



Policy Summary

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 your commercial vehicle | ✓ Up to £5,000,000 | ✓ Up to £5,000,000 | ✓ Up to £5,000,000 |
| Manslaughter defence costs | ✓ | ✓ | ✓ |
| Liability to others whilst towing a trailer or caravan | ✓ | ✓ | ✓ |
| Damage to your insured vehicle 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 your insured vehicle 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 commercial vehicles of all sizes) | ✓ (subject to prior notification) | ✓ (subject to prior notification) | ✓ (subject to prior notification) |

X 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 afloat.
- 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

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

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.

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. Alternatively a copy can be requested at any time.

You can also contact **us**:

By Email:
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 DVNI, 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

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