

POLICY FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
Cover for legal liability for death, bodily injury	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Damage to third party property	Up to £2M	Up to £2M	Up to £2M	Up to £5M	Up to £5M	Up to £5M	Up to £10M	Up to £10M	Up to £10M
Emergency medical treatment	Included	Included	Included	Included	Included	Included	Included	Included	Included
European cover (Foreign Use) – social, domestic and pleasure purposes only	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period	Up to 45 days per policy period
Audio equipment – unless fitted permanently to the vehicle	Up to £500	Up to £500	Excluded	Up to £750	Up to £750	Excluded	Up to £1000	Up to £1000	Excluded
Replacement Locks	Up to £500	Up to £500	Excluded	Up to £1000	Up to £1000	Excluded	Up to £1250	Up to £1250	Excluded
Fire or theft damage (Section 2)	Market value	Market value	Excluded	Market value	Market value	Excluded	Market value	Market value	Excluded
Accidental damage (Section 1)	Market value	Excluded	Excluded	Market value	Excluded	Excluded	Market value	Excluded	Excluded
Glass in windscreens (Section 1) – when using an authorised repairer	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded	Unlimited	Excluded	Excluded
Medical expenses	Excluded	Excluded	Excluded	Up to £100	Excluded	Excluded	Up to £250	Excluded	Excluded
New car replacement	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
Personal accident	Excluded	Excluded	Excluded	Insured & Spouse up to £2000	Excluded	Excluded	Insured & Spouse up to £2500	Excluded	Excluded
Driving other vans	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
Personal effects and tools	Excluded	Excluded	Excluded	Up to £100	Up to £100	Excluded	Up to £250	Up to £250	Excluded

This is a summary only of the cover that applies to the policy selected. Please refer to the VanCare policy wording and the endorsements for the full details of each policy feature.

OTHER FEATURES	7.5% COMMISSION			10% COMMISSION			12.5% COMMISSION		
	COMP	TPF&T	TPO	COMP	TPF&T	TPO	COMP	TPF&T	TPO
Protected No Claims Bonus (optional)	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years	1 claim in 1 year 2 claims in 3 years
24 hour emergency helpline following an accident	Included	Included	Included	Included	Included	Included	Included	Included	Included
24 hour vehicle recovery after and insured incident	Included	Included	Excluded	Included	Included	Excluded	Included	Included	Excluded
Indemnity for principal	Included	Included	Included	Included	Included	Included	Included	Included	Included
Legal appointed representatives	Included	Included	Included	Included	Included	Included	Included	Included	Included
Trailer cover – Under Section 3	Included	Included	Included	Included	Included	Included	Included	Included	Included
Trailer cover - Under Section 2	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	If cover selected maximum trailer cover £5000	If cover selected maximum trailer cover £5000	Excluded
Trailer cover – Under Section 1	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	If cover selected maximum trailer cover £5000	Excluded	Excluded
Courtesy vehicle during repair (when using an authorised repairer)	Included	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
Replacement car hire during repair of vehicle	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Travel expenses following a claim	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	£50 per person maximum £150	Excluded	Excluded
Overnight Accommodation following a claim	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Up to £150 for the driver or £250 in total for driver and all passengers	Excluded	Excluded
Uninsured driver Promise	Excluded	Excluded	Excluded	Included	Excluded	Excluded	Included	Excluded	Excluded
Vandalism promise	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded
Misfuelling	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Included	Excluded	Excluded