

VAN INSURANCE

A guide to our van
insurance product



Welcome to our van insurance product

Our EDI product has been designed to provide a complete solution for commercial vehicle insurance.

Our product covers vehicles with a Gross Vehicle Weight up to 7.5 tonnes including tippers, refridgerated and ice-cream vans as well as offering company rated risks and any driver cover.

Basic product information

- Covers drivers between the ages of 19 and 65
- Covers vehicles up to 7.5 tonnes (GVW) including tippers & refridgerated vehicles
- Carriage of Own Goods & Haulage use (No Couriers)
- Any Driver Cover available (Drivers under 25 or drivers with claims / convictions must be named)
- Company rated risks acceptable
- Lightly modified vehicles acceptable (subject to terms)
- Maximum age of vehicle is 25 years

Key features

- Comprehensive cover for values up to £25,000
- Third Party Fire & Theft cover for values up to £8,000
- Windscreen cover subject to using approved company (Comprehensive only)
- Driving abroad (EU only) for up to 90 days per policy term
- New van replacement (Comprehensive only)
- Courtesy vehicle available (Subject to using Approved Repairer)
- Personal Accident cover (Comprehensive only)
- Personal Belongings cover (Comprehensive only)
- Medical Expenses cover (Comprehensive only)
- Replacement Locks cover (Comprehensive only)
- 24/7 claims reporting (based in the UK)

Underwriting features

- Protected NCD available that protects against 2 claims in 5 years
- Introductory discount built into product (Subject to criteria)
- Earned NCD allowable from private / public hire, commercial vehicle or free insurance
- NCD must have been earned in the UK and not be more than 2 years old
- Vehicles converted to Liquid Petroleum Gas (LPG) acceptable, if converted by an LPGA Installer
- Voluntary excess discounts available
- Vehicle security discounts available

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