



POLICY FEATURES	All limits are 'up to'		
	COMP	TPF&T	TPO
Cover for legal liability for death, bodily injury	Unlimited	Unlimited	Unlimited
Damage to third party property	Up to £10M	Up to £10M	Up to £10M
Emergency medical treatment	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
Audio equipment – unless fitted permanently to the vehicle	Up to £1000	Up to £1000	Excluded
Replacement Locks	Up to £1250	Up to £1250	Excluded
Fire or theft damage (Section 2)	Market value	Market value	Excluded
Accidental damage (Section 1)	Market value	Excluded	Excluded
Glass in windscreens (Section 1) – when using an authorised repairer	Unlimited	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
New car replacement	Included	Included	Excluded
Personal accident	Insured & Spouse up to £2500	Excluded	Excluded
Driving other vans	Included	Excluded	Excluded
Personal effects and tools	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.



CPDVanCare

OTHER FEATURES	All limits are 'up to'		
	COMP 1 claim in 1 year 2 claims in 3 years	TPF&T 1 claim in 1 year 2 claims in 3 years	TPO 1 claim in 1 year 2 claims in 3 years
Protected No Claims Bonus (optional)			
24 hour emergency helpline following an accident	Included	Included	Included
24 hour vehicle recovery after and insured incident	Included	Included	Excluded
Indemnity for principal	Included	Included	Included
Legal appointed representatives	Included	Included	Included
Trailer cover – Under Section 3	Included	Included	Included
Trailer cover - Under Section 2	If cover selected maximum trailer cover £5000	If cover selected maximum trailer cover £5000	Excluded
Trailer cover – Under Section 1	If cover selected maximum trailer cover £5000	Excluded	Excluded
Courtesy vehicle during repair (when using an authorised repairer)	Included	Excluded	Excluded
Replacement car hire during repair of vehicle	Excluded	Excluded	Excluded
Travel expenses following a claim	£50 per person maximum £150	Excluded	Excluded
Overnight Accommodation following a claim	Up to £150 for the driver or £250 in total for driver and all passengers	Excluded	Excluded
Uninsured driver Promise	Included	Excluded	Excluded
Vandalism promise	Included	Excluded	Excluded
Misfuelling	Included	Excluded	Excluded