

No Fuss Minibus Policy Summary

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 document. It is important that you read the policy document carefully when you receive it.

Name of the insurance undertaking

The insurer of this policy is Aviva Insurance UK Limited.

Type of insurance and cover

The No Fuss Minibus policy provides cover for your vehicles. The cover consists of Comprehensive and Third Party Fire and Theft cover as selected by you when requesting the quote. The cover you have chosen will be itemised in your Statement of Cover.

Key Covers, Features & Benefits

Your policy includes the following key covers, features and benefits, which are detailed in your policy documentation.

Covers, Features and Benefits	Comprehensive	Third Party Fire and Theft
Loss or damage to your vehicle (and attached trailer) – including accessories and spare parts relating to your vehicle whilst they are in or on your vehicle or in your private garage.	✔	Fire and theft claims only
Accident Recovery	✔	✔
Legal Liability for death or injury to any person, including passengers (Unlimited)	✔	✔
Legal liability for damage to other people's property (Limit £20,000,000 all vehicles)	✔	✔
Legal costs: Incurred with our consent in connection with a claim against you	✔	✔
Injury to vehicle driver £2,500 for death, loss of sight, or loss or limbs occurring within three months of accident	✔	
UK Breakdown Assistance	✔	✔
Legal Expenses (Defence of motoring prosecutions £5,000 and uninsured loss recovery £100,000)	✔	✔

Key Exceptions or Limitations

Detailed below is a summary of the most significant or unusual exclusions. These are simply meant as a summary and you should refer to your policy documentation for full details of the policy exceptions.

Exceptions to loss of or damage to your vehicle– please refer to Section 1 of the policy booklet

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle.
- Loss of value following repair
- If an excess applies, the amount that you will have to pay, and the cover that the excess applies to, will be detailed in your statement of cover.
- Confiscation or requisition or destruction by or under order of any Government or local authority.
- An accidental damage excess £400 where the driver is under 20; £300 where between 20 and 25 (or an inexperienced driver over 25) and £150 for all other drivers. In the case of third-party fire and theft cover the fire and theft excess is £150 regardless of the age of the driver. This excess is in addition to any voluntary policy excess that you may have chosen.

Exceptions to Your liability to third parties– please refer to Section 2 of the policy booklet

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it by anyone other than the driver or attendant.
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section and to property being conveyed by your vehicle
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event except where such liability is required to be covered by the Road Traffic Acts

General Information

Duration of Policy

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

Right of Cancellation

If you are an individual or sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your Portfolio booklet, whichever is the later. Your notice of cancellation should be in writing. You should also return your certificate of motor insurance and your Employers liability certificate (if you have bought the Combined Liability Section) as soon as possible after cancellation.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced then providing there have been no total loss claims under this policy, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by us in issuing the policy.

To exercise your right to cancel your policy, please contact Towergate Risk Solutions at Towergate House, Euston Park, Euston Way, Telford TF3 4LY.

If you do not exercise your right to cancel your policy it will continue in force for the term of the policy and you will be required to pay the full premium as stated.

Alternatively, if you are not an individual/sole trader (including a partnership in England and Wales) there are no cancellation rights under this policy.

How to Claim

To make a claim or, to report a breakdown, phone the Claims Helpline (24 hours) on 0800 107 5870

Please have your policy number to hand when calling

Complaints

If you have any cause for complaint about this insurance you should write to the Branch Manager, Towergate Risk Solutions, Towergate House, Euston Park, Euston Way, Telford TF3 4LY

If you remain unhappy you should write to the:
Chief Executive UK Insurance
Aviva
8 Surrey Street
Norwich
NR1 3NS

If you continue to remain dissatisfied you can refer the matter to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.