



Policy Summary – Commercial Motor Insurance

This policy is underwritten by Great Lakes Insurance SE and administered by Direct Commercial Ltd

The following is a summary of the main features of the Commercial Motor Insurance provided by Haul-In-One.com and does not contain the full terms and conditions of the contract of insurance that you may enter into with Carraig Insurance Company Ltd. Full terms and conditions can be found in the Haul-In-One.com policy document. This summary does not form part of your Contract of Insurance.

Type of Insurance and Cover

Direct Commercial Ltd offers the following fleet insurance covers:

- Comprehensive
- Third Party Fire & Theft
- Third Party Only

What is covered?

Cover	Comprehensive	Third Party, Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Damage to other people's property by your private car	£20,000,000	£20,000,000	£20,000,000
Damage to other people's property by your commercial vehicle	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000
Manslaughter defence costs	Included	Included	Included
Liability to others whilst towing a trailer	Included	Included	Included
Damage to your vehicle up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	Included	Included (If caused solely through fire and or theft)	Excluded
Loss or damage to your vehicle by fire, theft or attempted theft	Included	Included	Excluded
Loss or damage to manufacturers fitted audio equipment	Included	Included (If caused solely through fire and or theft)	Excluded
Glass repair or replacement	Included	Excluded	Excluded
Personal effects	Included	Excluded	Excluded
Medical expenses	Included	Excluded	Excluded
Passenger personal effects	Included	Excluded	Excluded
Foreign use (subject to prior notification)	Included	Included	Included

Exclusions

The following is a brief list of exclusions:

- Any liability to others or loss or damage to any vehicle covered under this insurance when your vehicle is being driven in an unsafe, unroadworthy or damaged condition either before or after an accident.
- Any liability to others, or loss or damage to your vehicle when your vehicle is carrying an insecure load.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is being used as a tool of trade.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is “Airside”.
- Theft or attempted theft of your vehicle unless the ignition key is removed away from the vehicle and all doors and other openings are closed and locked.
- Theft of your vehicle by deception.
- Any loss or damage to your vehicle caused by or arising out of the tipping operation of your vehicle, unless otherwise agreed by us.

Endorsements may apply to your policy. These will be shown in your policy documents.

Geographical Limits

We will provide the minimum insurance needed by the relevant law whilst you are using your vehicle(s) in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to any other countries must be temporary.

In the event you are required to travel abroad, we can provide full policy cover subject to prior agreement.

Policyholder Obligations

Your premium is based on the information you provided at the start of the insurance and when it is renewed. If you have failed to provide us with complete and accurate information this could lead to us changing the terms of your policy, refusing any claims that may arise or your insurance ceasing to be valid.

You must tell us immediately of any change to the information you have already provided. Please contact your broker if you are not sure whether information is relevant. If you placed your business directly with us, please call us on 01245 459 700. If you do not notify us of relevant changes, your insurance may be invalid.

Payment

If you placed your business directly with us, you must pay your premium all at once before inception by credit card or debit card. You may be able to pay by instalments subject to relevant credit and sanctions checks.

For details of how to pay should you have placed your business via a broker, you need to contact your broker directly.

Cancellation by Policyholder

If you are a consumer (refer to your broker for clarification) you have the right to cancel this contract within fourteen days of the inception/renewal date or the date you receive the policy documents, without giving a reason. To exercise this right you must request cancellation in writing to “Haul-In-One.com”, Redwing House, Colchester Road, Chelmsford, CM2 5PB. On receipt of this we will refund the premium you have paid but first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

If you are a commercial customer (again refer to your broker for clarification) you may cancel this contract at any time by requesting cancellation in writing to “Haul-In-One.com”, Redwing House, Colchester Road, Chelmsford, CM2 5PB. For details of any return premium please refer to the Conditions section of the Policy Document.

Cancellation by Insurers

We may cancel this contact at any time by giving seven days notice by registered letter to your last known address, without giving a reason. Provided that the certificate(s) of insurance and policy document are returned to “Haul-In-One.com”, Redwing House, Colchester Road, Chelmsford, Essex, CM2 5PB within seven days we will return a pro-rata proportion of the premium but subject to all claims raised being discharged.

Claims

If a claim or possible claim occurs you must report this to our claims operation on **01245 678 350** as soon as possible. This service is available twenty-four hours a day, seven days a week.

Complaints

If you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your broker, please contact “The Managing Director”, Haul-In-One.com Ltd, Redwing House, Colchester Road, Chelmsford, CM2 5PB quoting your company title and policy number.

If after following the procedures set out above, your complaint has not been resolved to your satisfaction and you are an eligible complainant you have the right to refer the matter to the Financial Ombudsman at the following:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0300 123 9 123 or 0800 023 4567

Compensation

Direct Commercial Ltd is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if we are unable to meet our obligations. Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Data Protection Act & Privacy Policy

Direct Commercial Ltd is a Data Controller under the European General Data Protection Regulations. Personal Data provided in connection with this policy will be used and processed in line with our Privacy Policy. A copy of this is available at www.directcommercial.co.uk/privacy, alternatively a copy can be requested at any time, via email to info@directcommercial.co.uk, via phone on 01245 459 700 or writing to the Data Protection Officer, Direct Commercial Limited, Redwing House, Colchester Road, Chelmsford, Essex, CM2 5PB.

Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- (i) Electronic Licensing
- (ii) Continuous Insurance Enforcement;
- (iii) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- (iv) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID available at www.askmid.com