

Lloyds Bank Van Insurance

Insurance Product Information Document

Company: AXA Insurance UK plc

Product: Gold Van Insurance
-Comprehensive

Lloyds Bank Motor Insurance is arranged, administered and underwritten by AXA Insurance UK plc which is registered in England and Wales registered number 078950 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202312. Registered address is 20 Gracechurch Street, London EC3V 0BG.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Van insurance is designed to provide cover against damage to your vehicle or damage caused by your vehicle.



What is insured?

- ✓ Cover for loss of or damage to your van as a result of accidental damage (including misfuelling), theft, attempted theft, fire, lightning or explosion, up to your van's market value, and including:
 - audio and satellite navigation equipment up to £500 (unlimited for manufacturer fitted equipment).
 - van keys, key fobs, entry cards and locks, up to £2500.
 - a courtesy van while your van is repaired by one of our approved repairers. If a courtesy van cannot be provided we will pay alternative travelling costs up to £15 per day, for a maximum 14 days.
- ✓ Cover up to £5000 for personal injury to the driver of your van.
- ✓ Cover up to £250 in total for medical expenses.
- ✓ Cover up to £300 in total for personal belongings in your van.
- ✓ Cover up £5,000,000 for loss or damage to third property (including legal costs).
- ✓ Up to 90 days full policy cover while you use your van in any member country of the EU plus Andorra, Iceland, Norway, Serbia, Switzerland and Montenegro.



What is not insured?

- ✗ You will need to pay an amount of each claim, known as the excess
- ✗ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or unattended, or are left in or on the unattended van.
- ✗ Loss or damage caused by theft or attempted theft if your van was not switched off, properly locked or if any window, roof opening was left open or unlocked.
- ✗ Any loss, damage or costs from returning your van to its legal owner or from its repossession or seizure by any person or company having a financial interest in your van.
- ✗ Misfuelling outside the UK
- ✗ Loss or damage caused by any mechanical, electrical, computer failure or breakdown or breakage or any wear and tear.
- ✗ Loss of value.
- ✗ A courtesy van is only provided if you use one of our approved repairers and will not be provided outside the UK.
- ✗ Loss arising from deception or fraud.
- ✗ You will not be covered to drive any other vehicles.
- ✗ No cover for any tools, goods or materials carried in your van in connection with your trade or business.

Optional Covers (If selected)

What is Covered

- Courtesy van upgrade
 - If your van is stolen and not recovered or is a total loss, we will provide you with a courtesy van for a maximum of 21 days.
 - If a hire van cannot be arranged, we will pay alternative travelling costs up to a maximum of £25 per day.
- NCD Protection
 - Allows you to make one fault claim on your policy in any period of insurance (up to a maximum of two fault claims in any consecutive three year period of insurance), without affecting your NCD.
- Breakdown – information supplied in a separate insurance product information document
- Legal Cover – information supplied in a separate insurance product information document

Optional Covers (If selected)

What is not Covered

- Courtesy van upgrade
 - The hire van will not be provided for more than 21 days.
 - The van can only be used in United Kingdom.
 - We will not pay more than £25 per day for a maximum of 21 days for alternative travel costs.
- NCD Protection
 - If you have two or more fault claims in any period of insurance, your NCD protection will be removed at your next renewal and your NCD will be reduced for each fault claim in accordance with our scale.
 - If you have two fault claims in any consecutive three year period of insurance, your NCD protection will be removed at your next renewal. If you have further fault claims, your NCD will be reduced for each fault claim in accordance with our declared scale.
 - We will remove NCD protection if you no longer qualify.



Are there any restrictions on cover?

- ! We will not cover more than our legal liability under the relevant road traffic legislation for any claim, if at the time of the accident the driver: is found to be over the permitted limit for alcohol; is driving whilst unfit through drugs, prescribed or otherwise or fails to provide a swab sample or sample of breath, blood or urine when required to do so, without lawful reason.
- ! Your van must be used in accordance with the limitations as to use in your motor certificate and the provisions of the licence of any named driver.



Where am I covered?

- ✓ UK, Channel Islands and Isle of Man. The policy also provides the minimum cover you need by law to use your van in any member country of the EU (including Monaco, San Marino and the Vatican City) plus Andorra, Iceland, Norway, Serbia, Switzerland and Montenegro.



What are my obligations?

- You must give complete and accurate answers to any questions we may ask you at the start of and when amending or renewing your policy. You must update this information if it changes. This includes:
 - updating your address or occupation,
 - claim or conviction details,
 - driver changes,
 - changes or modifications to your van or how you use it.
- You must make sure the van is taxed and roadworthy including that it has, if required, a valid MOT certificate and take all precautions to prevent any injury loss or damage.
- You must pay the premium or premium instalments on time.
- You must co-operate with us if a claim is made on your policy.



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



When does the cover start and end?

Cover starts on the date you have selected when purchasing the policy and will end one year later.



How do I cancel the contract?

You can cancel this policy at any time by contacting 0330 024 6403.

You can cancel this policy in the first 14 days of receipt of the policy documents or the start date, whichever is later. We will keep an amount of premium in proportion to the time you have been on cover, and as long as no claims have been made we will refund the rest to you. If you cancel after 14 days, an administration fee of £52.50 will also be applied.