



POLICY SUMMARY

## Commercial Vehicle

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you

# Arista Commercial Vehicle Policy Summary

## Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you make a fair presentation of the risk to us and read the policy document carefully when you receive it.

## Insurance Provider

This insurance is provided by Geo Underwriting Services Limited and the cover is underwritten by Ageas Insurance Limited and certain underwriters at Lloyd's and other insurers unless otherwise specifically noted on the schedule.

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## Type of Insurance

This policy provides cover for your vehicles. The cover provided is Comprehensive or Third Party Fire and Theft depending on the cover basis selected by you.

## Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.

## Commercial Vehicle Policy

### Cover, Features and Benefits

	Comprehensive	Third Party Fire and Theft
Liability to others in respect of death or injury (unlimited)	✓	✓
Liability for damage to other peoples' property (limit £5,000,000)	✓	✓
Legal costs: incurred with our written consent in connection with a claim against you	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓
Loss or damage to your vehicle	✓	Fire and Theft claims only
Glass repair or replacement (unlimited)	✓	✗
Loss or damage to in-car entertainment, (unlimited for manufacturers own and £750 limit if not)	✓	Fire and Theft claims only
Loss of keys (limit £1000)	✓	✓
Personal belongings (limit £250)	✓	✗
Medical expenses (limit £250)	✓	✗
Motor Legal Solutions Endorsement (Assistance recovering uninsured losses if involved in a non fault <b>accident</b> )	✓	✓

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**Significant Exceptions and Limitations** - Please refer to your policy document for full details

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- Loss of use Wear and tear Failures breakdowns or breakages of mechanical electronic or computer equipment
  - Damage to tyres unless caused by an accident
  - Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked left with the keys in it left with the windows roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
  - Any legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply where such liability is required to be covered under the Road Traffic Acts. This exception does not apply to damage to your vehicle
  - Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered under the Road Traffic Acts
  - Anyone who is insured under any other policy
  - Any accident injury loss or damage whilst any vehicle is being used in or on an airport or airfield
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## **Cancellation**

If this cover does not meet with your requirements please return all your documents and Motor Certificate(s) to your insurance agent who arranged the cover within 14 days of receipt. We will return any premium paid in full as long as your vehicle has not been written off as the result of a claim under the insurance.

We may cancel this policy or any part thereof by giving 30 days notice to your last known address

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance

If you wish to terminate the cover at any other time please contact your insurance agent, and any return premium will be as stated in the policy document.

## **How to make a Claim**

If you need to report or make a claim for **Accident, Fire, Theft or Vandalism** contact our helpline which is open 24 hours a day, 365 days a year on **0345 415 0489**. Please have your policy number to hand when calling.

If you need to make a claim for **Windscreen** damage contact our windscreen helpline which is open 24 hours a day, 365 days a year on **0345 128 7905**. Please have your policy number to hand when calling.

If you need additional assistance please contact your insurance agent.

If you need help to recover your uninsured losses in the event you are involved in a non fault accident you should call the ARAG helpline which is open 24 hours a day, 365 days a year on **0117 917 1698**. You should still report the claim as normal on **0333 555 5911**.

## **How to Complain**

If You have any enquiry arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please write to  
The Chief Executive, Arista, 55 Bishopsgate, London EC2N 3AS  
[www.Arista-Insurance.com](http://www.Arista-Insurance.com)

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 / 0300 123 9 123

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings

## **Financial Services Compensation Scheme**

Arista, a trading name of Geo Underwriting Services Limited, and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS)

If We are unable to meet Our obligations You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)



Arista is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.  
Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN  
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400  
Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

[www.arista-insurance.com](http://www.arista-insurance.com)