, although **you** will need to pay them the **excess** and any other amount that **you** will have been told about in advance
- **You** can arrange for **your van** to be collected from **your** home or place of work, and they will also return it to **you**
- **Your van** will be washed and cleaned before it is returned to **you**

Important information

Financial Services Compensation Scheme

In the unlikely event that **we** cannot meet **our** obligations; **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at <https://fscs.org.uk>, by emailing enquiries@fscs.org or by phoning the FSCS on 0800 678 1100. Callers from outside the UK should call 0207 741 4100.

How to make a complaint

Our aim is to get it right, first time, every time. If **you** believe that **we** have not delivered the service **you** expected, or if **you** do not agree with the amount **we** offer to pay **you** following a claim, **we** want to hear from **you** so that **we** can address **your** complaint.

If **you** have a complaint, please contact **us** at:

Volkswagen Van Insurance
CEME Suite 173
Marsh Way
Rainham
RM13 8EU
customercare@vwcv-insurance.vwfs.co.uk

Once **we** have received a complaint **we** will acknowledge **your** complaint promptly and in writing and endeavour to resolve the problem within 3 working days. If **we** cannot do so **we** will let **you** know when an answer can be expected.

If **we** have not resolved the situation within 8 weeks **we** will provide **you** with **our** final response letter including details of the Financial Ombudsman Service.

You have the right to refer **your** complaint to the Financial Ombudsman Service, free of charge – but **you** must do so within 6 months of the date of **our** final response letter.

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

If **you** would like a free copy of **our** complaints handling procedure, please let **us** know.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
<https://www.financial-ombudsman.org.uk>
[0800 023 4567](tel:08000234567) or [0300 123 9123](tel:03001239123)
complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the Financial Ombudsman Service does not affect **your** legal rights.

Choice of law and jurisdiction

This contract is governed by the laws and courts of England and Wales and all communication will be in English. If **you** need clarification on any part of this document, please contact **us**.

Suitability of this product

This product meets the demands and needs of owners of Volkswagen Vans who want to be insured against third party claims arising from the use of their vehicle and for damage to their van caused in an accident or by fire or theft or vandalism. This includes damage to the vehicle's windscreen.

The meaning of words

Any word or expression within this policy wording which has a specific meaning is shown below. It has the same meaning (as shown below) throughout the policy wherever it appears in bold unless otherwise stated.

Anniversary	12 months from the start date of your policy and each 12-month interval thereafter.
Approved repair centre	An approved repair centre in the United Kingdom.
Assault	A sudden and unexpected attack by an unknown third party with deliberate intent to cause bodily injury at an identifiable time and place following an insured incident within the territorial limits .
Authorised repairer	An alternative repairer chosen by us if an approved repair centre is not available.
Billing date	The recurring monthly date when your insurance premium is payable to us .
Certificate of motor insurance	The legal proof that your van is insured as required by law. It shows who is entitled to drive your van (where 'any authorised driver' is stated, refer to the schedule for restrictions) and the purposes for which your van can be used.
Courtesy van	A van provided to you by a repairer approved by us following an insured incident . It will be a car-derived van which will be insured by this policy under the same terms and conditions that apply to your van .
Cyber event	An unauthorised, malicious or criminal act, or series of acts, regardless of time and place affecting any computer or motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data. An error, failure or unavailability affecting any computer system used by a motor vehicle.
Electric vehicle	A vehicle which is propelled solely by electric power which is charged using an external source.
Endorsement	Changes to the terms and conditions of your policy which will be shown on your schedule .
Excess(es)	The amount you will have to pay if you make a claim regardless of who was to blame. They are shown on your schedule .

Hazardous goods	Any substance within the United Nations Hazard Classes (including any sub-division): Explosives, Gases, Flammable liquids, Flammable solids, Oxidizing substances and Organic Peroxides, Toxic and infectious substances, Radioactive materials Corrosive Substances and Miscellaneous Dangerous Substances and Articles.
Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and military bases, rail trackside or airports or docks – other than on any road or parking area designated for employee or visitor parking.
Insured incident	An accident, fire, theft, attempted theft or act of vandalism involving your van that we agree is covered by the policy. This will also include windscreen and glass cover.
Market value	The cost of replacing your van , if possible, taking into account its make, model, specification, age, mileage and condition at the time of the loss or damage. This will not exceed the last estimate that you supplied.
Modification(s)	Any alterations to your van from the manufacturer's standard specification. These include changing how it looks, its performance or how it drives. Optional extras fitted at the point of manufacture or that we allow are not considered modifications .
Period of insurance	The period you are covered for as shown on your schedule .
Permanent total disablement	Disablement, caused other than by loss of limb(s), loss of sight, loss of hearing or loss of speech, which has lasted for 52 consecutive weeks, and which will prevent the insured person from engaging in gainful employment of any and every kind for the remainder of their life.
Personal belongings	Items used or worn in every day life that are not used in connection with your trade or profession and belong to the person driving or anyone travelling in your van .
Prejudicial claim	Any claim made against your policy resulting in us making a payment which cannot be recovered in full, or an outstanding claim for which responsibility has not been decided.
Road Traffic Act	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in the United Kingdom, the Channel Islands and the Isle of Man.

Schedule	The most recent document which shows the period of insurance , your monthly premium, the excesses and endorsements , the sections of this policy wording that apply and any limits to the cover they provide.
Territorial limits	The United Kingdom, the Channel Islands and the Isle of Man.
The insurer	The Underwriter shown on the current certificate of motor insurance and schedule .
We, us, our, ourselves	Wrisk Transfer Limited and where appropriate may include the insurer and any third party used on our behalf.
You, your	The person, company or trading name (including subsidiary companies) shown as the policyholder on the current certificate of motor insurance and schedule .
Your van	The van described by its registration number on the current certificate of motor insurance and schedule . This includes permanently fitted audio, visual, communication and navigational equipment which is powered solely by the van's electrical system and any genuine parts or equipment supplied to you by the manufacturer.

Volkswagen Van Insurance Cover

Section 1

Your liability to others

What is covered

Cover for you

We will pay all amounts **you** are legally liable for following an **insured incident** caused while **you** are driving, using or are otherwise in charge of **your van** (including loading or unloading directly from **your van**) which results in:

- The death or injury to people other than the person driving **your van**; and
- Damage caused to property that does not belong to **you** or the person driving **your van** up to £5 million, including legal costs arising from the same **insured incident**

Cover for other people

We will provide the same cover to:

- Anybody who **you** allow to use **your van** provided that **your certificate of motor insurance** says that they can, they have the correct driving licence entitlement and are not excluded from driving by an **endorsement** on the **schedule**
- Anyone travelling in, getting into or out of **your van**.

In the event that the person driving **your van** dies, **we** will cover their legal representative to deal with any claims made against that person's estate.

Towing

This cover will also apply while **your van** is towing a single trailer, caravan or vehicle that is properly attached to **your van** in accordance with the manufacturer's instructions, is not being towed for profit and that towing is allowed by law.

Legal fees and expenses

We may at **our** discretion and subject to **our** prior written agreement, arrange and pay for the reasonable legal costs to defend or represent **you** or the person driving **your van** at a coroner's inquest, fatal accident enquiry or in any criminal proceedings arising out of an **insured incident** covered by this policy.

Emergency medical treatment

We will pay any emergency medical treatment fees as required under the **Road Traffic Act**.

What is not covered

- Death of or injury to:
 - The person who is driving or is in charge of **your van**; or
 - Any person who is being carried in or on, is getting into or out of, or getting on to or off of a trailer, caravan, or vehicle being towed by **your van**.
- Liability for death, injury or damage when **your van** is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of **your van**
- Any liability that is not required to be covered under the terms of the **Road Traffic Act** whilst **you** are loading or unloading directly from **your van**
- Liability arising from loading or unloading any livestock being carried in any trailer whether attached to **your van** or not
- Loss of or damage to **your van**, any trailer, caravan or vehicle being towed by **your van** or the contents or either
- Loss or damage to any bridge, weighbridge, viaduct, road or other surface over which **your van** is driven, or anything under the surface caused by the weight or vibration of **your van** or its load
- Any liability, injury, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.

If **we** have to make a payment to meet the requirements of the **Road Traffic Act**, **we** reserve the right to seek to recover any such amounts from **you** or the person driving **your van** at the time of the **insured incident**.

Section 2

Loss of or damage to your van

What is covered

If **your van** is lost or damaged in an **insured incident**, we will, at **our** discretion:

- Arrange and pay for the damage to be repaired using Volkswagen approved genuine parts or parts approved by Volkswagen if that is more cost-effective; or
- Pay **you** an amount not exceeding the **market value** of **your van** in full and final settlement of the claim

In both cases, **you** will need to pay the **excess** shown on the **schedule**.

If **you** wish to claim for theft, attempted theft, vandalism or malicious damage or following a deliberate fire, **you** must provide a police crime reference number.

Locks & keys

If the keys, lock transmitter or the entry card for the keyless entry system for **your van** are lost or stolen, **we** will pay up to the amount shown on the **schedule** to replace:

- The door and boot locks,
- The ignition and steering locks
- The lock transmitter
- The entry card

If **your** claim is only for **your van's** locks and keys, **you** will not need to pay **your excess** and **your** no claim bonus will not be affected.

How we will deal with your claim

Following an **insured incident**, if **your van** is not roadworthy, cannot be driven or if there is nobody available who can drive it with **your** approval **we** will arrange and pay the cost of protecting and taking **your van** to an **approved repair centre** or a place where it can be stored safely and economically.

If **you** would prefer to use a garage of **your** choosing, **we** will either take **your van** there provided that it is within 10 miles of the accident or to the address shown on **your schedule**.

Passengers and pets

We will take **you**, up to a maximum of 6 passengers and any domestic pets that were travelling in **your van** at the time of an **insured incident** to **your** original destination in the **territorial limits** or to the address shown on the **schedule**.

If that is not possible, **we** will arrange and pay up to £500 for:

- One night's emergency overnight accommodation. **We** will agree the accommodation with **you** and make the booking on **your** behalf
- Travel expenses so that **you** or any of the passengers and any domestic pets that were travelling in **your van** can make their way to the accommodation that **we** have booked or to another destination of their choosing

The maximum that **we** will pay is £500 in total for all accommodation and travel expenses. The accommodation is for one night only and check-in cannot be more than 24 hours after the **insured incident** happened.

Keeping you mobile

If **your van** is being repaired by an **approved repair centre** or an **authorised repairer**, they will provide **you** with a **courtesy van**, subject to availability. **You** may keep the **courtesy van** for the duration of the repair to **your van** or for up to 14 days, whichever is soonest.

If **your van** cannot be repaired or has been stolen and not recovered **we** will provide **you** with a **courtesy van** for up to 14 days or until 4 days after payment has been issued to **you**, whichever is soonest.

A **courtesy van** provided under this section will usually be a small car-derived van.

We will insure the **courtesy van** under this insurance in exactly the same way as **we** insure **your van**. **You** must return the **courtesy van** when the owner or **we** ask **you** to or if this insurance expires and **you** do not renew it.

If your van can be repaired

We will arrange and pay for **your van** to be repaired at an **approved repair centre** or an **authorised repairer**. The repairer may use Volkswagen approved genuine parts or parts approved by Volkswagen if that is more cost-effective.

We may agree to **your van** being repaired at a repairer of **your** choosing if **we** can agree costs with them. **You** will need to supply estimates in advance of work beginning. If **we** think that the estimate is unreasonable, **we** can:

- Arrange for **your van** to be moved to **our approved repair centre** or an **authorised repairer**; or
- Ask **you** to give an estimate from another repairer

We will not pay for any work that **we** have not approved in advance.

You will need to pay the **excess** to the repairer.

Unavailable parts

If any part or accessory is not available, the most **we** will pay is the cost shown in the manufacturer's last United Kingdom list price (including VAT) plus a fitting cost.

If the part is not listed in the manufacturer's last United Kingdom list price, **we** will pay the cost of an equivalent part listed plus a fitting cost.

Hire-purchase, leasing and other agreements

If **we** know that **your van** is still being paid for under a finance agreement, **we** will settle any claim by paying the legal owner described under that agreement.

- **We** will only pay **you** any remaining balance if ownership of **your van** is to be transferred to **you** at the end of the hire purchase or financing agreement
- If **your van** is on a leasing agreement, or any agreement where **your van** is not or cannot be owned by **you**, **we** will settle the claim by paying the legal owner

If the outstanding amount of **your** finance exceeds any payment made under this policy **you** will still be responsible for paying any remaining balance.

In that event, **our** payment will be full and final settlement of **our** liability under this section of this policy.

If your van cannot be repaired (written off)

If the cost to repair **your van** exceeds 60% of the manufacturer's list price for a van of the same make, model and specification (including taxes and the cost of accessories), **we** will either:

- Pay **you** the **market value** of **your van** and it will become **our** property; or
- Pay **you** the **market value** of **your van** minus the value of the salvage and **you** can keep **your van**. If **you** want to keep **your van**, an engineer must agree it is repairable under the Code of Practice for the Categorisation of Motor Vehicle Salvage. If **your van** is written off, **we** cannot continue to provide cover for it. If **you** decide to keep **your van**, **your** policy will be cancelled and **you** must arrange alternative insurance cover. If **you** do not keep **your van**, **we** will keep this policy running while **you** find a replacement van. **We** may insure **your** new van if it is acceptable to **us**.

Replacement van

We may replace **your van** with a new one of the same make, model and specification. **We** will only do this if all of the following conditions are met:

- **Your van** is less than 12 months old.
- **You** are **your van's** first and only owner (including if **your van** was pre-registered by a motor dealer)
- **Your van** is a United Kingdom specification model.
- The model and specification is still available from Volkswagen in the United Kingdom.
- **We** have **your** permission, or the permission of the hire purchase company, to replace **your van**.
- If one or more of the above conditions are not met or if a replacement van of the same make, model and specification is not available, **we** will offer to provide a similar vehicle of identical list price or pay **you** (or the owner under a hire purchase agreement) a sum equal to the identical list price

Personalised registrations

If **your van** has a personalised registration, **you** may retain this subject to DVLA (Driver and Vehicle Licensing Agency) rules and regulations. If **you** wish to retain a personalised registration it is important that **you** notify **us** as soon as possible.

Uninsured driver promise

If **you** are hit by an uninsured driver **we** will reinstate **your** no claim bonus and reimburse any **excess**, once **we** have established that the driver of the other vehicle was uninsured and the accident was not **your** fault. **We** will need **you** to provide the registration number, make, model and colour of the other vehicle involved. **You** will also need to provide the driver's name and address if possible.

What is not covered

We will not provide cover for the loss of or damage to **your van**:

- Following theft or attempted theft if it was unoccupied or unattended at the time of the **insured incident**, unless **your van** was locked and the ignition key or other removable ignition device was removed and not in the immediate proximity of **your van**
- Resulting from fraud or deception (including as a result of or in connection with the use of counterfeit money or another form of payment which a bank or building society will not authorise)
- Resulting from the filling or using of the wrong type of fuel for **your van**
- Caused by a person known to **you** taking **your van** without **your** consent, unless **you** report them to the police for taking **your van** without **your** consent.

We will not provide cover for:

- Loss of or damage to any trailer, caravan or vehicle being towed by **your van**
- Audio, visual, communication, navigational or in-vehicle entertainment equipment unless it was:
 - Standard equipment for **your van** when **You** bought it or
 - Was fitted by an **approved repair centre**. Such equipment must be permanently fitted to **your van** and powered solely by **your van's** electrical system
- The **excess** as shown on **your schedule** unless **your** claim is solely for the replacement of locks following the loss or theft of **your** keys
- The wear and tear, degradation, breaking or failing of **your van** or its parts caused over time by their normal use
- Mechanical, electrical, electronic, or computer fault, failure, malfunction, or breakdown (including as a result of a **cyber event**)
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of value following repairs to **your van**
- Loss of use of **your van** or other indirect or consequential loss not explicitly covered under this policy
- Costs of fuel, oil and other items **you** use or any parking tickets or fines **you** incur in a **courtesy van** provided by an **approved repair centre** or **authorised repairer**
- The cost of any hire van other than a **courtesy van** provided by an **approved repair centre** or **authorised repairer**, unless agreed by **us**
- Accommodation following an accident that occurs within 50 miles of **your** home or the final destination
- Accommodation in a hospital
- Accommodation of **your** domestic pets in a veterinary hospital or similar establishment
- Any fees charged for veterinary treatment.

Section 3

No Claims Bonus

If **you** have declared to **us** that **you** are entitled to a No Claims Bonus in respect of **your van**, **you** must provide proof of this No Claims Bonus to **us** no more than 14 days after the start date of this policy if requested by **us**.

Your No Claims Bonus must have been earned on a van or a car policy in the United Kingdom that was in **your** name and which expired no more than 2 years before the **period of insurance** started.

If **you** do not provide this proof this policy may be invalid or **we** may change the terms or premium.

If no **prejudicial claim** is made, **we** will apply a premium discount in line with **our** no claim discount scale current at each **anniversary**.

If a **prejudicial claim** is made, **your** No Claims Bonus entitlement will be reduced in line with **our** no claim bonus scale at each **anniversary**. **Your** no claim bonus will not be affected if:

- **We** only pay for the emergency treatment charges under the Road Traffic Acts
- The other driver in an accident where **you** were found not to be at fault was uninsured
- If **your** claim is only for repair or replacement of windows or windscreen replaced under the windscreen section of **your** policy
- **Your** no claim bonus was protected

You cannot transfer **your** no claims discount to anyone else. If more than one vehicle is insured, the no claim discount is earned separately for each vehicle.

You may ask **us** for information on how a claim may affect **your** no claim bonus.

NCB at start date or last anniversary	NCB at next annual anniversary			
	No claim	1 claim	2 claims	3+ claims
0	1	0	0	0
1	2	0	0	0
2	3	1	0	0
3	4	2	0	0
4	5	3	1	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9+	3	1	0

No Claims Bonus Protection

Optional cover

If **you** paid an extra premium to protect **your** No Claims Bonus, **your** No Claims Bonus Protection will be removed at the next **anniversary** if **you** make 2 or more claims in a 5-year consecutive period (excluding windscreen claims) where **we** are unable to recover any payments that have been made.

Your No Claims Bonus Protection will be removed at the next **anniversary** and the number of years no claims discount will be reduced in accordance with the table below.

	Claims in The Last 5 Years:					
	0	1	2	3	4	5 or more
Last years No Claim Bonus						
5	6	5	5	3	1	0
6	7	6	6	3	1	0
7	8	7	7	3	1	0
8	9	8	8	3	1	0
9	9	9	9	3	1	0

If **you** change **your** mind, **you** have a 14-day cooling off period from the start date of this policy during which time **you** can cancel the No Claims Bonus Protection cover and receive a pro rata refund of the additional 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).

You will not be able to cancel the No Claims Bonus Protection cover after the 14-day cooling off period. **You** can cancel or add No Claims Bonus Protection cover at the next 12-month **anniversary** of this policy.

Section 4

Windscreen & glass cover

What is covered

If any glass in the windscreen, windows or sunroof of **your van** is damaged, **we** will pay for its replacement or repair.

We will also pay for:

- Any necessary costs for the recalibration of Advanced Driver Assistance Systems (ADAS) following repair or replacement of **your van's** windscreen and
- For repairs to **your van's** bodywork damaged by broken glass.

You will need to pay the **excess** shown on the **schedule**. Claims made solely under this section will not affect **your** no claim bonus.

What is not covered

- Any costs for alternative transport if **you** are making a claim solely under this section
- More than the **market value** of **your van** less any **excess** that may apply

Section 5

Personal belongings

What is covered

We will pay up to the amount shown on **your schedule** for **personal belongings** if they were in **your van** when they were lost or damaged in an **insured incident**.

What is not covered

- The theft or attempted theft of **personal belongings** from the rear of an open back vehicle (such as a pick-up or double-cab) or if **your van** was:
 - Left unlocked; or
 - Left with the keys or ignition device in, on, attached to or in the immediate proximity of **your van**; or
 - Left with a door, window or roof (including sunroof) open

At the time of the **insured incident**

- Electrical items that are not designed to use **your van** as their only source of power, such as:
 - Audio and navigation devices
 - Televisions, DVD players and other portable players
 - Phones, tablets and computers and associated software, hardware, accessories and equipment
 - Computer game consoles, computer games and computer accessories
- Money (including credit and debit cards, store, loyalty and points cards), stamps, tickets, documents, securities, jewellery or furs
- Goods, tools of trade or samples connected with **your** work or any other trade, or any container for these things
- Keys, remote control or security devices
- **Personal belongings** covered by any other insurance

Section 6

Tools cover

What is covered

We will pay for loss of damage to tools caused by fire, theft, attempted theft or accidental damage, that were in **your van** at the time of an **insured incident**. The most **we** will pay for any one incident is £300. If **you** ask **us** to pay someone else **we** will have no further responsibility to **you** once **we** have done so. **We** may need proof of purchase such as invoices or receipts.

What is not covered

- Tools covered by any other policy
- Tools taken from an unlocked or open vehicle (including the rear of an open back vehicle) or which **you** have not taken care to protect from loss or damage

Section 7

Medical expenses and physical assault

What is covered

1. Medical expenses

We will pay up to the amount shown on **your schedule** for any medical expenses which are incurred by any person travelling in **your van** at the time of an **insured incident**. This is in addition to the compulsory Emergency Medical Treatment fee (see Section 1), for each person for any medical treatment they receive.

2. Physical assault

We will pay the amount shown on **your schedule** following an **assault** on any person who was travelling in **your van** at the time of an **insured incident**.

Section 8

Foreign travel

Cover under this section is only provided if:

- **Your van** is taxed and registered within the **territorial limits**; and
- **Your** main and permanent home is also within the **territorial limits**; and
- **Your** visit abroad is temporary

Minimum cover outside the territorial limits

What is covered

This policy provides minimum insurance needed by law to drive **your van** in any country which is:

- A member of the European Union; or
- Any country which the Commission of the European Union approves as meeting the requirements of Article 8 of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (EC Directive EC 2009/103/EC)

These countries include:

Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic/Czechia, 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.

If **you** require cover outside these countries, **you** must ask **us** before **you** travel. If **we** can provide cover, **you** may need to pay an extra premium.

What is not covered

- Cover for any loss of or damage to **your van** or any other cover over and above the legal minimum for the country that **you** are in
- Customs and Excise Duty
- Cover in a country not mentioned above

Full cover outside the territorial limits

What is covered

We will provide the same cover shown on **your schedule** to the countries shown above between the start date of the policy and the first **anniversary** or between two anniversaries for up to:

- 90 consecutive days for each trip; or
- A total of 90 days regardless of the number of trips

This cover applies while **your van** is being transported (including loading and unloading) by sea, air or rail between any of these countries and to or from the **territorial limits**. If **your van** is being transported by sea, it must be by a recognised route and the journey should not take longer than 65 hours.

What is not covered

- Customs and Excise Duty
- Cover in a country not mentioned above

Had an accident abroad?

Call **our** claims specialists as soon as possible after the accident even if **you** do not plan to make a claim.

Calling from within the UK: 0330 912 9949

Calling from abroad: +44 330 912 9949

Lines are open 24 hours a day, 7 days a week. They will take additional details and put **you** in touch with **our** accident recovery service if needed.

Additional Information When Driving Abroad

The EU countries and the other countries mentioned above agree that a Green Card is not necessary for travelling between them. **Your certificate of motor insurance** is proof of compulsory motor insurance in these countries.

Towing Abroad

You should check if **you** need to register **your** trailer or caravan before towing it abroad. If **you** do, it means **you** will need to display a separate registration plate and **you** will need to carry a green card for the trailer or caravan (but not **your van**).

Section 9

Personal accident

What is covered

If **you**, **your** husband, **your** wife or **your** civil partner (as defined in the Civil Partnership Act 2004) are involved in an accident under this policy, **we** will pay the amounts shown below if, within three months of the accident, it directly causes one of the following:

- Death £5,000
- **Permanent total disablement** including the total loss of one or more limbs £5,000
- **Permanent total disablement** including blindness in one or both eyes £5,000

The most **we** will pay is the limit for any one cause of death or injury during any one **period of insurance**. **We** will only make a payment if the injury or death is directly connected to an accident involving **your van**.

What is not covered

- Death or bodily injury caused by suicide or attempted suicide, self-injury or by drugs, alcohol or anything taken or inhaled
- Death or bodily injury caused by disease, physical sickness or disability
- Anyone failing to keep to the law regarding the use of seat belts.

Section 10

Electric vehicles

This section will provide **you** additional information when insuring **your electric vehicle** which is not referenced elsewhere in this policy document.

All sections within the policy document applies to **you** and **your van** if it is an **electric vehicle**.

Battery cover

Cover is provided as identified in this section irrespective if **you** own the battery or the battery is leased. If **you** lease the battery, **you** will need to know exactly what **your** responsibilities are. Please ensure **you** read all documentation **you** receive from the manufacturer so **you** fully understand **your** responsibility as the battery owner.

What is covered (Battery)

Theft of, or accidental damage to the battery as per section 2.

What is not covered

- Misuse of the battery, including but not limited to, overcharging/undercharging, deliberate acts and self-repair/replace; or
- Cost to repair or replace a non-functional or faulty battery

Charging cables and charging points

It is **your** responsibility to ensure that the charging cable is safeguarded against any trips or falls and/or injury to any persons or property, including malicious damage.

Charging on or away from your driveway or in your garage – What is covered

- Theft of, fire, accidental damage to **your** charging cable and **your** charging point as per section 1, section 2
- Loss or damage to **your van** as a direct result of **your** charging cable or charging point as per section 2

Charging on or away from your driveway or in your garage – What is not covered

- What is not covered as per section 1 and section 2
- Misuse of the charging cable, including but not limited to, overcharging/undercharging, deliberate acts and self-repair/replace
- Cost to repair/replace faulty charging cables
- Any theft, fire, accidental or malicious damage to any charging point
- Cost to repair/replace faulty charging points

General exclusions

These exclusions apply to each and every section of this policy and in addition to the exclusions under the heading of what is not covered in each section.

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by

1. Your van being:

- Used by a person or for any purpose not shown on **your current certificate of motor insurance**
- Driven by anyone who does not hold or is prevented from holding a valid driving licence or who is breaking the conditions of their licence
- Taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household unless **you** co-operate with the authorities in their prosecution
- Used for criminal purposes (including avoiding lawful apprehension).
- Used for a deliberate or reckless act with the intention of:
 - self-harm or suicide
 - causing damage or fear of damage to other vehicles or property
 - causing injury or fear of injury to any person
- Used on the Nürburgring Nordschleife or any racetrack, circuit or prepared course
- Used for any formal or informal race, whether prearranged or not
- Used to participate in any test, competition or organised motoring event
- Rented out or used for a peer to peer hire scheme, including when the hirer is using **your van**
- Used while carrying passengers in an unsafe, insecure or illegal manner, including but not limited to, carrying them in the cargo area of **your van**
- Used to carry a load in an unsafe, insecure or illegal condition or manner or where any of **your van's** weight limitations have been exceeded
- Used if **you** have opted to not have **your ADAS** (Advanced Driver Assistant System) recalibrated when it has previously been required or recommended
- Towing another vehicle for reward.

2. An agreement you have made under another contract

3. Loss of use of your van

4. Terrorism, war, civil war, warlike operations (whether or not war is declared), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention influencing an economy, government, country or state or to put the public in fear

5. The use of your van for the carriage, transportation or delivery of hazardous goods or in a hazardous location

6. Radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material

7. Failure to install and/or accept any software updates to **your van** when recommended or required by **your van's** manufacturer
8. Installing and/or accepting updates to **your van's** software that are not supplied by **your van's** manufacturer
9. Use of **your van** as a public emergency service, military or law enforcement vehicles
10. A load seeping or spilling in or from **your van** that causes pollution or contamination
11. Any damage, loss of use or any other indirect loss to any property being carried by, loaded onto or unloaded from **your van**
12. Using **your van**, or any mechanical plant, machinery, hoist, lift, crane or similar appliance whether attached to **your van** or not, as a tool of trade (including loading and unloading)
13. A **cyber event** affecting **your van**
14. Loss of, corruption, or access to data due to a **cyber event**
15. The person driving **your van** at the time of an **insured incident**:
 - Being found to be over the permitted limit for alcohol
 - Being unfit to drive through alcohol or drugs, whether prescribed or otherwise; or
 - Failing to provide a swab sample or a sample of breath, blood or urine when required to do so, without lawful reason

Where **we** are required to make a payment in such circumstances, **we** reserve the right to recover any such amounts from **you** or the driver of **your van** at the time of the **insured incident**.

Sanctions

We cannot provide cover and will not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover or payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations regulations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General conditions

These conditions apply to each and every section of this policy.

1. Premium

If **we** are unable to collect any premium amount by its due date, **we** will contact **you** with the next steps. If **we** are still unable to collect the payment, **we** may cancel **your** policy.

2. Taking care of your van

Your van must be covered by a valid Department of Transport Test (MoT) Certificate if one is needed by law

You or the person driving **your van** must:

- Take care to avoid and to protect against the loss of or damage to **your van**
- Take care of the keys or other ignition device to prevent them being lost or stolen. Keys and other ignition devices must be removed completely when **your van** is left at any time (regardless of how long for or whether the vehicle is still within sight. This includes on a garage forecourt or when loading or unloading)
- Close all the windows and sunroofs and lock all the doors. Alarms, immobilisers and tracking devices (when fitted) should be turned on. These devices must always be on and working whenever **your van** is left
- Not leave **personal belongings**, tools or other items of value on display
- Keep **your van** in a roadworthy condition. **We** may ask to see service and maintenance records)

Failure to take care of **your van** may invalidate this policy and **we** may not pay some or all of a claim.

3. Keeping to the terms of this policy

Your premium, **excess** and other terms of this policy are based on the information **you** gave **us** when **you** completed **your** application, when **you** make any changes and when **you** renew it. If any of the details on the statement of fact change, **you** must tell **us**. This insurance is only valid if:

- **You** and anybody driving **your van** have kept to all the terms and conditions of this policy; and
- All the information **you** have supplied is correct and complete to the best of **your** knowledge and belief.

4. Claims procedure

If **you** or **your van** are involved in any type of **insured incident**, regardless of who is to blame, **you** must:

- Report it to **us** within 48 hours of it happening
- Give **us** all the information and documentation that **we** consider necessary to deal with **your** claim
- Send **us** any court documentation **you** receive in connection with the incident as soon as **you** receive it, including any claim form, writ, summons or bill
- Tell **us** at once if **you** are charged with an offence or get any notice of prosecution, inquest or fatal enquiry
- Give **us** a witness statement when requested
- Co-operate with **our** investigation. Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled

If **you** are claiming for theft, attempted theft, vandalism or malicious damage or deliberate fire, **you** must also:

- Report it to the police
- Co-operate with the police in their investigation and any prosecution against the person responsible
- Give **us** a crime reference number within 24 hours, that relates to the incident **you** are reporting

You must not attempt to negotiate the settlement of any claim without **our** prior, written approval.

Defending or settling a claim

We are entitled to:

- Conduct the investigation, defence and settlement of any claim on **your** behalf
- Inspect **your van** at any reasonable time **we** ask
- Bring a claim in **your** name against any third party responsible for any loss or damage
- Arrange for the repair of **your van** and keep any amount **we** recover from the other insurer for the repair
- If **we**, an **approved repair centre**, **authorised repairer** or another company that **we** have instructed provide **you** with a **courtesy van**, **we** will be entitled to keep any amount **we** are able to recover from a third party for the cost of providing **you** with a **courtesy van**.

If **your van** is written off **we** will:

- Take possession of **your van** if **we** settle **your** claim on a total loss basis
- Cancel this policy if **you** decide to keep **your van** and **you** must arrange alternative insurance cover. If **you** do not keep **your van**, **we** will keep this policy running while **you** find a replacement van. **We** may insure **your** new van if it is acceptable to **us**.

5. Misrepresentation, fraud and financial crime

If **you** or anyone representing **you**:

- Gives **us** false, incorrect or misleading information either in writing (including via a website, app or other electronic communication) or verbally
- Inflates or exaggerates a claim or part of a claim either on purpose or by accident; or
- Obtained this policy from a source that is not authorised or regulated by the Financial Conduct Authority, knowingly or otherwise

We may:

- Refuse to deal with part or all of a claim or reduce the amount **we** will pay
- Cancel **your** policy
- Treat **your** policy as though it never existed
- Change the premium or the terms of **your** policy

Where **we** identify fraud or financial crime **we** may:

- Pass **your** details to fraud or financial crime prevention agencies and the police. Other insurance companies may see this information and it may affect **your** ability to buy insurance in the future
- Cancel **your** policy and keep all of the premiums that **you** have paid
- Take legal action to recover any costs that **we** have incurred because of the fraudulent activity

If **we** have made a payment that **we** would not otherwise have made, **you** must repay that amount to **us**.

If **we**, an **approved repair centre**, **authorised repairer** or another company that **we** have instructed has provided **you** with a **courtesy van**, **you** must return it when instructed to do so.

If **you** suspect that **you** bought this policy from an unauthorised or unregulated route, **you** must contact **us** immediately. **You** can check the list of authorised and regulated firms on the Financial Conduct Authority's (FCA) website <https://register.fca.org.uk/s/>

6. Your right to cancel

You may cancel this policy at any time before and during the **period of insurance**.

You can do this within **your** account. The policy will be cancelled from the date **you** request unless that is in the past, or the date **your** request is received, whichever is the later.

If **you** cancel this policy, **we** will refund the amount **you** have paid for the unused **period of insurance** except where an **insured incident** has occurred which has or may give rise to a **prejudicial claim**, in which case the full premium paid will be retained by **us**.

7. Our right to cancel

We may cancel this policy by giving **you** 7 days' notice in writing to **your** last known email address. **We** may cancel this policy where there are serious grounds to do so. This includes:

- Failure to pay **your** premium on **your billing date**
- Breaking any of the General Conditions of this policy
- Ignoring or failing to comply with any of the general exclusions of this policy
- Where **you** are required in accordance with the terms of this policy to cooperate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests
- Failure to supply **us** with relevant documentation or information that **we** need
- Where **we** reasonably suspect fraud or misrepresentation
- Changes to **your** policy details or circumstances that mean **we** can no longer cover **you** under this policy; or
- Use of threatening or abusive behaviour or language, intimidation or harassment of **our** staff or suppliers.

8. Changing your details

You must update **your** account details with any changes that may affect **your** policy cover and **you** must review the information **you** have provided to **us** at each **anniversary** of **your** policy by checking the information contained within **your** **schedule** and statement of fact and ensuring it is still accurate. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy.

Changes **you** must update before using **your** van:

- If **you** change **your** van
- If **you** make any **modifications** to **your** van
- If **you** use **your** van for a purpose not permitted by the current **certificate of motor insurance**, e.g. starting to use **your** van for courier deliveries
- If **you** wish to add a new driver.

Changes **you** must update within **your** account no later than 48 hours after becoming aware of any of the following:

- If **you** sell **your** van or update its registration
- If **you** change **your** address, or where **you** normally keep **your** van
- If **you**, or any other driver, are convicted of a criminal or motoring offence including fixed penalty notices
- If **you**, or any driver, become unemployed or change occupation, including any part-time work
- If **you**, or any driver, have changes made to the status of **your** or their driving licence
- If **you**, or any driver, develop any notifiable medical condition that the DVLA are not aware of, or are told by a doctor not to drive
- If **your** stated annual mileage estimate is likely to be exceeded; or
- If **you**, or any driver, change their name due to marriage or via Deed Poll

When **you** make a change of details in **your** account, **we** may reassess the premium and terms of **your** policy. **You** will be informed of any revisions to the premium or the terms and asked to agree before any change is made.

In some circumstances, **we** may not be able to continue **your** policy following the changes. Where this happens, **you** will be told and the policy will be cancelled in line with general condition 7 – **Our** right to cancel.

If **you** are not sure whether **you** need to tell **us**, please use the Live Chat facility in **your** online account. **You** should keep a record of the information **you** give **us** in relation to this insurance.

9. Rights of the parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

10. Changes to terms from your next billing date

If **you** make a change to **your** policy as shown in general condition 8, **we** have the right to amend the policy terms and conditions

This includes:

- Imposing terms such as the application of an **excess** or **endorsements**
- Increasing **your** premium
- Excluding or amending cover
- Amending the policy wording
- Changing **your** payment type
- Declining to continue this policy

You will be informed of any revisions to the premium or the terms and asked to agree before any change is made.

Regardless of **your** claims history, **your** No Claims Bonus or whether **you** have paid for No Claims Bonus Protection, **we** may change **your** premium at each **anniversary**. **We** will notify **you** in writing of any such action at least 14 days prior to **your** next **billing date**.

11. Van sharing

We will not cover any loss where **your van** is used for the carriage of passengers for hire or reward. **You** can accept money for fuel if:

- **Your van** is not made or adapted to carry more than six passengers
- Passengers are not being carried as customers of a passenger-carrying business
- **You** or the person driving **your van** do not make a profit from carrying the passengers

12. Other insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

13. Requests for information

You must respond to all requests from **us** for information and documentation during the **period of insurance** and during the administration of a claim. **You** may be asked to provide:

- Documents to confirm the details on **your** statement of fact
- Documents, data and other media relating to **your van** or claim
- Financial statements and utility bills
- Receipts and invoices
- Documents, data and other records to validate **your** claim
- Driving licence information
- Proof of **your** No Claims Bonus
- Travel documents
- Proof of alternative insurance

Failure to supply this information when requested may result in **your** claim being refused and/or **your** policy being cancelled.

14. Right of recovery

If under the law of any country **we** must make a payment which **we** would not otherwise have to make, **you** must repay that amount to **us**.

Company details

Volkswagen Financial Services (UK) Limited is registered in England and Wales under company number 02835230. Registered office at Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR is authorised and regulated by the Financial Conduct Authority with firm reference number 311988.

Volkswagen Van Insurance is arranged and administered by Volkswagen Van Insurance Services, a trading name of Wrisk Transfer Limited. Wrisk Transfer Limited is a company registered in England and Wales under Company number 10657213 and is a wholly owned subsidiary of Wrisk Limited. Registered office: 45 Gresham Street, London, EC2V 7BG. Wrisk Transfer Limited is authorised and regulated by the Financial Conduct Authority with firm reference number 788062.

Underwriter

This insurance is underwritten by Highway Insurance Company Limited.

Allianz is a trading name of Highway Insurance Company Limited which is part of the Allianz Group, registered in England and Wales number 3730662. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972. Registered address: 57 Ladymead, Guildford, Surrey, GU1 1DB.