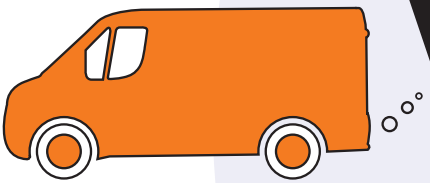
YouChoose insurance.co.uk

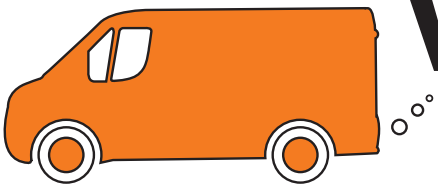


Van Insurance

SOUTHERN ROCK

Keeping You on the Move

Policy Wording



Van Insurance

Customer Services Department:	**0845 683 0741**
Renewals Department:	**0845 683 0741**
To report an incident or theft:	**0845 683 0695**
To repair or replace your windscreen:	**0800 316 8316**
Keeping You on the Move Line:	**0845 873 7832**

IMPORTANT ADVICE

If you are involved in an accident, remember to write down as many details as possible, including the names and addresses of anyone who may have seen the accident.

www.youchooseinsurance.co.uk
YouChoose Van

PO Box 451, Bristol BS35 4ZQ

part of the YouChoose insurance family

Bike Insurance

Car Insurance

Home Insurance

a Brightside group company
www.brightsidegroup.co.uk

YouChoose Van Insurance Policy

INTRODUCTION TO YOUCHOOSE VAN

YouChoose Van has been created to offer flexible insurance solutions to customers who want the freedom to choose the cover that is right for them. You choose the optional extras you need and YouChoose Van will provide you with the insurance you want.

YouChoose Van is part of the YouChoose insurance family.

Visit www.youchooseinsurance.co.uk and simply click and buy online. Should you need to talk to YouChoose Van, our UK based call centre is on hand to assist with any enquiries.

YouChoose Van of is a trading style of Commercial Vehicle Direct Insurance Services Limited. Authorised and regulated by the Financial Services Authority No. 302216. Registered in England and Wales. No. 04137311. Registered Office: MMT Centre, Severn Bridge, Aust, Bristol BS35 4BL. VAT No. 851 1469 32

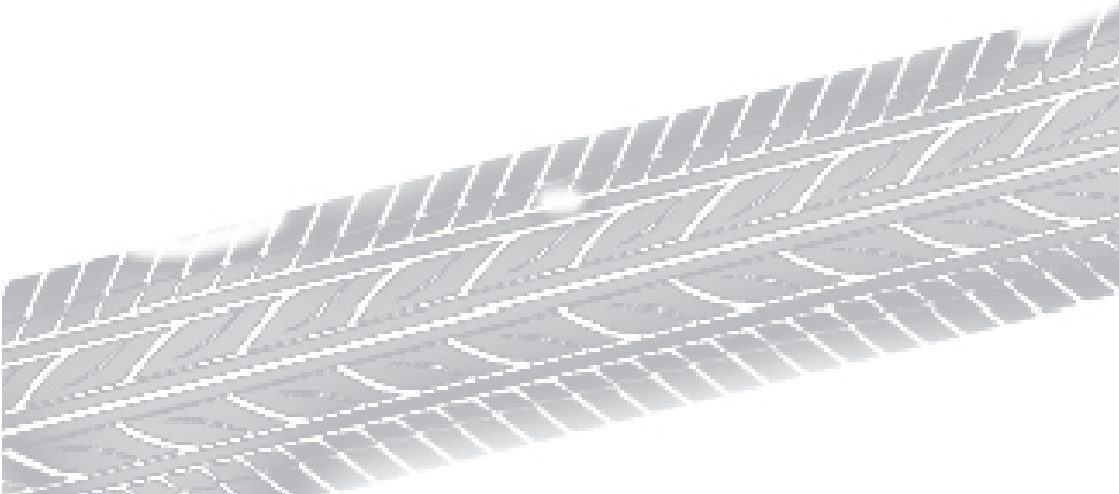
PLEASE KEEP THIS POLICY IN A SAFE PLACE.

You may need to refer to it if you make a claim. You must tell YouChoose Van about changes which affect your policy and which have occurred either since the policy started or since the last renewal date. If you are not sure whether certain facts are relevant please contact YouChoose Van immediately. If you do not tell YouChoose Van about relevant changes, your policy may not be valid or the policy may not fully cover you.

THE FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the scheme if either YouChoose Van or your insurance company cannot meet their obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for100% of the claim without any upper limit. Other classes of insurance are covered for 90% of the claim with no upper limit. .



Keeping You on the Move

HOW WE CAN HELP

Once You have given Us details of Your claim and We have accepted it, We will pay You back Your travel expenses, defend You against prosecution or get You to Your destination depending on why You are making Your claim under this section.

To make Your claim under this section, please telephone Us on 0845 873 7832 straightaway.

We will tell You what to do next. The telephone line is available 24 hours a day.

To help Us check and improve Our service standards We record all calls. By using this service You are agreeing to Us recording Your call.

THE MEANING OF WORDS IN THIS POLICY

Whenever the following words or phrases appear, they will have the meanings as described below:

We, Us, Our
New Law Solicitors underwritten by Southern Rock Insurance Company Ltd

You, Your
The person who has taken out this Policy.

Insured Person
You, and any passenger or driver who is in or on the Insured Vehicle with Your permission at the time of the insured incident. Anyone claiming under Part D of this Policy must have Your agreement to claim.

Appointed Lawyer
The lawyer, or other suitably qualified person, who has been appointed to act for an Insured Person under Condition 2 Part D Section 1.

Travel Expenses
The cost of Your alternative transport supported by original official receipts.

Period of Cover
The period shown in Your schedule and for which You have paid the premium.

COVER

Your Policy only covers You if You have paid Your premium. We agree to provide the insurance in this section keeping to the terms, conditions and exclusions as long as:

- The insured incident happens during the Period of Cover and within the territorial limit; and
- Any legal proceedings will be dealt with by a court within the territorial limit.

INSURED INCIDENTS

1 MOTORING PROSECUTION DEFENCE

We will pay Your legal costs up to £250 to defend Your legal rights if You are prosecuted for an offence committed, or allegedly committed, during the Period of Cover in connection with using or driving any vehicle; but You must send a copy of Your summons to Us within 7 days of receiving it.

WHAT YOU ARE NOT COVERED FOR

Parking or obstruction charges.

CONDITIONS

(a) We can negotiate any claim on Your behalf

(b) If We agree to defend legal proceedings, You can choose an Appointed Lawyer by sending Us the lawyer's name and address. We may choose not to accept Your choice of lawyer, but only in exceptional circumstances. If You do not choose a lawyer, We will appoint one for You

(c) An Appointed Lawyer will be appointed by Us and will represent You according to Our standard terms of appointment. The Appointed Lawyer must co-operate fully with Us at all times

(d) We will have direct contact with the Appointed Lawyer

(e) You must co-operate fully with Us and the Appointed Lawyer and must keep Us up to date with the progress of the claim.

(f) You must give the Appointed Lawyer any instructions that We ask for

(g) You must tell the Appointed Lawyer to have legal costs taxed and audited if We ask You to

(h) You must take every step to recover legal costs that We have to pay and must pay Us any legal costs that are recovered

(i) If an Appointed Lawyer refuses to continue acting for You with good reason, or if You dismiss an Appointed Lawyer without good reason, the cover We provide will end at once unless We agree to appoint another Appointed Lawyer

(j) If You do not give suitable instructions to an Appointed Lawyer, Our cover will end at once

2 LOSS OF LICENCE BENEFIT

If You are disqualified from driving following a claim under "motoring prosecution defence", because:

(a) You are convicted of a speeding offence under Section 89 of the Road Traffic Offenders' Act 1988; or

(b) You have 12 or more penalty points under the Road Traffic Offenders' Act 1988;

then We will pay You up to £100 per week, while You are disqualified, for up to 52 weeks to cover travel expenses You have paid.

WHAT YOU ARE NOT COVERED FOR

(a) Any claim that arises from:

- unlawful use of drink or drugs;
- conviction for dangerous, reckless or careless driving

(b) An offence that results in disqualification from driving for more than 365 days

3 GET YOU TO YOUR DESTINATION

Following an accident, theft, attempted theft, fire, or vandalism that leaves Your vehicle undriveable, We will arrange and reimburse You for:

(a) the cost of transporting You, Your vehicle and any passengers to a destination within the territorial limit provided that the Person(s) are transported to the same destination; or

(b) the cost of transporting the Insured Person(s) to a hotel. You will have to pay for the cost of this, and the hotel costs; but We will reimburse You up to £50 per person per night for accommodation. The most We will pay for transport to the hotel and the cost of hotel accommodation is £500 for any one incident. You must pay the hotel bill, but We will pay You back on receipt of the relevant bill(s) subject to the £500 limit for any one incident;

but You must also have claimed under Your motor policy.

CONDITIONS

(a) We will decide the best way of providing help

(b) We will only reimburse Your costs where We have arranged assistance for You

(c) You must send Us Your claims for reimbursement of costs supported by original official receipts

WHAT IS NOT COVERED UNDER THIS SECTION

(a) Any claim reported to Us more than 90 days after You should have known about the insured incident

(b) Any costs that are incurred before We accept Your claim

(c) Any claim where You are accused of dishonesty

(d) Fines, penalties or other damages that You are ordered to pay by a court

(e) Any legal action You take that the Appointed Lawyer or We have not agreed to or where You do something to hinder the Appointed Lawyer or Us

(f) Any claim following an insured incident which happens during the first 48 hours from the start of Your Period of Cover if You take out this Policy at a different time from any other related agreement

CONDITIONS

1 You must:

(a) keep to the terms and conditions of this section

(b) try to prevent anything happening that may cause a claim

(c) take reasonable steps to keep any amount We have to pay as low as possible

(d) send everything We ask for in writing

(e) give Us full details of Your claim as soon as possible and give Us any information

We need

2 If We disagree with You about the choice of Appointed Lawyer, or about the handling of a claim We can choose another lawyer to decide the matter. You and We must agree to the choice of this person in writing. All costs of resolving the disagreement must be paid by the party whose argument is rejected.

PROBLEMS

We will always try to give You a quality service. If You think We have let You down, please write to: -

Chief Executive Officer
Southern Rock Insurance Company Ltd
Suite 2E
Eurolife Building
1 Coral Road
Gibraltar

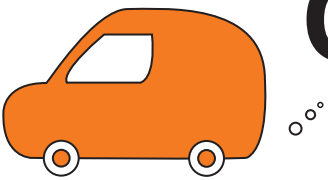
If You are still not happy, You can contact the Financial Ombudsman Service at

South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

If You use these services, it does not affect Your right to take legal action.

The YouChoose insurance family also offer

Bike Insurance



Car Insurance

Home Insurance

Visit YouChoose insurance.co.uk and click to save more money on your insurance with the YouChoose insurance family.

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