

POLICY FEATURES – 10% COMMISSION	COMP	TPF&T	TPO
Cover for legal liability for death, bodily injury	Unlimited	Unlimited	Unlimited
Damage to third party property	Up to £5M	Up to £5M	Up to £5M
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 £750	Up to £750	Excluded
Replacement Locks	Up to £1000	Up to £1000	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 £100	Excluded	Excluded
New car replacement	Included	Included	Excluded
Personal accident	Insured & Spouse up to £2000	Excluded	Excluded
Driving other vans	Excluded	Excluded	Excluded
Personal effects and tools	Up to £100	Up to £100	Excluded

OTHER FEATURES – 10% COMMISSION	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
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	Excluded	Excluded	Excluded
Trailer cover - Under Section 1	Excluded	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	Excluded	Excluded	Excluded
Overnight Accommodation following a claim	Included	Excluded	Excluded
Uninsured driver Promise	Included	Excluded	Excluded
Vandalism promise	Excluded	Excluded	Excluded
Misfuelling	Excluded	Excluded	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.

