



E-VAN – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The E-VAN Insurance policy is designed for individuals who wish to insure a single commercial vehicle (weighing less than 3.5 tons) against loss, damage and legal liability for death, injury and damage to other people’s property. It is especially intended for the small business or the self-employed to keep their commercial vehicle on the road and ensure that their business does not suffer without it.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description	Cover
Loss of or Damage to Your Vehicle <ul style="list-style-type: none">Accidental damage to your vehicleFire theft and attempted theftAudio-visual and communication equipment	Up to vehicle market value Up to vehicle market value Up to £500
Third Party Liability <ul style="list-style-type: none">Legal liability for death and injury to anyone including passengersLegal liability for damage to other people’s property	Unlimited Up to £2 million
Windscreen <ul style="list-style-type: none">Windscreen cover	Replacement cost of windscreen
Personal Effects <ul style="list-style-type: none">Personal effects	Up to £100
Replacement Locks <ul style="list-style-type: none">Loss of keys	Up to £200
Medical Expenses <ul style="list-style-type: none">Medical expenses	Up to £100 per person injured
Foreign Use <ul style="list-style-type: none">Full cover whilst driving in the EU	Up to 30 days (extendable to 90 days)

Significant features and benefits of the policy

- 24 hour Motor Care Line for claims assistance.
- To keep you on the road, we will arrange for a supplier to provide you with a replacement vehicle for up to seven consecutive days whilst your vehicle is being repaired. (Only available if you use an MMA approved repairer. Subject to availability.)
- Accident recovery and approved repairer service, including 3 year guarantee for repairs.
- Severely damaged or stolen vehicles under 6 months old will be replaced.
- Windscreen repair and replacement.
- Use of vehicle for social, domestic and pleasure purposes, as well as in your own trade or business.
- Up to 9 years no claims discount, with protection available from 4 years.
- Introductory bonuses available.
- Maximum vehicle value is £30,000.
- Discounts available for:
 - limiting the number of drivers;
 - reducing your annual mileage;
 - fitting your vehicle with an approved tracking device;
 - increasing the amount you pay towards each claim for damage.

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 1: Loss of or damage to your vehicle	<ul style="list-style-type: none"> • Compensation if you cannot use your vehicle • Loss or damage as a result of deception, fraud, trick or false pretence • The compulsory excess for damage to the vehicle is £100 and for the replacement of a windscreen is £60. Additional voluntary or compulsory excesses may apply and will be shown in the policy documentation or consult your insurance intermediary • Additional excess of £500 if the annual mileage you choose is exceeded • Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked • Any loss or damage caused by fire if your vehicle is equipped for cooking and/or heating of food or drink 	11 11 12 12 12 12
Section 2: Third party liability	<ul style="list-style-type: none"> • Your legal liability as an employer • Loss or damage to items that are carried in your vehicle on behalf of your business or are being looked after for someone else 	14 14
Section 3: Windscreen	<ul style="list-style-type: none"> • The maximum we will pay to replace a windscreen is the market value of the vehicle • If you do not telephone the MMA Motor Care Line and use one of our approved windscreen repairers, the most we will pay under this section is £100, after deduction of any excess you must pay 	15
Section 5: Replacement locks	<ul style="list-style-type: none"> • If the keys are lost or stolen you must be able to prove that the person who has the keys knows where your vehicle is 	17
Section 8: No claims discount	<ul style="list-style-type: none"> • If you have protected your no claims discount and you have two claims in a five year period the protection will be removed and any subsequent claim will reduce the discount you receive 	19

How to contact us to make a claim

Should you need to make a claim, contact the **MMA Motor Care Line** on **0844 902 2220** and they will manage your claim from the time it is reported. The Motor Care Line is available 24 hours a day, 365 days a year and offers the following:

- Full mainland coverage by our approved repairer network
- Collection of the damaged vehicle
- Replacement vehicle for up to seven consecutive days (applicable only if you use a MMA approved repairer – subject to availability)
- Emergency windscreen repair and replacement
- Swift repairs by our approved repairer, guaranteed for 3 years
- Return of the repaired vehicle, thoroughly cleaned

How to cancel your Policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £25.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.

Telephone: 0844 902 1000

Website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. www.fscs.org.uk.

All information in this document is correct at the time of printing (July 2010), for full up to date information please visit our website **www.mma-insurance.com**

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