

# keyfacts

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

**INSURANCE COMPANY:**

Markerstudy Insurance Company Limited

**TYPE OF INSURANCE:**

Commercial Vehicle

**PERSONAL BELONGINGS:**

Not covered

**AUDIO AND NAVIGATION EQUIPMENT:**

Cover is provided for permanently fitted audio equipment. Does not apply to television equipment, two-way radio transmitters or receivers or equipment that is not the manufacturers standard equipment. Cover is limited to a maximum of £250. Refer to policy section 1 for details.

**FOREIGN TRAVEL:**

Provides the minimum cover which is legally required to use your vehicle in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium. Only applies if:

- 1) Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man
- 2) Your visit is of a temporary nature

Refer to policy section 1C for details.

**WINDSCREEN COVER:**

We have special arrangements with leading windscreen companies to repair or replace your windscreen. If the windscreen is repaired you will have to pay the first £25 and if the windscreen is replaced you will have to pay the first £80 towards the cost. Cover is limited to £300. However, if you choose not to use our Approved supplier the maximum we will pay is £75. Sun roofs are not covered.

Refer to policy section 1A for details. Any payments made under this section will not affect your No Claims Bonus.

**DRIVING OTHER CARS:**

Not covered

**ACCIDENTAL DAMAGE FIRE AND THEFT EXCESS**

The following excesses apply on top of the compulsory policy excess of £250 and any other excess which may apply (which will be shown in your Policy Schedule). Accidental Damage Fire & Theft Excesses:

- \* Drivers aged 20 years or younger £250
- \* Drivers aged 21 - 24 years £100
- \* Drivers aged 25 or over who hold a Provisional licence or a Full UK/EU licence for less than 12 months £100

Refer to policy section 1 for details

## **LOSS OF OR DAMAGE TO YOUR VEHICLE**

We will not cover:

- 1) Loss of or damage to your vehicle if the vehicle is unoccupied and the ignition key is in or on your vehicle
- 2) Loss of use of your vehicle
- 3) Loss of value of your vehicle following repair
- 4) Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your vehicle
- 5) The unauthorised taking away of your vehicle by a family member
- 6) Loss of or damage to your vehicle if any manufacturer fitted security device is not operational and used when you are not in your vehicle.

Refer to policy section 1 for details

## **USE OF THE VEHICLE**

Cover does not apply if the vehicle is:

- 1) Being used for any purpose that your current Certificate of Motor Insurance does not permit
- 2) Being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive
- 3) In or on any part of any airport which is used for the take off and landing of aircraft
- 4) Being driven in an unroadworthy condition or without an MOT certificate, if one is necessary

Refer to policy general exclusions (i) for details

## **WHAT HAPPENS IF I TAKE OUT COVER AND THEN CHANGE MY MIND?**

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

## **HOW DO I NOTIFY A CLAIM UNDER MY MARKERSTUDY SOLAR CV POLICY?**

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline: 0844 873 8183

## **HOW DO I MAKE A COMPLAINT ABOUT MY MARKERSTUDY SOLAR CV POLICY?**

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

Markerstudy Customer Relations, PO Box 727, Chesterfield, S40 9LH

Tel: 0844 874 0633

Email: [complaints@markerstudy.com](mailto:complaints@markerstudy.com)

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may

be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

**WOULD I RECEIVE COMPENSATION IF MARKERSTUDY INSURANCE COMPANY WERE UNABLE TO MEET ITS LIABILITIES?**

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at 846-848 Europort, Gibraltar.

Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting business in the UK (No. 206322).

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