



# Policy Summary

[WWW.DIRECTCOMMERCIAL.CO.UK](http://WWW.DIRECTCOMMERCIAL.CO.UK)

Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FRN 307505. Company Registered in England & Wales; Company Number 3133493. Registered address: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford Essex CM2 5PB.

This insurance is underwritten by Great Lakes Insurance UK Limited and administered by Direct Commercial Ltd.

The following is a summary of **our** Haul in One **policy** and does not contain the full terms and conditions of the contract of insurance. Full terms and conditions can be found in the Policy Document, **schedule**, **certificate of motor insurance** and **endorsements**. This summary does not form part of **your** Contract of Insurance.

## Type of Insurance and Cover

Direct Commercial Ltd offers the following motor 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 peoples' property by <b>your commercial vehicle</b>	✓ Up to £5,000,000	✓ Up to £5,000,000	✓ Up to £5,000,000
Manslaughter defence costs	✓	✓	✓
Liability to others whilst towing a <b>trailer</b> or caravan	✓	✓	✓
Damage to <b>your insured vehicle</b> up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	✓	✓ (If caused solely through fire and or theft)	✗
Loss or damage to <b>your insured vehicle</b> by fire, theft or attempted theft	✓	✓	✗
Loss or damage to manufacturers fitted audio equipment	✓	✓ (If caused solely through fire and or theft)	✗
Glass repair or replacement	✓	✗	✗
Personal effects	✓	✗	✗
Foreign travel (including <b>commercial vehicles</b> of all sizes)	✓ (Subject to prior notification)	✓ (Subject to prior notification)	✓ (Subject to prior notification)

## ✕ What is not covered?

The following is a brief list of exclusions:

- Any liability to others or loss or damage to any **insured vehicle** covered under this **policy** when **your insured 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 insured vehicle** when **your insured vehicle** is carrying an insecure load.
- Any liability to others, or loss or damage to **your insured vehicle** whilst **your insured vehicle** is being used as a **tool of trade**.
- Any liability to others, or loss or damage to **your insured vehicle** whilst **your insured vehicle** is airside.
- Theft or attempted theft of **your insured vehicle** unless the ignition key is removed away from the **insured vehicle** and all doors and other openings are closed and locked.
- Theft of **your insured vehicle** by deception.
- Any loss or damage to **your insured vehicle** caused by or arising out of the tipping operation of **your insured vehicle**, unless otherwise agreed by **us**.

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

### Territorial Limits

At a minimum, **we** will provide the minimum insurance needed by the relevant law whilst **you** are using the **insured vehicle** in the **United Kingdom**.

In the event **you** are required to travel abroad, please refer to **your** Broker in order to seek agreement for cover in the **territorial limits** required.

### Policyholder Obligations

Under the Insurance Act 2015, **you** have a responsibility to make fair representation of **your** risk to **us**. This means that **you** must:

- Disclose to **us** every material circumstance which **you** know or should know or, failing that, sufficient information to alert **us** that **we** need to make further enquiries; and
- Make such disclosure in a reasonably clear and accessible manner; and
- Ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A circumstance of representation is material if it would influence an insurer's judgement in determining whether to take the risk and, if so, on what terms. **You** must also make fair representation of the risk to **us** in connection with any variations. For example, changes **you** wish to make to **your policy** throughout the **policy** period and at renewal.

If **you** fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate **your policy**. If **you** are in any doubt as to whether a circumstance is material then **you** should disclose it.

## Cancellation

For cancellation terms, refer to **your policy** documents.

## Claims

If a claim or possible claim occurs **you** must report this to **our** claims department on 01245 678 345 as soon as possible. This telephone service is available 24 hours a day, 7 days a week.

## Complaints

If **you** wish to make a complaint **you** may contact **us** directly at **our** details shown below. **We** will ensure that **your** complaint will receive immediate attention.

**You** can also contact **us** by:

Email: [complaints@directcommercial.co.uk](mailto:complaints@directcommercial.co.uk)

Post:

Complaints Department  
Direct Commercial Ltd  
Redwing House  
Hedgerows Business Park  
Colchester Road  
Chelmsford  
Essex  
CM2 5PB

In the event **you** wish to pursue matters further **you** may be able to refer **your** complaint to The Financial Ombudsman Service. **You** must refer a complaint to the Financial Ombudsman Service within 6 months of **our** final decision. **You** must have completed the above procedure before the Financial Ombudsman Service will consider **your** case.

The Financial Conduct Authority definition of an eligible complainant is:

- A consumer;
- A micro-enterprise (an EU term covering smaller businesses), which has an annual turnover of less than €2,000,000 and fewer than 10 employees;
- A charity with an annual income of less than £1,000,000;
- A trustee of a trust with a net asset value of less than £1,000,000.
- A small business with a turnover of less than £6.5million; and employs fewer than 50 employees and/or a balance sheet total of less than £5million.

**You** can contact The Financial Ombudsman Service by:

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

Post

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0300 123 9 123 or 0800 023 456

## Financial Services Compensation Scheme

Direct Commercial Limited and Great Lakes Insurance UK Limited are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if Direct Commercial Ltd or Great Lakes Insurance UK Limited are unable to meet their obligations. More information can be obtained at [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Act & Privacy Policy

Direct Commercial Ltd is a Data Controller under the 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](http://www.directcommercial.co.uk/privacy). Alternatively a copy can be requested at any time.

**You** can also contact **us**:

By Email:

[info@directcommercial.co.uk](mailto:info@directcommercial.co.uk),

By Phone:

01245 459 700

By Post:

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:

- Electronic Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- 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 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 insured vehicle** seized by the Police.



To report a claim, call:

01245 678 350

Our phone line is available 24/7

[WWW.DIRECTCOMMERCIAL.CO.UK](http://WWW.DIRECTCOMMERCIAL.CO.UK)

Haul in One.com &/or Haul In One is a trading name of Direct Commercial Ltd. Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FRN 307505. Company Registered in England & Wales; Company Number 3133493. Registered address: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford Essex

01102023GLK