

Van Insurance



*Drivers Injury Insurance
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
Drivers Injury Help Line:	0845 683 0741

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

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 is a trading style 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

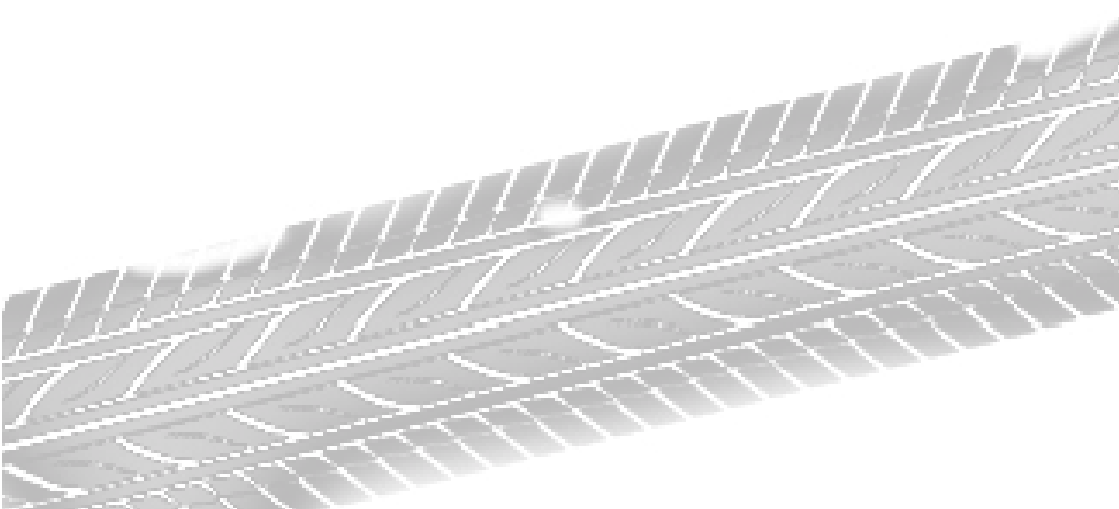
PLEASE KEEP THIS POLICY IN A SAFE PLACE.

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 for 100% of the claim without any upper limit. Other classes of insurance are covered for 90% of the claim with no upper limit.



Drivers Injury Insurance

Provided by Stonebridge International Insurance Ltd.

Please note: Part E is only applicable if indicated in Your Schedule.

Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234. Stonebridge International Insurance Ltd are members of the Association of British Insurers (ABI).

IMPORTANT PHONE NUMBERS

Customer services queries will be handled, in the first instance, by YouChoose Van.

You should also contact YouChoose Van in the event of a claim under Part E of the policy who will notify us.

THE MEANING OF WORDS IN THIS PART E OF THE POLICY

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

accident means an event which is sudden, unexpected and external, occurs during the **effective time**, results in bodily injury and independently of illness or any other cause results in **disability** or **death**

accidental death means the death of an **insured person** directly from an **accident** covered by the policy which occurs within 12 calendar months of the **accident**

beneficiary means the person entitled to receive the cash benefit should the **insured person** suffer **permanent disability** or **accidental death**

doctor means a person who is licensed and qualified to diagnose and treat the injury diagnosed and who is not a member of the family of the **insured person**, a person who lives with the **insured person** or an Employee or Director of **yours**.

effective time means whilst an **insured person** is driving, or whilst getting into or out of, or whilst loading or unloading, an **insured vehicle**

insured person means any authorised driver of an **insured vehicle**

insured vehicle means a vehicle insured under Part A of **your** YouChoose van commercial motor vehicle insurance **policy**.

loss of limb: means

1. in respect of an arm:
 - (a) permanent physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand); or
 - (b) the permanent total loss of use of an entire hand or arm; and
2. in respect of a leg:
 - (a) physical severance or total loss of use above the level of the ankle (talo-tibial joint); or
 - (b) the permanent total loss of use of an entire foot or leg.

loss of sight shall be deemed to have occurred:

- (a) in both eyes when the **insured person's** name has been added to the register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- (b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the **insured person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and **we** are satisfied that the condition is permanent and without expectation of recovery.

permanent disability means disability which, as certified by a **doctor**, is permanent, total and irreversible and where the **insured person** survives for 90 days from the date of the **accident**.

period of cover means the period shown in **your** schedule and for which **you** have paid the premium

policy means the terms agreed between **us** and **you** to provide **your** insurance cover. The **policy** is made up of the policy conditions and schedule and any information provided as part of the application. These documents should be read together.

we, us, our - Stonebridge International Insurance Ltd. We are authorised and regulated by the Financial Services Authority (FSA). The

FSA Registration number is 203188.

you, your means the person who has taken out this policy.

WHAT YOU ARE COVERED FOR BY PART E OF THE POLICY

Your policy only covers **you** if **you** have paid **your** premium.

If during a period of cover an **accident** occurs during the **effective time** and causes **accidental death** or disability to an **insured person**, we will pay the appropriate amounts under Items 1 or 2 below where an **accident** results in:

1. Accidental Death

accidental death we will pay a benefit amount of £5,000.

2. Permanent Disability

any one or more of the **permanent disability** injuries specified below we will pay a benefit amount of £5,000 for each **insured person** in respect of any one **accident**

- **loss of limb**
- **loss of sight**

If benefit is payable for loss of or loss of use of a limb then benefit for loss of or loss of use of parts of that limb cannot also be claimed.

WHAT YOU ARE NOT COVERED FOR BY PART E OF THE POLICY.

We shall not pay benefit for a disability or death that

- a) in the case of death results from natural causes or is not an **accidental death**.
- b) in the case of disability, **is** not as a result of an **accident** and is not one of the disabilities shown on the **schedule**
- c) results directly from circumstances in which the **insured person** is under the influence of alcohol, drugs or medication according to an official report or independent evidence.

Example: If the insured person is taking drugs or medication in accordance with a prescription from a registered medical practitioner, or in

accordance with the manufacturer's instructions, they will be covered.

However, if the insured person drives a motor vehicle whilst over the legal limit at the time and place of the accident, this would be considered to be 'under the influence of alcohol' and the policy would not pay out.

- d) if the insured vehicle is used in an unsafe or unroadworthy condition or, where such regulations require does not have a current M.O.T Certificate.
- e) whilst the insured vehicle is being used on any form of race track or off-road activity or in any contest, competition, rally or speed trial
- f) results from suicide or a deliberate act likely to cause serious injury or death except in an attempt to save human life.
- g) arising from any psychological or psychiatric condition.
- h) arising from any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or by armed forces duty, service or operations.
- i) due to ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such nuclear assembly.
- j) is the result of the insured person committing a criminal offence, whether or not the offence leads to a criminal prosecution.

HOW TO MAKE A CLAIM

To make a claim under the Part E of the policy please contact YouChoose Van who will request a claim form from us. We will ask for details and any relevant information we need in order to consider the claim.

Once we agree to pay the claim we will usually pay any cash benefits to the beneficiary promptly once settlement terms are agreed. No interest is payable by us on claim settlements.

GENERAL PROVISIONS

Currency

All cash benefits and premiums are payable in Pounds Sterling.

Incorrect information and fraud

If **you** or any other **insured person**

- fail to provide true and complete information or
- commit any fraud

in relation to this **policy** or a claim, this **policy** will become invalid. In this case **you** and the **insured persons** will lose all rights to any cash benefit(s) and to any return of premiums **you** have paid.

APPLICABLE LAW AND LANGUAGE

This **policy** will be governed by the **UK** law that applies where **you** reside at the time the **policy** is purchased.

The language used to communicate with **you** and any **insured person** will be English.

HOW THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) OPERATES

We are covered by the Financial Services Compensation Scheme (FSCS) and **you** may be entitled to compensation from the scheme should **we** be unable to meet **our** liabilities to you. This depends on the type of business and the circumstances of the claim. Further information about compensation arrangements are available from the FSCS at www.fscs.org.uk or by telephoning 020 7892 7300.

Data Protection

Stonebridge International Insurance Ltd., is committed to complying with the requirements of UK & EU Data Protection legislation. This means that in the provision of our services, appropriate personal information is processed and kept securely in strict accordance with such requirements.

Stonebridge International Insurance Ltd. is part of the international AEGON Group and uses its group facilities to assist in providing these

services. Stonebridge International Insurance Ltd. may share **your** details and those of other **insured persons** with other carefully selected organisations solely for the purposes of servicing and administering **your** insurance and conducting analysis and market research, and meeting legal/regulatory requirements.

We may record telephone calls for monitoring and training purposes.

You have the right to ask for a copy of certain information held on **our** records in return for payment of a small fee, by writing to the Customer Service Centre. **You** also have the right to require **us** to correct any inaccuracies in **your** information.

You should ensure that all **insured persons** are aware of the information set out under the heading "Data Protection"

WHAT HAPPENS IF YOU ARE NOT SATISFIED WITH OUR SERVICE?

We aim to provide a good service. However, there may be times when **you** do not feel satisfied with the service **you** have received. If this happens, please help us put things right by first contacting YouChoose Van.

If, after following the above procedure, **you** consider that **your** complaint has still not been resolved adequately, **you** may be able to refer the matter to the Financial Ombudsman Service.

The address is:
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

If you use these services, it does not affect your right to take legal action.

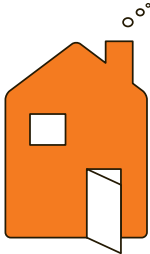
The YouChoose insurance family also offer



**Bike
Insurance**



**Car
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**Home
Insurance**

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and click to save more money on
your insurance with the YouChoose
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