

Tower Insurance

[Commercial Vehicle]

Policy Summary



Tower Insurance Company Limited. Registered in the Isle of Man No. 521
Registered Office Jubilee Buildings, 1 Victoria Street, Douglas, Isle of Man, IM99 1BF
Authorised & Regulated by the Isle of Man Government Insurance & Pensions Authority.
Covered by the Isle of Man Financial Service Ombudsman scheme.
Tower Insurance Company Limited is a member of the Royal & SunAlliance Insurance Group of companies





[Commercial Vehicle]

Your Tower Insurance Commercial Vehicle Policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

You can select the cover that suits your needs, from:

- []** *Third Party Only – Protection against third party legal liability for accidental injury or damage including costs and expenses incurred.*
- []** *Third Party Fire & Theft – Fire & theft cover for your vehicle(s) and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.*
- []** *Comprehensive – Accidental damage fire & theft cover for your vehicle(s) and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.*

Full details of the cover you have chosen are shown in your Policy the Schedule and Certificate of Motor Insurance, including details of the vehicles insured and persons allowed to drive.

The following tables provide a summary of the main policy features & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy document, a copy of which will be provided on completion of your contract or at any time on request.

Table 1 Standard Features & Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Territorial Limits</p> <p><input type="checkbox"/> The territorial limits of the Policy are Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, the Channel Islands. This includes transit by sea between any of these territories.</p> <p><input type="checkbox"/> Cover is automatically extended to any country in the European Union. Certain other countries may also be included, please refer to your Policy document.</p>	<p><input type="checkbox"/> Cover is limited to road traffic legislation in each of these countries.</p> <p><input type="checkbox"/> To extend this cover you must tell us before you take your vehicle abroad.</p> <p><input type="checkbox"/> You must provide us with details of your visit as you may have to pay an additional premium.</p>	<p>Page 3</p> <p>2</p>
<p>Third Party Only</p> <p><input type="checkbox"/> Protection against Legal Liabilities for injury to other persons (including passengers).</p> <p><input type="checkbox"/> Protection against Legal Liabilities for damage to third party property.</p> <p><input type="checkbox"/> Payment of emergency treatment fees.</p>	<p>There is a limit of £1,000,000 for damage to property in any one claim.</p>	<p>2</p> <p>4</p>
<p>Third Party Fire & Theft</p> <p>As Third Party Only, plus loss of, or damage to vehicles caused by fire, lightning, explosion, theft or attempted theft.</p>	<p><input type="checkbox"/> We will pay up to the market value of the vehicle, or £20,000, whichever is the lesser amount, unless a higher amount is stated in your Schedule.</p> <p><input type="checkbox"/> You must pay the first £100 of any claim for theft/attempted theft.</p>	<p>1</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Comprehensive</p> <p>[] As Third Party Fire & Theft, plus the cost of repairing/replacing vehicles following loss or damage by other accidental causes.</p> <p>[] Damage to windscreens.</p>	<p>[] We will pay up to the market value of the vehicle or £20,000, whichever is the lesser amount unless a higher amount is stated in your Schedule.</p> <p>[] You must pay the first £100 of any claim for theft/attempted theft, unless a higher amount is specified in your Schedule.</p> <p>[] You must pay the first £50 for a replacement windscreen, unless a higher amount is specified in your Schedule.</p>	1
<p>Vehicles in Custody of the Motor Trade</p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		1

Table 2 Optional Benefits

The following benefits can be included in your policy and, if chosen, will be shown in your Policy Schedule.

Optional Covers	Significant Exclusions or Limitations	Policy Section
<p>Trailers</p> <p>Policy cover applies:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If the trailer is specified in your Schedule, or <input type="checkbox"/> While it is attached to the motor vehicle and if your Schedule shows that 'unspecified trailers' are covered, or <input type="checkbox"/> If it has been attached to a vehicle and while away from your premises it is temporarily detached, but still in the vicinity of that vehicle. 	<p>We will pay up to the amount stated in your Schedule.</p>	<p>3</p>
<p>Indemnity to Hirer</p> <p>The hirer will be compensated for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Legal liability. <input type="checkbox"/> Loss of, or damage to, the vehicle. If Comprehensive cover is selected. 	<p>Provided that the hirer is not entitled to cover under any other policy.</p>	<p>7</p>
<p>Hired-in Plant</p> <p>Cover can be arranged for any plant hired-in, whether a driver is supplied with the plant or not.</p>		<p>7</p>
<p>Third Party Working Risk</p> <p>Arising from use of the vehicle as a tool of trade.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Excludes liability arising from subsidence, flooding, water pollution, vibration and damage to pipes or cables. <input type="checkbox"/> Your Schedule will show if the option to include damage to pipes or cables is covered. <input type="checkbox"/> You must check with Local Authorities and utility companies for the location of services prior to commencing work. 	<p>7</p>

Table 3 General Conditions & Exclusions

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other conditions & exclusions, please read your Policy Wording.

Cover	What is not covered	Policy Section
Loss or damage to your vehicle.	<ul style="list-style-type: none"> <input type="checkbox"/> The cost of wear & tear, loss of value, parts breaking down or failing. <input type="checkbox"/> The loss from deception by an alleged purchaser or his agent. 	1
Airside use.	Excluded, except as required by road traffic legislation.	2
Terrorism.	Excluded, except as required by road traffic legislation.	Schedule
Pollution.	Excluded unless caused by a sudden identifiable, unintended and unexpected incident.	2
Use and driving of the Vehicle.	Any vehicle being used for a purpose not stated in the Policy or being driven by a person not covered by the Policy.	6 Certificate of Motor Insurance
Other Conditions & Exclusions		Policy Section
Reasonable precautions.		
It is a condition that you take all reasonable precautions to prevent injury, loss or damage and maintain your vehicle(s) to a roadworthy condition.		5
Damage to property owned by you or in your custody or control is excluded.		2
Damage to property being carried by your vehicle(s) is excluded.		2
Excesses and Limits		Policy Section
The Policy may be subject to excesses, which are the amounts you must pay in the event of a claim. In addition, certain limits may also apply. These will be shown in your Schedule, plus any standard excesses shown within your Policy document.		1 & 7