



Policy is underwritten by:
Highway Insurance Company Limited
 LV Brentwood, PO Box 9104, Bournemouth, BH1 9DB

Mercedes-Benz Van Insurance - Policy Summary

Some important facts about your Van insurance are summarised below. This 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.

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
<p>Third Party Cover – Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people’s property.</p> <p>Legal Representation and Costs – Reasonable legal costs and expenses for representing anyone we insure at an inquest or enquiry or defending charges of manslaughter or causing death by dangerous or reckless driving.</p> <p>Towing - Cover is extended under this section while the insured vehicle is legally towing a caravan, trailer or broken-down vehicle.</p> <p>Emergency Medical Treatment – We will pay for emergency medical treatment following an accident involving an insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any amount above £5,000,000 for damage to other people’s property and any amount above £5,000,000 for costs and expenses incurred Loss or damage to the insured vehicle. Any property in the vehicle. Death or injury to the person driving the insured vehicle. Loss or damage to any bridge, weigh bridge, viaduct, road or other surface over which the vehicle is driven or anything under the surface caused by the weight or vibration of the insured vehicle or its load is not covered. Liability for death, injury or damage when loading or unloading when not on a public road. <p>We will pay for emergency medical treatment up to the limits specified by the Road Traffic Act.</p>	<p>1</p>
<p>Fire & Theft Cover – We will cover you for the loss or damage to the insured vehicle, including standard accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover.</p> <p>Must be the insured vehicle for a claim to be made.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>There are limits to the amount paid for fitted entertainment equipment dependant on your cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> The excess, or any loss or damage up to the amount of the excess, that appears on the schedule. Satellite navigation equipment unless fitted as standard. Loss or damage if the insured vehicle has been left unlocked and/or with the keys, lock transmitter, entry card or other ignition control device left in, on or in the immediate proximity of the vehicle. Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder’s family or household, or by an employee or ex-employee unless you report the person to the police. <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. You must ALWAYS close the doors, windows, sunroof and lock the vehicle removing the keys. Failure to do so may result in a claim for theft being refused.</p>	<p>2</p>



Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
<p>Accidental Damage – We cover the loss or damage to the insured vehicle including standard accessories and fitted entertainment equipment.</p> <p>Courtesy Vehicle provided whilst vehicle is being repaired at our approved repairer. If the insured vehicle cannot be repaired or has been stolen and not recovered we will provide you with a courtesy vehicle for up to 14 days or until 4 days after payment whichever is soonest.</p>	<p>Only applies to Comprehensive cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any exclusion described in the significant exclusions or limitations under Fire & Theft cover also applies to this section. Damage caused by frost unless you have taken care to prevent it. Tyre damage caused by wear and tear, braking, punctures, cuts or bursts. 	3
<p>New Van replacement – If, within 1 year of you buying the insured vehicle from new the vehicle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured vehicle with a new one of the same make, model and specification.</p>	<p>Only applies to Comprehensive cover.</p> <p>You must be the first registered owner of the vehicle, or the second registered owner where the insured vehicle has been pre-registered in the name of the manufacturer or supplying dealer, providing at the time of purchase the mileage was less than 250 miles. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured vehicle.</p> <p>We are not liable for any loss arising from the delay of getting the replacement vehicle. Any payment will be subject to the excess that appears on the schedule.</p>	3
<p>Uninsured Driver Promise - If you are hit by an uninsured driver we will reinstate your no claim discount and reimburse any excess once we have established that the driver of the other vehicle was uninsured and the accident was not your fault.</p>	<p>Only applies to Comprehensive cover.</p> <p>We will need you to provide the registration number, make, model and colour of the other car involved and also the driver's name and address.</p>	3
<p>Windscreen and Windows – We pay for the damage to the insured vehicle's windscreen and windows.</p>	<p>Only applies to Comprehensive cover.</p> <p>There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).</p>	4
<p>Personal Accident, Personal Belongings, Medical Expenses, Emergency Travel and Accommodation – We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured vehicle.</p> <p>There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p> <p>There is limited cover for Medical Expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle.</p> <p>There is limited cover for emergency travel and accommodation as a result of accidental loss or damage.</p>	<p>Only applies to Comprehensive cover.</p> <p>Personal Accident cover exclusions:-</p> <ul style="list-style-type: none"> Any payment over £5,000 for each person. Death or bodily injury from suicide or attempted suicide. Anyone under 21 or 75 and older at time of the accident. Failure to use seat belts. <p>Personal Belongings exclusions:-</p> <ul style="list-style-type: none"> Any payment over £300. Any belongings covered by any other insurance. Entertainment equipment or accessories including tapes or discs. Phone or computer equipment or accessories. Money, stamps, tickets, documents, securities, jewellery or furs. Goods or samples. Keys, remote control or security devices. Property taken from an unlocked or open vehicle (including the rear of an open back vehicle). <p>Medical Expenses cover exclusions:-</p> <p>Any amount over £500 for each person.</p> <p>Emergency Travel and Accommodation exclusions:-</p> <ul style="list-style-type: none"> Newspapers, drinks, telephone calls and meals. Any amount in excess of £300 for any one incident. Any costs incurred outside the geographical limits. 	5



Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
Foreign Use – Policy cover automatically extended to member countries of the European Union, Andorra, Iceland, Norway and Switzerland for up to three months of the Period of Insurance.	No cover applies to any country which is not a member state of the European Union, or Andorra, Iceland, Norway or Switzerland. Excludes any period in excess of three months of the Period of Insurance.	6
Replacement Locks - If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are lost or stolen, we will pay up to £500 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.	Only applies to Comprehensive cover. Subject to our being satisfied that any person who may have the keys, transmitter or entry card knows the identity or the location of your vehicle.	8

Additional Optional Products	Significant exclusions or limitations	Policy section Information can be found in
Are available from Mercedes-Benz. Please contact them for details.	Full details are available in the separate policy booklets that are part of your pack from Mercedes-Benz Van Insurance	N/A

Cancellation rights

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy or from the start date of your policy, whichever is latest, without giving any reasons by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If that happens, we will charge you pro rata for the cover provided from the beginning of the contract until the policy is cancelled unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. We will work out the refund on a pro rata basis. If you cancel your policy following a claim there will be no refund of premium.

If you cancel the policy after the cooling off period Mercedes-Benz Insurance will charge a cancellation fee to cover their administration costs. For details of the fee that is applicable please see your Terms of Business with Mercedes-Benz Insurance.

Changes which may affect your cover

You must tell your insurance adviser as soon as possible if any of the details on your proposal form or statement of fact change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser of a change we will be entitled to do one or both of the following:

- Reject or reduce payment of your claim.
- Cancel the policy and/or treat it as though it never existed.

If your change of circumstances means that we can no longer provide cover, we or our authorised agent will give you notice of cancellation in accordance with the cancellation rights section of your motor insurance policy.

Making a claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0344 4933 233 as soon as possible following any incident.

For Windscreen and window claims only call 0800 678 1010. Windscreen cover only applies to Comprehensive cover.



Complaints

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by Highway please contact us by phone on 0800 028 9822 (For TextDirect please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to The Customer Care Department, LV Brentwood, PO Box 9104, Bournemouth, BH1 9DB Email: customercare@highway-insurance.co.uk.

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines) Email complaint.info@financial-ombudsman.org.uk. Website: <http://www.financial-ombudsman.org.uk>.

Making a complaint will not affect your right to take legal action.

Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.
Telephone 0207 741 4100 or e-mail, enquiries@fscs.org.uk.

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Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.

Registered in England and Wales 3510012.

Mercedes Benz Insurance is a trading name of Daimler Insurance Services UK Limited. Registered Office: Tongwell, Milton Keynes, MK15 8BA. Registered in England No. 3510012.

We are authorised and regulated by the Financial Conduct Authority. We are an independent intermediary dealing with selected insurers in respect of annual Motor Insurance. For mutual security calls are recorded and monitored for training purposes.



Applicable to the Legal Expenses Section of your motor insurance policy

Policy summary

This is a summary of the terms and conditions applicable to the Legal Expenses Section of your Mercedes-Benz Insurance policy. The full terms and conditions for this Section can be found in the Legal Expenses Section of your policy document and you should read them carefully. This policy is underwritten by Inter Partner Assistance S.A. which is a member of the AXA Assistance Group and managed on their behalf by Arc Legal Assistance Limited.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery & Personal Injury The costs incurred by an insured person for</p> <p>i) negotiation by us, or ii) if we agree it is necessary, the negotiation, or the bringing of court proceedings, by appointed legal representatives that we will arrange, recover uninsured losses and damages for personal injury or death following a collision between your vehicle and another vehicle relating to:</p> <ul style="list-style-type: none"> Loss of or damage to your vehicle Damage to any personal property owned by an insured person or for which the insured person is legally responsible whilst in or on your vehicle Death or personal injury to an insured person whilst in, on or mounting or dismantling from your vehicle <p>Passengers and drivers on your motor insurance policy will, with your permission, also get the benefit of the cover set out above.</p>	<p>We will only pay costs to a maximum of £100,000 in relation to uninsured loss recovery & personal injury claims.</p> <p>In relation to personal injury claims only, there is no cover under this policy for representation in the small claims track or any other proceedings where costs cannot be recovered from the third party.</p> <p>Costs incurred before Albany Assistance Limited agrees to arrange an appointed legal representative to help an insured person are excluded. You are not covered for any costs incurred whilst you are represented by any other legal representative unless court proceedings are started or a conflict of interest arises.</p> <p>Albany Assistance Limited is free to choose an appointed legal representative to help the insured person.</p> <p>Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence.</p> <p>Any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.</p> <p>There is no cover for claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.</p>	<p>DEFINITIONS: Costs, Limit of Indemnity, Insured Incident & Insured Person</p> <p>Exclusion 12.</p> <p>Exclusion 3.</p> <p>CONDITIONS: 4. Representation d</p> <p>Exclusion 2.</p> <p>Exclusion 21</p> <p>COVER: Uninsured Loss Recovery and Personal Injury; What is not insured.</p>
<p>Territorial limits:</p>		
<p>The policy cover applies to accidents that happen in the territorial limits of Great Britain, Northern Ireland, Isle of Man, Channel Islands, any other Country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein</p>		<p>DEFINITIONS: Territorial Limits</p>

**Cancellation right**

Please see the Cancellation Conditions Section of your motor insurance policy booklet for cancellation within 14 days of the date of purchase or the day you receive your documentation from Mercedes-Benz Insurance, (whichever is the later).

Duration of cover

The period of your motor insurance policy which runs alongside this Motor Legal Expenses Policy and does not exceed 12 months.

Making a claim

If you wish to make a claim, please telephone our claims helpline on 0344 571 2717.

How to make a complaint

If you wish to make a complaint about the service you have received under the Legal Expenses Section of your motor insurance policy please contact the Quality & Support Department first by calling 0800 953 7122 or write to the Quality & Support Department, Albany Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

If you wish to make a complaint about a claims decision under Section 10 of your motor insurance policy, please contact Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester CO4 5NE. 01206 615000. Email customerservice@arclegal.co.uk

If we have given you a final response and you are still unhappy, or more than 8 weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR. Email complaint.info@financial-ombudsman.org.uk or go online www.fos.org.uk. Tel: 0800 0234 567 or 0300 123 9 123.

Financial Services Compensation Scheme

If Mercedes-Benz Insurance, the insurer or any of the companies in the Legal Expenses Section are unable to meet their liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have. Compulsory insurance is covered for 100% of the claim and non-compulsory insurance is covered for 90% of the claim.

Further information is available from: Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone: 0207 741 4100. Email: enquiries@fscs.org.uk.