

| 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 – Green Card Required) – 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 vehicle 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 | Excluded | 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 |