

Lloyds Bank Van Insurance

Insurance Product Information Document

Company: Arranged by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England

Product: Guaranteed Replacement Van

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Provides a replacement vehicle, for a limited period of time, when your vehicle has been involved in an accident and is damaged, destroyed or stolen



What is insured?

- ✓ This cover provides a guaranteed replacement van for up to 28 days should your van not be driveable following a claim
- ✓ Guarantees you a replacement vehicle if yours is deemed a total loss as a result of a road accident, fire, attempted theft or an at fault claim



What is not insured?

- ✗ A replacement vehicle is not available if you do not hold a full driving licence
- ✗ A replacement vehicle will not be provided where the insurer of your van covered under this motor insurance policy are entitled to repudiate your claim or to refuse cover
- ✗ A replacement vehicle will not be provided when a repairer's courtesy vehicle is made available to you
- ✗ Damage to the insured vehicle took place before the policy started or more than 14 days before being reported to us or your insurer
- ✗ Replacement vehicles of any greater capacity than Short Wheel Base Van



Are there any restrictions?

- ! A replacement vehicle is provided for a maximum of 28 days
- ! Driving licence and security deposit must be provided upon collection of the replacement vehicle
- ! Hire is subject to the terms and conditions of the vehicle replacement provider
- ! You must be able to provide valid credit/debit card details for a security/fuel deposit
- ! Excludes provisional licence holders



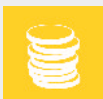
Where am I covered?

- ✓ England, Wales, Scotland, Northern Ireland and the Isle of Man



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents