

Kitsune Associates Limited

Policy Summary

Welcome to Kitsune Commercial Vehicle Insurance

In your Commercial Vehicle Insurance Pack you should have four documents: A policy booklet, this policy summary, a policy schedule and the certificate of insurance. Please be sure to read through all of your documents carefully to ensure that you fully understand the insurance provided. Should you find any information that is incorrect, please contact your broker immediately as your cover may be affected in the event of a claim.

This policy summary will provide you with an overview of your cover provided by this insurance policy. It does not include all of the benefits, limits and exclusions; full terms and conditions can be found in your policy booklet.

Useful Contact Details

For claim reporting please call our 24 hour claims help team on **0344 8540677**

For windscreen claims please use **0344 8540677**

For changes on your policy please contact your broker

Policy Summary

Commercial Vehicle Insurance

Duration Of Policy: 12 months

About Kitsune insurance

Kitsune Associates Limited incorporated and registered in England and Wales with Company number 10561229, registered office Brightside Park, Severn Bridge, Aust, Bristol, BS35 4BL. Kitsune Associates Limited is registered as an Appointed Representative of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority, register number. FRN 302216.

Summary of Cover

This is a policy summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the main policy wording (a copy of which is available on request).

If you have any concerns with your policy, features and benefits, terms or conditions, please contact your broker who you arranged and purchased your insurance through. Any excess(es) or endorsement(s) that are applied to your policy will be shown on your Motor Policy Schedule.

Claims and Glass Helpline

To make a claim, or to report an incident which may result in a claim call: 0344 8540677

Please note that you must report **all incidents** to us as soon as reasonably possible, (preferably within 24 hours of the incident but ideally within 1 hour) even if you are not claiming. When you call, please have your current Certificate of Motor Insurance ready and the details of the incident itself.

Insurer

Your insurer will be shown on your Motor Policy Schedule and your Certificate of Motor Insurance.

Cover and Sections Applicable

	Comprehensive Cover	Third Party Fire and Theft (TPF&T)	Third Party Only (TPO)
Section 1. Loss of or Damage to Your Vehicle	✓	✓*	✗
Section 2. Liability to Third Parties	✓	✓	✗
Section 3. Medical Expenses	✓	✗	✗
Section 4. Emergency Medical Treatment	✓	✓	✗
Section 5 Replacement Keys and Locks	✓	✗	✗
Section 6. No Claims Discount	✓	✓	✗
Section 7. Windscreen and Glass Cover	✓	✗	✗
Section 8. Foreign Travel & European Cover	✓	✓	✗
Section 9. Servicing or Repair	✓	✓	✗
Section 10. Personal Belongings	✓	✗	✗
Section 11. Child seats	✓	✓*	✗
Section 12. Personal Accident	✓	✗	✗

* Only applies to TPF&T policies where the loss or damage has been caused directly by Fire or Theft.

NB **Section 1** only applies to third party fire and theft policies for loss or damage caused directly by fire or theft. The courtesy/loan car feature in Section 1 is only applicable to comprehensive cover. The general conditions and general exclusions apply to all sections of the policy.

Note: your policy excludes some situations and circumstances. It is important that you read the full policy wording to ensure that cover meets your demands and needs, and you are familiar with all aspects of cover given to you and in what circumstances this may be excluded or limited. All the cover levels shown are prior to deduction of the applicable policy excess.

Significant Features and Benefits (Cover)

Cover	Comp	TPFT	TPO	Significant Exclusions and Limitations	Policy Section
Liability to Third Parties	Yes	Yes	Yes	Limit is £5,000,000	Section 2
Foreign Use	Yes	*Yes	Yes	Extended policy cover for up to 90 days	Section 8
Damage to own vehicle by Accident / Incident	Yes	No	No	Payments for the vehicle will be based on market value and will be subject to the excess.	Section 1
Damage to own vehicle by fire or theft	Yes	*Yes	No	Payments for the vehicle will be based on market value and will be subject to the excess	Section 1
Audio, Navigation and entertainment equipment	Yes	*Yes	No	If the equipment is manufacturer fitted then the cover is unlimited, otherwise there is a limit of £500	Section 1
Accident Transport, Fire and Theft Recovery	Yes	*Yes	No	£100 per person. Maximum limit £500.	Section 1
Personal Belongings	Yes	No	No	Limit of £200	Section 10
Damage to Windscreen	Yes	No	No	If you do not used a Kitsune approved repairer the limit will be reduced to £150 otherwise it is unlimited. Excess apply for repair and replacement.	Section 7
Personal Accident	Yes	No	No	You or your partner suffer the following you will receive: Death £5000 Loss of, or permanent and total loss of use of, one or more limbs at or above the elbow or knee £5000 Permanent blindness in one or both eyes £5000	Section 12
Medical Expenses	Yes	No	No	Limit of £200 per person.	Section 3
Replacement Locks	Yes	No	No	Limit of £500	Section 5
Child Seats	Yes	*Yes	No	Limit of £300	Section 11

*Only applies to TPF&T policies where the loss or damage has been caused directly by Fire or Theft.

Significant Exclusions

Cover	Significant Exclusions and Limitations for all levels of Cover
Loss of or damage to the vehicle and personal belongings	All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the vehicle unless all its doors and windows are locked. All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the vehicle unless all keys or devices used to lock the vehicle are removed from it.
Loss or damage to the vehicle	Extra costs due to parts or replacements not being available in the UK Caused by persons know to you, employees or ex-employees (unless it is a family member living with you that you have reported to the police for taking the vehicle without your permission) Caused by deception
Audio, navigation and entertainment equipment	Telephones Equipment not permanently fitted to the car
Personal Belongings	Money, business goods, telephones
Personal Accident	Suicide. Failure to wear a seat belt or follow any other laws If the driver has higher level of drink or drugs in their body than is allowed by law Policies issued in a company name
Damaged windscreen and window glass	Sun roof and hood mechanisms Windows and windscreens not made of glass
All Sections	Driving other cars Any excesses applicable as shown in your Schedule

Important Information

Cancellation

If this policy does not meet your needs, or if you wish to cancel your cover, or if you require more information regarding cancellation, then please contact your broker whom you arranged and purchased your insurance through.

Or write to: Kitsune Associates Limited, Gateway House, Tollgate, Chandlers Ford, Eastleigh, SO53 3TG

Cancellation by You

If the Policy is cancelled before cover has started you will be entitled to a full refund of the premium paid.

You have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later, unless we are required to make a payment under the policy, under which circumstances you must pay the full annual premium and you will not be entitled to any refund. If you exercise your right to cancel during the 14 days period of cover you will be entitled to a refund of premium paid subject to a deduction for the time you have been covered

If you decide to cancel after 14 days and the cover has started (providing you have not made a claim, or a claim has not been made against you), you will be entitled to a refund of the premium paid, subject to a deduction for the time you have been covered, our cancellation charges are detailed in the Policy Wording on page 33.

The full annual premium is payable in the event of a fault claim and no refund will be given

Where We May Cancel Your Policy

We or your broker may cancel the policy if we have a good reason for doing so.

Some examples of situations where we would have a good reason for cancelling your policy include:

- a) non-payment of the premium due; or
- b) You have changed your vehicle or circumstances during the Policy to one we cannot cover; or
- c) You have failed to supply requested validation documentation (such as evidence of No Claim Discount and copies of driving licences for all named drivers); or
- d) We identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you are not entitled.

If We Cancel Your Policy

Before we or your broker cancel your policy you will receive seven days' notice to either the email address or postal address shown on your policy. If we cancel the policy due to fraud, we may cancel the policy with immediate effect backdating the cancellation to the date the fraud was committed. In these circumstances, we may decide to keep any premiums paid.

Where we or your broker cancel the policy you will be entitled to a refund of the unused premium paid. Where we return unused premium it will be subject to a deduction of the charges shown in the Kitsune Associates Terms of Business. In cases of fraud we are permitted to retain your premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Please note the full annual premium is payable if you have used the policy to make a fault claim or a fault claim has been made against you and no refund will be given.

The full annual premium is payable in the event of a fault claim and no refund will be given

Complaints Process

If you have a complaint about your policy or the service you have received please write to:
Complaints Department, Kitsune Associates Limited, Gateway House, Tollgate, Chandlers Ford, Eastleigh, SO53 3TG

Kitsune Associates Limited will acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response and will endeavour to provide you with a final response within 8 weeks.

Full details of the complaints handling procedure is available upon request.

Financial Ombudsman Service

If you remain dissatisfied with the response to your complaint you may be able to refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of the final response letter. More information is available from the Financial Ombudsman Service Website: www.financial-ombudsman.org.uk
You may also contact them at: Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Tel: 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile)
Email: complaint.info@financial-ombudsman.org.uk

Contacting the Financial Ombudsman Service does not affect your right to take legal proceedings.

Our Commitment to you

We will treat all your personal information as private and confidential. Other than under the terms of this privacy policy we will not share any of your information with anyone else. We are required to disclose information in the following cases by law. These are:

- Where we are legally forced to
- Where there is a duty to the public to disclose information
- Where you have given permission to disclose information
- Where we have to protect our interest, including but not restricted to legal advice in the event of litigation.

Collecting information

To provide our services as an insurer, we will collect and use information about you, such as your name and contact details, which may also include special categories of personal data (e.g. about your health) and information relating to criminal convictions and offences. All personal information (including any sensitive personal data) acquired by us is held in accordance with all applicable legislation relating to data protection and privacy including (but not limited to) the Regulation (Eu) 2016/679 of the European Parliament and of the Council Of 27 April 2016 and we maintain protections and procedures in the storage and disclosure of personal information to keep it secure and prevent unauthorised access to or loss of such information.

We may monitor and record all communications with you for compliance and training purposes.

How we use your data

Your consent to us processing special categories of personal data is necessary for us to provide you with the relevant services and you hereby agree to us using the information you provide us for:

- underwriting, renewal information, validation of claims history, claims handling and all other matters relating to the processing of this insurance and any claims under this policy;
- statistical analysis, management information and market research;
- audits, system integrity checking and risk management;
- Although you may withdraw your consent at any time, if you do we may be unable to continue to provide services to you.

Fraud Prevention

Personal information may also be used for the prevention and detection of fraud, and you consent to us:

- sharing information about you with other organisations (including the police) for the purposes of fraud prevention and detection;
- conduct searches using publicly available databases (including social media);
- undertaking credit searches;
- checking and sharing your details with fraud prevention and detection agencies.

How we share your information

Personal information may also be disclosed to the following entities as part of the operation of our business:

- other members of our group;
- other insurance entities (such as our reinsurers) who have an interest in the risk accepted under this insurance;
- our regulators;
- potential purchasers of the whole or part of our business.

If false or inaccurate information is provided and fraud is suspected, details will be passed to fraud prevention agencies and made available to other organisations that have access to their databases. Law enforcement agencies may access and use this information. This information is used by us and other organisations to prevent fraud and other financial crime when:

- checking the details made under the duty of fair presentation;
- confirming claims information;
- recovering outstanding debts;
- checking details on applications for credit and managing credit accounts;
- checking details of job applicants and employees.

Please contact us if you require details of the relevant fraud prevention agencies.

Please note: information from fraud prevention agencies may be accessed and used from other countries.

Personal information may be transferred to entities within and outside of the European Economic Area. If we do transfer information we will ensure that it is appropriately protected.

Where personal information is provided about another person, you must inform that person of our identity, and why their personal information will be processed and disclosed. You must also obtain their written consent to the processing of their personal information in this way and provide us such consent upon request.

Individuals have certain rights under the Data Protection Legislation, including:

- the right to ask for a copy of the information we hold about them; and
- to correct any information that may be inaccurate.

How to access your information

Under the Data Protection laws you have the right to access personal information held about you by Kitsune Associates Ltd. You also have the right to withdraw your consent to us using your information at any time.

If you wish to check this information, or have any queries on how we use your information you can contact us at: SAR@KitsuneAssociates.co.uk. Please quote SAR in the subject. You can also write to us at, The Data Protection Officer, Kitsune Associates Limited, Gateway House, Tollgate, Chandlers Ford, Eastleigh, SO53 3TG.

We will take reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

For more information on the Data Protection Laws you may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow Cheshire SK9 5AF
Tel: 0303 123 1113 or 01625 54 57 45
email: mail@ico.gsi.gov.uk

How long do we keep your information

Any information we hold about you, whether on our computer system or on paper files, will be treated as private and confidential. We only keep your information as long as we need to. Please see the table below for further clarity.

When	How Long
You obtain a quote but do not purchase a policy	The validity of the quote (no more than 30 days)
You purchase a policy with Kitsune	7 years after the end of your policy
A claim is made under your policy	As long as is necessary in order to manage the claim

Information security

How we protect your personal information from misuse and abuse is of great importance to us. We regularly review our technical and physical security procedures to protect your personal data from unauthorised access.

Motor Insurance Database (MID)

Information relating to your motor insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVA, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i) Electronic Licensing
- ii) Continuous Insurance Enforcement
- iii) Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- iv) The provision of government services and/or services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic incident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic incident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com.