

# Markerstudy Solar Commercial Vehicle

**keyfacts**®

*This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.*

## What is Markerstudy Solar Commercial Vehicle?

Markerstudy Solar Commercial Vehicle is a Commercial Vehicle insurance policy, underwritten by Markerstudy Insurance Company Ltd.

## What does Markerstudy Solar Commercial Vehicle cover me for?

You can choose one of three different types of cover, which are summarised below with the lowest level of cover shown first. All cover you, if you are involved in an accident, for damage you cause to other people's vehicles or property or for injuries they sustain. Your insurance agent will tell you which level of cover you have been offered.

### Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.

### Third Party Fire & Theft (TPFT)

In addition to the cover provided above, you are also covered for loss of or damage to your own vehicle caused by fire (excluding arson) or theft.

### Comprehensive (Comp)

In addition to the cover provided above, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism or arson.

## What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

## How do I notify a claim under my Markerstudy Solar Commercial Vehicle policy?

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

**0844 873 8183**

## How do I make a complaint about my Markerstudy Solar Commercial Vehicle policy?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

Complaints Handling, Markerstudy Ltd, PO Box 420, Tunbridge Wells, Kent TN2 9LT

Tel: 0844 874 0633

Email: [complaints@markerstudy.com](mailto:complaints@markerstudy.com)

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

## Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at Montagu Pavilion, 8-10 Queensway, Gibraltar.

Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).

## Standard Features

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

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Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT	TPO
<b>Personal Belongings</b>	No cover	1	x	x	x
<b>Audio and Navigation Equipment</b> Cover is provided for permanently fitted audio equipment	Does not apply to: <ul style="list-style-type: none"> <li>Equipment that is not the manufacturers standard equipment</li> <li>Television equipment or two-way radio transmitters or receivers</li> <li>Cover is limited to a maximum of £250</li> </ul>	1	✓	x	x
<b>Foreign Travel</b> Provides the minimum cover which is legally required to use your vehicle in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium	Provided: <ul style="list-style-type: none"> <li>Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man</li> <li>Your visit is of a temporary nature</li> </ul>	1C & 2C	✓	✓	✓
<b>Windscreen Cover</b> We have special arrangements with leading windscreen companies to repair or replace your windscreen. Any payments made under this section will not affect your No Claims Bonus.	<ul style="list-style-type: none"> <li>If the windscreen is repaired you will be responsible for the first £25. If the windscreen is replaced you will be responsible to pay the first £80.</li> <li>Where replacement is carried out by our Approved supplier cover is limited to £300. If you do not use our Approved supplier the maximum we will pay is £75.</li> <li>Sun roofs are not covered</li> </ul>	1	✓	x	x
<b>Driving Other Vehicles</b>	No cover	N/A	x	x	x

## General Exclusions and Conditions

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	What is not covered	Policy Section
<b>Accidental Damage Fire and Theft Excess</b>	The following policy excesses apply on top of the compulsory policy excess of £150 and any other excesses which may apply (which will be shown in your Policy Schedule)  <u>Accidental Damage Fire &amp; Theft Excesses</u> Drivers aged 20 years or younger £250 Drivers aged 21 – 24 years £100 Drivers aged 25 years or over who hold Provisional licence or Full UK/EU licence for less than 12 months £100	1 & 2
<b>Loss of or Damage to your vehicle</b>	<ul style="list-style-type: none"> <li>Loss of or damage to your vehicle if the vehicle is unoccupied and the ignition key is in or on your vehicle or any door or opening has been left unlocked, or any security device not set</li> <li>Loss of use of your vehicle</li> <li>Loss of value of your vehicle following repair</li> <li>Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your vehicle</li> <li>The unauthorised taking away of your vehicle by a family member or persons known to you</li> <li>Loss of or damage to your vehicle if any manufacturer fitted security device is not operational and used when you are not in your vehicle.</li> </ul>	1 & 2
<b>Use of the vehicle</b>	Cover does not apply if the vehicle is : <ul style="list-style-type: none"> <li>being used for any purpose that your current Certificate of Motor Insurance does not permit</li> <li>being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive</li> <li>in or on any part of any airport which is used for the take off and landing of aircraft</li> <li>being driven in an unroadworthy condition or without an MOT certificate, if one is necessary</li> </ul>	General Exclusions (1)
<b>Other</b>	The policy does not cover any consequence of : <ul style="list-style-type: none"> <li>Loss, damage, cost or expense resulting from or in connection with an act of terrorism</li> </ul>	General Exclusions (4)