



Company: The National Farmers Union Mutual Insurance Society Limited.  
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and the Prudential Regulation Authority (No 117664).

**Product: Commercial Vehicle Insurance**

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### **What is this type of insurance?**

Cover for commercial vehicles over 3.5 tonnes and other specialist vehicles and plant, including injury to others and damage to their property.



#### **What is insured?**

- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for damage to other people's property up to £5 million
- ✓ Cover for any trailer when it's attached to your vehicle
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000
- ✓ Access to a free 24/7 UK claims helpline.

#### **Additional cover you can choose to pay for:**

- RAC National Assist breakdown cover in the UK for vehicles up to 44 tonnes
- European travel, giving you the same level of cover while driving your vehicle in most European countries and access to a 24/7 emergency helpline
- Cover for any trailer attached or detached from your vehicle
- Protected no claims discount covering up to two claims in five years.



#### **What is not insured?**

- ✗ Any loss or damage to your vehicle.



#### **Are there any restrictions on cover?**

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ The policy also gives the minimum requirements by law in any country in the European Union, or in: Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland



## What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had a motor insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



## When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



## When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



## How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.