

Comprehensive Light Goods Vehicle Insurance

Insurance Product Information Document



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: Light Goods Vehicle Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for vans and pick-ups under 3.5 tonnes, including injury to others and damage to their property.



What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft
- ✓ If your vehicle is stolen or written off we'll:
 - pay the market value or the amount shown on your policy schedule, whichever is less; or
 - provide a new vehicle replacement if it's less than a year old and you're the owner
- ✓ Windscreen cover for replacing the glass with no reduction in no claims discount
- ✓ Guarantee on repair work when you use our approved repairers
- ✓ Courtesy car – we'll provide a small car for the duration of repairs if you have an accident and use one of our approved repairers; or up to 14 days if your vehicle is written off or stolen
- ✓ Replacement keys and locks if the keys are stolen
- ✓ Tools in the vehicle up to £500, if lost or damaged due to an accident, fire or theft
- ✓ Personal possessions in the vehicle up to £250, if lost or damaged due to an accident, fire or theft
- ✓ Audio or visual equipment fitted by the manufacturer, or up to £500 for non-standard equipment
- ✓ European travel, giving you the same level of cover while driving your vehicle in countries listed in 'Where am I covered?' overleaf
- ✓ Trailer cover up to £1,000
- ✓ Personal accident – £15,000 for death, and £5,000 for injuries outlined in the policy wording, while travelling in any vehicle
- ✓ Medical expenses up to £250 for injury to anyone in the insured vehicle
- ✓ 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
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000. Administered by ARAG UK
- ✓ Access to a free 24 hour UK claims helpline
- ✓ Access to a 24 hour emergency helpline when driving in Europe.

Additional cover you can choose to pay for:

- RAC 'National Assist' or 'National plus Home Assist' breakdown cover in the UK for vehicles under 3.5 tonnes and less than 6.4 metres long
- Continental breakdown cover for personal use
- Trailers over £1,000 including livestock trailers
- Protected no claims discount covering up to two claims in five years.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Loss of value over time, damage to tyres, and wear and tear
- ✗ Replacement keys and locks if the keys are lost
- ✗ Cash, tickets, stamps, cheques and business samples
- ✗ Caravans, catering vehicles, horsebox or livestock trailers
- ✗ Loss or damage caused by a cyber act, including any software failure or the vehicle computer system not functioning as designed.



Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate
- ! Provision of a courtesy car is restricted to the UK
- ! Theft of tools and personal possessions are only covered when the vehicle is locked.



Where am I covered?

- ✓ United Kingdom, the Republic of Ireland, the Isle of Man and the Channel Islands, and: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey
- ✓ The policy also gives the minimum requirements by law in: Albania, Bosnia and Herzegovina, Croatia, North Macedonia, Montenegro, Morocco, Republic of Moldova, Serbia, Tunisia, Ukraine.



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 claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in information you give us 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.