ement of Light Goods Vehicle Insurance

y name Bembridge Parish Council

licy number 003X7724804/N03 **Renewal date** 23 September 2027

eriod of cover 12:00 noon 23 September 2026 to 12:00 noon 23 September 2027

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Light Goods vehicle(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailer(s) up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

ⓘ Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

Young Drivers aged under 25

It is important that you let us know correctly how much access a young person will have to the vehicle to ensure you have the right cover.

If the young person owns the vehicle, they should have a policy in their own name.

If you own the vehicle but the young person has unrestricted access to it or uses it to drive to and from work or college, or is an employee allowed to take the vehicle home, or normally has to use the vehicle for business, they are probably the main driver and you will need to tell us.

Your insurance schedule will tell you who we have noted as the main driver of each vehicle insured by this policy. We understand that circumstances change, for example, a son or daughter, or employee may have recently passed their test, or a new driver may have been employed. So please review your cover to ensure we have your policy details recorded correctly.

If any details are wrong or missing please contact us on 01590 624744 within the next seven days.
Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Light Goods Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

Details	Vehicle Premium	Road Rescue Premium	Continental Breakdown Premium	Total Premium
DL74HDJ	£701.94	£0.00	£0.00	£701.94
	Mutual Bonus			-£73.70
	Insurance Premium Tax (at the current rate)			£75.38
	Payment in full			**£703.62**

About You

Name	Bembridge Parish Council
Address	5 Foreland Road Bembridge Isle of Wight