



Giving you more

Fleet handbook

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Welcome to Zurich Insurance

As a Zurich motor customer you have access to a range of specially arranged support services, developed to complement your Zurich policy and keep your business moving in the right direction.

As a leading UK motor insurer, we've been able to negotiate special rates and service arrangements with well-known suppliers so you can be confident your business is with a name you can trust.

This handbook provides all the information you need, including a comprehensive overview of our services with fax back forms to speed up the application process and useful information for European travel.

Keeping you moving is our primary concern, reporting an incident quickly means the driver is back on the road sooner and the impact on your business is reduced.

For most drivers an accident can be a traumatic and confusing experience. In this situation it is easy to forget what information you will need to provide to your insurer, that's why you also have a driver card to keep in your vehicle with a reminder of key details and contacts. Reporting an accident in a foreign country can be even more daunting, your driver card includes practical advice for travelling abroad and what to do if you have an accident.

What to do in an emergency

By calling **08453 002 055** and providing us with the following information, we can quickly progress any claims that are covered under your policy:

- full policy number and name of policyholder
- insured driver details – including name and contact information
- incident details – including time, date and circumstances
- insured vehicle details – including damage and whether recovery is required
- third party details – including name and contact information
- injuries to you or a third party – including name and contact information
- witnesses – including name and contact information
- police involvement – including name and contact information.

By supplying us with this information we can ensure that we keep you on the road and minimise inconvenience.

If your cover is Third Party Fire and Theft or Third Party Only, and you are involved in a Road Traffic accident that is not your fault, please call freephone **0800 066 5819** to report your claim.

Commercial Claims Centre

Zurich has made a commitment to provide you with help when you need it most, just by calling **08453 002 055**.

We have streamlined our process so that all drivers can contact our claims centre directly should they be involved in an incident. This removes the burden on the person responsible for your company vehicles by reducing the administration involved.

- One call – contact us direct and we will keep you and your broker updated.
- Early and direct reporting helps us handle your claim more effectively and helps you to control your premium.

If one of your drivers has an accident, the process couldn't be simpler.

By calling **08453 002 055** either you or your driver will be able to talk to one of our claims experts. They will ask a series of questions, enabling us to begin processing the claim immediately, removing the need for either you or the driver to complete a paper claim form.

We will then take you through the next steps, whether arranging an assessment of the damage or organising the recovery of the vehicle.

Please note that if your cover is Third Party Fire and Theft or Third Party Only, and you are involved in a Road Traffic accident that is not your fault, please call freephone **0800 066 5819** to report your claim.

What's on offer?

In addition to the emergency helpline, we also offer a range of specialist services.

Recovery service

Our 24 hour recovery service is available free of charge to all comprehensive policyholders, throughout the UK, who use the emergency helpline number, if their vehicles are damaged to the extent that they can no longer be driven safely.

The recovery includes:

- transport of the vehicle to a Zurich approved repairer or nearest competent alternative repairer
- transport of the driver and any passengers to the nearest source of public transport or to a nearby hotel.

Vehicle Repair Service

Zurich has appointed Approved Repairers which provide national coverage. Once the vehicle is with an approved repairer we can then start working on it immediately, to get it back on the road as quickly as possible. They have the authority to begin repairs immediately and have the technology to provide digital images to Zurich online so that vehicle inspections are not usually necessary.

We reserve the right to examine the vehicle at any time before or during repairs.

The repairer provides a three year guarantee on the work carried out and the vehicle will also be valeted before returning it to you.

Please note the Certificate of Motor Insurance must be produced at the time of repair.

If other repairers are used, an inspection may be required before repairs can be authorised.

Courtesy Cars

Our Approved Repairers also offer you a manual 'group 1' courtesy car. This will be provided within one working day of the repairer receiving your vehicle. The courtesy car will then be available to you for the whole period of the repair. You may be charged for excess mileage (over 100 miles/day) at 12 pence per mile.

In the case of a disabled driver, a courtesy car will be provided to a nominated driver (if acceptable) to minimise inconvenience.

This extension is subject to us receiving full details of the nominated driver, prior to issue of a motor insurance cover note.

The Approved Repairer will require a deposit of £100, in the form of a debit/credit card sweep to cover any fines or congestion charges etc.

N.B. Courtesy cars are only available to comprehensive policyholders. Courtesy cars are not available through the Large Goods Vehicle authorised repairer network.

24 hour vehicle glass repair and replacement in the UK

As a Zurich motor policyholder, 24 hour glass repair or replacement is available through Autoglass®, providers of a Europe-wide service (a full list of participating countries is available in the next section). If your insurance is comprehensive (including windscreen cover) and Autoglass® replaces the glass, then you will pay the excess plus VAT. If only repairs to the glass are required, then you will only pay VAT.

Legal Expenses Insurance

Included within your Fleet Motor policy is Lawclub Legal Expenses (unless specifically excluded). This provides you with a specialist solicitor from day one of the accepted claim to pursue, on your behalf, any uninsured losses following a non-fault road accident.

Uninsured losses can be the policy excess, death or personal injury compensation, car hire costs, loss of earnings and vehicle repairs where you do not have comprehensive cover.

In addition, Lawclub Legal Expenses (unless specifically excluded) also includes Motor Prosecution Defence cover, which provides legal representation following a motoring offence prosecution relating to you owning or using your vehicle.

Driver support

To make reporting an accident as easy as possible for drivers, we have provided a pocket-sized driver card to ensure essential information is easily available.

Our Commercial Claims Centre is available 24 hours a day, 7 days a week and callers are guaranteed a professional and expert service. We aim to take the hassle out of reporting a claim by providing help when you need it most.

Travelling abroad on business?

This handy guide also provides drivers with practical advice for business travel in the EU including speed limits and emergency telephone numbers.

Your policy number

Expect more 

In the event of an incident in the UK,
call this number
08453 002 055
24 hours a day, 365 days a year.
Keep your vehicle safe,
keep your keys with you at all times.

UK incident telephone number

Please fill in your Zurich policy number here:

If you have an accident while driving in Europe:
Tel: appropriate international code to the
UK then **+844 338 5508**.
Fax: appropriate international code to the
UK then **+1444 410 164**.
Service available 24 hours a day, 365 days a year
for international motoring emergencies.

European incident contact numbers

ZCYV42.06 (114982A06) DM

Note: Your Zurich driver card can be found at the back of this booklet.

Lawclub Legal Protection

Lawclub

Your Fleet policy includes (unless specifically excluded) Uninsured Loss Recovery and Motor Prosecution Defence Legal Expenses cover, to protect your business and employees, both at home and abroad.

Please refer to your policy wording for full terms and conditions.

What's included?

Uninsured Loss Recovery

Following a road accident, you may be surprised at the expenses incurred in pursuing a claim against a negligent motorist – even if you have a fully comprehensive policy.

These 'out of pocket' expenses may include:

- your policy excess
- pursuit of compensation for personal injury and damages for death
- hire charges for another vehicle
- cost of vehicle repairs if you are insured under third party cover.
- loss of earnings
- compensation for the business loss of use of your vehicle
- alternative travelling expenses incurred because of the vehicle being off the road
- medical fees and the cost of specialist treatment
- damage to personal effects.

Lawclub will provide specialist legal assistance immediately for your business, drivers, employees and passengers to assess if there are reasonable prospects of the claim succeeding and, if so, provide specialist legal representation and guidance on what can be claimed and negotiated.

Your legal costs of up to £100,000 will be paid to claim compensation or recover any uninsured losses following a road accident that is not your fault, this cover also extends to Europe, protecting your rights in disputes with motorists in other countries.

If your cover is **Comprehensive**, then your claim under this section of cover will be reported directly to a specialist solicitor via the Commercial Claims Centre, as shown on page 4.

However, if your cover is **Third Party Fire and Theft** or **Third Party Only**, then please report your claim directly to Lawclub Legal Protection on freephone **0800 066 5819**, stating that you are a Zurich Commercial Fleet Policyholder quoting MP24657. In many cases we will be able to offer an appropriate replacement vehicle and quality repair facilities, the costs of which will be reclaimed directly from the responsible third party or their insurers.

Motor Prosecution Defence

Your business and employees have the additional benefit of Motor Prosecution Defence, giving up to £100,000 in legal costs to:

- provide legal defence if the employee is prosecuted for an offence relating to owning or using a company vehicle.
- legal defence during a hearing about withdrawing, restricting or suspending your licence.

To claim under this section of cover please call **0870 241 4140**, stating that you are a Zurich Commercial Fleet Policyholder, quoting MP24657.

Lawphone

Your business has access to Lawphone, which provides legal advice on any business matter, 24 hours a day, 365 days a year. To access this service please call **0870 241 4140**, stating that you are a Zurich Commercial Fleet Policyholder, quoting MP24657.

The advice you receive will always be in accordance with the laws of Great Britain and Northern Ireland.

Any data disclosed by you to Lawclub may be passed back to Zurich for the purposes of monitoring and/or administering your policy.

Lawclub Legal Protection

Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW
United Kingdom.
Phone: 0870 243 4340

Lawclub Legal Protection, is part of Allianz Insurance plc, who are authorised and regulated by the Financial Services Authority.

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Allianz Insurance plc is authorised and regulated by the Financial Services Authority, registration number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Zurich assistance

Zurich has worked with well-known companies to provide a range of services, offered exclusively to you as a Zurich motor policyholder.

We have negotiated savings on a range of products and services, chosen to complement your Zurich policy and to ensure you have the support you need.

Please remember that if you choose any of these products and services, your contract will be with the named provider and not Zurich.



AA Breakdown Services

AA Pay For Use Breakdown Assistance

Save on the AA's 'Pay For Use' breakdown and recovery service.

What's on offer?

Zurich has recognised that every motor policyholder needs access to a breakdown and recovery service for its drivers. Without it, drivers could be put at risk and business requirements suffer. With the AA's 'Pay For Use' breakdown service, you get extra reassurance.

Why through Zurich?

We understand modern business needs and know that often more savings and service levels are required. Therefore we have negotiated the following deal with the UK's largest breakdown provider:

- save on the AA's 'Pay For Use' breakdown and recovery service – with no annual administration fee
- save 10% discount on European breakdown rates for cover on a trip by trip basis, protecting the vehicle for the whole period it is away from home.

The following services are also available:

- AA Truck Rescue Service – for vehicles over 3.5 tonnes (GVW)
- AA Fleet Europe (annual cover). This service covers all your eligible vehicles and is available 24 hours a day. Your call will be answered by an English speaking operator. For a full list of countries, please call **0800 551188**.

What else do I need to know?

In addition, the AA's high levels of service ensure that:

- you only pay for use of the service as and when required
- if a roadside repair isn't possible, the vehicle is taken to an authorised workshop for repairs or can be transported to an alternative UK mainland destination of your choice
- assistance will be provided for any authorised driver of the vehicle, giving you the flexibility you need to manage your fleet

- management information is available on request from the AA's administration department, which means no surprises.

What do I do next?

To register with the AA simply complete the fax back form at the back of this handbook, where you will also find details of the 'Pay For Use' charges. If you would like more information please call the AA on **0800 551188** quoting reference **0156**. Subject to status, you will be registered free of charge for the 'Pay For Use' service. AA terms and conditions apply. As long as you remain a Zurich motor policyholder, you will be able to continue to make use of the discounted rate when it suits you.

AA Fleetwide Breakdown Cover

Up to 61% off AA fleet breakdown cover for Zurich policyholders.

What's on offer?

Zurich has recognised that every motor policyholder needs access to a breakdown and recovery service for its drivers. In cooperation with the AA, we can offer Zurich policyholders up to 61% off Fleetwide services.

Why through Zurich?

We understand the needs of a modern business and recognise the importance of excellent service at an affordable cost. We have negotiated a special arrangement with the AA to provide our policyholders with a range of breakdown and recovery options at a discounted rate. That means you get the very best service from the UK's largest breakdown organisation at a lower cost to you.

What else do I need to know?

Zurich policyholders are entitled to preferential rates on breakdown cover for their fleet of vehicles. The main benefits of the scheme are as follows:

- A range of breakdown and recovery options available which suit different individuals needs
- 24/7 roadside assistance, 365 days a year
- The AA fix around 8 out of 10 breakdowns by the roadside



- AA patrols use unique fault finding technology, to help diagnose problems quickly and accurately

There are a range of breakdown and recovery options for you to choose from, all of which are offered at a discounted rate (see table).

Fleetwide does not apply to: specialist vehicles, ie: taxis, mini cabs, hire vehicles, ambulances, DPVs (Disabled Passenger Vehicles), police vehicles, vehicles on tradeplates, minibuses, privately owned vehicles (unless used for business purposes), motorcycles and courier vehicles, or any vehicles over 3.5 tonnes gvw.

Roadside: This is the minimum level of cover and provides roadside assistance throughout the UK, 24 hours a day, every day of the year. The AA's number 1 aim is to fix your car, but if it cannot be fixed it will be taken to the nearest garage.

Relay* – National Recovery: Recovery to a UK mainland destination of your choice if the AA are unable to fix your car at the roadside or arrange a prompt local repair. This means you can choose to be taken home, to your destination or anywhere else on the UK mainland, regardless of how far this may be.

Home Start – For breakdowns that occur at or within 1/4 mile of the driver's home address

Relay Plus* – If you are broken down and the AA cannot arrange a prompt local repair, Relay Plus provides alternative travel options. You could choose from a replacement car for up to 48 hours (subject to availability and supplier's terms and conditions), public transport costs or overnight accommodation.

Fleet Europe – 24-hour English-speaking assistance if you break down abroad.

* Relay and Relay Plus services are not provided at or within 1/4 mile of driver's home address.

What do I do next?

For more information or to take up this offer, please call **0800 55 11 88** quoting reference **0669** and the AA will arrange cover for you immediately.

Size of discount varies according to option chosen. Maximum discount is based on Fleetwide 3 standard rates for 3-6 vehicles, inclusive of Insurance Premium Tax. Offer only available when calling **0800 55 11 88** quoting reference **0669**. Offer not available in a breakdown situation. Offer prices are per vehicle and are only available while your Zurich insurance policy is current. The AA reserves the right to withdraw discounts at any time without prior notice. Terms and conditions available on request by calling **0800 55 11 88**.

Automobile Association Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Autoglass®

A windscreen is more important than you think. Replaced correctly, a windscreen can help save the lives of vehicle occupants in the event of an accident.

What's on offer?

A correctly fitted windscreen provides up to 30% of a car's structural strength and the majority of passenger airbags rely on the windscreen to work properly.

That's why Autoglass® always puts safety first:

- Autoglass® technicians are trained and accredited to the highest industry standards
- Autoglass® only uses quality glass sourced from vehicle manufacturers' suppliers, to ensure it's as good as an original
- Autoglass® uses one of the quickest drying bonding systems to get your drivers safely back on the road, in the shortest possible time
- Autoglass® guarantees its repair and replacement workmanship, however long you own the vehicle. This is in addition to your statutory rights.

Wherever possible Autoglass® will try to repair a windscreen first – saving you drive-away time, money and precious resources.

The need for immediate attention and instilling a repair-first philosophy can have a significant impact on the costs incurred each year for windscreen damage.

Furthermore, repair is far more environmentally friendly, with fewer windscreens destined for landfill or reprocessing and fewer needing to be produced.

Autoglass® European Service

It doesn't take much to bring a European trip to a halt. Anything from a flying stone to an act of vandalism can put a windscreen or a car window out of action. Autoglass® operates throughout mainland Europe, meaning your drivers are covered wherever their business takes them.

To take advantage of this European service, call FREE across Europe on **00 800 0 36 36 36 0** – 24 hours a day, 365 days a year.

From Italy call **FREE 0800 36 00 36**.

The Autoglass® European service covers Austria, Belgium, Czech Republic, Denmark, France, Germany, Greece, Holland, Hungary, Ireland, Israel, Italy, Luxembourg, Norway, Poland, Portugal, Romania, Serbia-Montenegro, Slovenia, Spain, Sweden, Switzerland and Turkey.

Why through Zurich?

Because we offer this service as standard, we can guarantee that the service provided puts you first.

What do I do next?

If you need to take advantage of this service, simply call the Commercial Claims Centre on **08453 002 055**.

AutoRestore®

Don't let a minor accident be a major headache. AutoRestore®, sister company to Autoglass®, is an award winning bodyshop repair service offering drivers a completely new repair experience. AutoRestore® bring the bodyshop to you.

What's on offer?

AutoRestore® recognise that minor accident damage can be a big problem. Sending a car to a bodyshop can be a costly and time consuming experience. Even slight damage can lead to a vehicle being unavailable to the driver for long periods of time. AutoRestore® provide a new repair experience designed with the motorist in mind:

- **Convenience** – they bring their mobile bodyshop to you. Using the latest technology AutoRestore® are able to execute repairs on site to bodyshop standards.
- **Flexibility** – you can determine when and where you want the repair completed. All repairs are completed in one visit minimising any disruption to your schedule.
- **Service** – as you would expect from the company who won The Fleet News Award for Innovation of the Year, 2006, their services, from beginning to last is second to none.
- **Quality** – all repairs are completed to bodyshop standards. AutoRestore® use the highest quality products and techniques available to ensure this is the case. They provide a no quibble lifetime ownership warranty as standard on all work completed.
- **Value** – 'all Zurich policyholders benefit from discounted pricing. When contacting AutoRestore®, please state that you are a Zurich policyholder to benefit from this

Why through Zurich?

The AutoRestore® service for Zurich motor policyholders offers the capability to save money on bodyshop costs, but more importantly, to deliver a service that significantly reduces vehicle downtime and a greatly improved customer service. All Zurich policyholders are entitled to discounted rates.

What else do I need to know?

AutoRestore® offers a fast track, bodyshop quality, cost effective solution for minor accident damage. The scope of work offered by AutoRestore® is as follows:

- Repairing, replacing and painting of bumpers, wings, quarters, doors, headlamps, indicators and wing mirror covers.

How do I know if damage is minor?

If you can answer yes to the following questions it is likely that the work will fall within the scope of AutoRestore®:

- Did the damage occur at less than 30mph?
- Is the vehicle driveable?
- Is the damage restricted to four panels?
- Are the bonnet, roof and tailgate excluded from the damage?

What do I do next?

To benefit from this service or for more information simply call AutoRestore® on **0800 0329 073** and state that you a Zurich motor policyholder.

Enterprise Rent-A-Car

Receive 5% off your Enterprise car and van hire¹. Plus, take advantage of low weekend rates when you rent from Friday through Monday at participating neighbourhood locations – starting from £11.99 per day in the UK² and €15.99 per day in Ireland³ for Class A vehicles.

What's on offer?

Great cars, low rates, free pick-up.

Enterprise offer a wide selection of rental cars for every occasion and budget. Plus, with more than 350 branches throughout the UK and Ireland, there's always a branch nearby.

Why through Zurich?

We have agreed an arrangement with Enterprise, Zurich's preferred vehicle rental supplier, which entitles Zurich policyholders to additional savings on Enterprise's everyday low rates.

What else do I need to know?

- Free customer pick-up⁴
- Many vehicle types, including:
 - Mini – Standard Car Classes
 - Premium Cars
 - 4x4 Vehicles
 - People Carriers
 - Vans
- Long-term rentals
- Reserve online at www.enterprise.co.uk
- Please refer to the full terms and conditions that apply at the rear of the handbook.

What do I do next?

To benefit from the preferential rates available to Zurich motor policyholders, please follow the instructions below.

UK Rentals

Visit enterprise.co.uk or call **0870 350 3000** and quote the following customer numbers:

- **ZU8DISU** for 5% Off Car & Van Hire (you will be required to provide your policy number)
- **ZU8WESU** for Weekend Special.

Republic of Ireland Rentals

Visit enterprise.ie or call **1890 227 999** and quote the following customer numbers:

- **ZU8DISR** for 5% Off Car & Van Hire (you will be required to provide your policy number)
- **ZU8WESR** for Weekend Special.

These benefits are only available to valid Zurich motor policyholders. You will need to provide your policy number in order to entitle you to the discount.

Zurich Driver Solutions

Zurich Driver Solutions from Zurich can help you to cost-effectively protect your business and your employees, by providing the tools you need to identify and manage risk.

What's on offer?

As an employer, your duty of care applies to all business related activities undertaken by your employees, including driving.

It is industry best practice, and a key recommendation made by the HSE and DfT in the Driving at work – Managing work related road safety guidance document, to be able to provide evidence that you have undertaken a risk assessment and carried out appropriate interventions.

Zurich Driver Solutions helps you meet your legal obligations by combining the essential elements of effective risk management into one simple package.

The programme includes:

- **Driver handbook** – contains best practice advice and guidance for the driver and includes a driver declaration authorising the fleet manager to obtain the driver's DVLA records.
- **On-line test** – ensures the driver has read and understood the key points in the handbook.
- **Driver profiling** – on-line tool that builds a risk profile of the driver based on the three fundamental areas of work-related road safety:
 - the driver
 - the journey
 - the vehicle.
- **Licence check** – on-line driving licence check (subject to signed declaration required in accordance with data protection legislation).
- **RoadRISK** – a competency based assessment and training module covering attitudes, behaviour, knowledge and hazard perception.

You will also have access to the Management Information System to enable you to review all the data collected and identify high-risk drivers. The programme will also make training recommendations for drivers who present the highest risk.

This is unique and exclusive to Zurich customers and costs £30 + VAT per driver.

Why through Zurich?

Zurich is one of the leading risk management organisations in Europe. This offering is unique in the marketplace and has been developed in partnership with Interactive Driving Systems, market leading providers of on-line training solutions.

Additional services

Zurich has secured the services of DriveTech, the UK's leading driver training specialists, to provide training tailored to the driver's needs.

DriveTech can provide quotations upon request for individual on-road driver training sessions and bespoke seminars.

What do I do next?

To apply or for further information, please email riskservices@uk.zurich.com

How am I driving?

With DriveCare we will help you reinforce your commitment to managing road risk and assist in identifying those drivers who would benefit from the appropriate training – helping reduce your premiums.

What's on offer?

Sophisticated and flexible reporting, giving you regular information on how safe your drivers are.

Endorsed by the Department for Transport, the principles are simple.

- A freephone number displayed on the rear of vehicle can be called by other road users to comment on the driving.
- Comments are passed to one of the trained operators and then forwarded to the company for response, the caller is advised that this has happened.
- Any feedback from the driver is updated.
- Those on the scheme will receive a report, highlighting the potential focus for driver training and workshops.

Why through Zurich?

For Zurich motor policyholders there is a reduced annual fee of £10 per vehicle (excluding VAT) with no additional incident or report charges.

What else do I need to know?

- The scheme brings safer driving to the forefront of the driver's minds, reducing accident rates by around 20% because they know poor driving will be reported.
- Savings are made on vehicle downtime, repairs and insurance excesses.
- As a company you can promote and support safer driving, sending a clear message both internally and externally.
- Areas of the fleet are identified as needing driver training and other risk management solutions, giving you the support you need.

- The sophisticated and flexible reporting systems are in place, ensuring you will receive an accountable service.
- All the communication with the caller is managed by DriveCare, ensuring that they are totally satisfied and have an improved perception of your company.

What do I do next?

In order to register onto the scheme, simply fax the following information to **0870 443 4021**:

- all vehicle registrations, vehicle types and any logos on those vehicles
- full company address and contact details of the people who will be receiving the reports
- details on any multiple sites or depots.

The information you need to participate will then be forwarded on and you will benefit from these savings while remaining a Zurich motor policyholder.

Information

As one of the UK's leading insurance providers, Zurich is committed to providing you with important information relevant to travelling at home and abroad, keeping you informed.

The Zurich motor policy automatically provides the same level of cover in both the United Kingdom and the European countries listed here:

Andorra	Gibraltar	Norway
Austria	Greece	Poland
Belgium	Hungary	Portugal
Bulgaria	Iceland	Romania
Croatia	Ireland	San Marino
Cyprus	Italy	Slovakia
Czech Republic	Latvia	Slovenia
Denmark	Lithuania	Spain
Estonia	Luxembourg	Sweden
Finland	Malta	Switzerland
France	Monaco	Liechtenstein
Germany	Netherlands	

You should advise your broker or Zurich prior to departure if you are travelling to any country other than those mentioned above.

For specific details relevant to the above countries, please refer to the Zurich driver card.

Motor Insurance Database

The Motor Insurance Database (MID) has been developed to cover all vehicles insured under a motor policy.

Its aim is to create a database that enables the insurer to be identified for every vehicle on our roads, meeting the requirements of the 4th EU directive which came into force in 2003 and making a move towards tackling the significant problem of uninsured motorists within the UK.

As a fleet operator, you are responsible for ensuring that any motor vehicles owned by yourselves or for which you are responsible are held on the MID and that these details are kept up to date. **Failure to do so could lead to criminal prosecution for failing to comply with the terms of the legislation.**

What can Zurich do to help?

We have developed an internet enabled solution that will allow you to comply with the legal requirements. In order to update vehicle details please visit the Zurich website at www.zurich-vehicles.co.uk. It is your choice whether you provide the details yourself or outsource the action to another professional body but the responsibility remains yours. If you require any further details, please contact your broker.

Vehicle damage covered by the policy whilst abroad

If your UK policy provides cover for vehicle damage the following information applies when you are abroad.

Minor damage

If the vehicle has sustained only minor damage and a repairer can make temporary repairs to make it roadworthy, you are authorised to have these repairs carried out. The charges for the work, together with the cost of removing the vehicle to the nearest repairer will form a valid part of your claim. Please retain all receipts.

Other damage

Where the vehicle has sustained more serious damage, immediately telephone or fax Europ Assistance Holdings Limited.

Telephone: first dial the appropriate international code to the UK, then +844 338 5508.

Fax: first dial the appropriate international code to the UK, then: +1444 410164.

Europ Assistance's 24 hour emergency switchboard operates 365 days a year. Multi-lingual operators, experienced in dealing with all types of motoring problems that you may encounter whilst abroad will answer your call.

They will need to know the following information:

- Zurich scheme reference – ECM
- your name and the name of the policyholder
- the address and telephone number where you may be contacted whilst abroad
- your policy number and the issuing branch (shown on the Certificate)

- your green card number (if applicable)
- the cover provided by your policy, i.e. comprehensive or third party, fire and theft
- vehicle details
- brief details of the damage
- brief details of the accident, including details of any injuries
- details of membership of any European breakdown/recovery service e.g. Europ Assistance, AA or RAC.

Europ Assistance will arrange for the vehicle to be taken to a suitable repairer or recovered to the UK. It is important that you do not give instructions, either verbally or in writing to the garage where your vehicle has been taken for repair. Zurich or their appointed representatives will give the appropriate authorisation.

If you have to leave your vehicle at a garage following an accident, please ensure that you leave the log book (if available) and keys with the garage. Failure to do this could cause lengthy delays in the repatriation of your vehicle.

You should not leave any valuables in the vehicle. Do not leave any article in the vehicle that you need to declare to customs. This could delay repatriation.

If you have arranged separate European breakdown or recovery and you use this facility to have your vehicle brought back to the UK, you must report this to your broker or Zurich. You must also report the name and address of the garage in this country to which the vehicle has been or will be taken.

If the accident was caused by a negligent driver, then please refer to **Page 5**, Lawclub Legal Protection, as your uninsured losses may be recovered through that particular section of cover.

Personal injuries following an accident abroad

If you or your passengers have sustained injuries as a result of an accident, immediately telephone or fax Europ Assistance Holdings Limited in the UK. You should also contact Europ Assistance if persons other than the driver of the insured vehicle or your passengers are injured as a result of an accident.

Telephone: first dial the appropriate international code to the UK, then: +844 338 5508.

Fax: first dial the appropriate international code to the UK, then: +1444 410164.

You will need to quote the Zurich scheme reference – ECM – and provide Europ Assistance with the following information:

- your name and the name of the policyholder
- the address and telephone number where you may be contacted whilst abroad
- your policy number and the issuing branch (shown on your Certificate)
- your green card number (if applicable)
- the cover provided by your policy, i.e. comprehensive or third party, fire and theft
- brief details of the accident, including any injuries sustained.

If the injuries sustained were caused by a negligent driver, then please refer to **Page 5** also, Lawclub Legal Protection, as recovery of compensation for personal injury may be covered though this particular section of cover.

If, as a result of the accident, you require temporary hotel accommodation, or a replacement vehicle, Europ Assistance will help arrange this.

Please note: the cost of accommodation or replacement vehicle is not covered by your policy.

The Spanish Bail bond

If, as a direct result of an accident or claim in Spain, which is or might be covered by the policy, you and/or any authorised driver is detained or the vehicle impounded by the authorities, any guarantee or monetary deposit required not exceeding £5,000 will be provided.

You must immediately contact Europ Assistance Holdings Limited at the address overleaf, quoting Zurich's scheme reference – ECM.

Please note:

- As soon as the guarantee is released or deposit becomes recoverable, you and/or the authorised drivers will be required to comply with all the formalities. You will also need to give Europ Assistance all such information and assistance as may be necessary to obtain the cancellation of the guarantee or the return of the deposit.
- If part, or all of the guarantee or deposit is forfeited or taken for the payment of fines or costs in, or as a result of, any penal proceedings against you or the authorised driver, you will be required to repay these sums to Europ Assistance without delay.

Medical expenses cover following an accident abroad

Europ Assistance Holdings Limited will provide the services and benefits described below, subject to the terms, conditions and exclusions contained herein and in the motor insurance policy issued by Zurich Insurance plc.

The benefits described below are underwritten by Europ Assistance Holdings Irish Branch, 79 Merrion Square, Dublin 2 Ireland.

The insurance is effected in London, and will be interpreted and applied in accordance with the laws of England and Wales.

In the event of any occupant of the insured vehicle sustaining bodily injury caused by violent accidental external and visible means in direct connection with the insured vehicle, as described in the motor insurance policy issued by Zurich Insurance plc, occurring in the European Union, Europ Assistance undertakes to pay the cost of medical treatment in respect of such bodily injury provided always that:

- the total liability of Europ Assistance under this clause shall not exceed £5,000 in respect of any one accident
- all occupants of the insured vehicle are residents of the United Kingdom
- Europ Assistance will not be liable to pay any claim for medical expenses if such a claim is also covered by a separate policy with Europ Assistance.

Europ Assistance Holdings Limited
contact details:

**Europ Assistance Holdings Limited,
Sussex House, Perrymount Road,
Haywards Heath, West Sussex, RH16 1DN.**

**Telephone: first dial the appropriate
international code to the UK,
then +844 338 5508.**

**Fax: first dial the appropriate international
code to the UK, then: +1444 410164.**

Europ Assistance Holding Irish Branch of 79 Merrion Square, Dublin 2, Ireland. is authorised by the Irish Financial Regulator and is a branch of Europ Assistance Holding whose registered office is 7, Boulevard Houssmann, 75309 Paris Cedex 09 – France. Europ Assistance Holding is authorised by l’Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator, and subject to limited regulation by the Financial Services Authority. Details about the extent of its regulation by the Financial Services Authority are available from us on request. Benefits and services are provided by Europ Assistance Holdings Limited whose registered office is Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN and who is authorised and regulated by the Financial Services Authority.



Pay For Use Charges



Zurich motor policyholders are entitled to preferential rates on all of the standard pay for use charges.

UK Cover

Cars and commercial vehicles under 3.5 tonnes GVW

Services available are Roadside, Relay and Home Start.

Standard call out charge	£67.50
Additional mileage charge*	£1.50

* applied to all mileage where the total round trip distance exceeds 20 miles.

Example: distance from the breakdown location to the delivery destination = 11 miles (round trip = 22 miles). The charge will be £67.50 (excl. VAT), plus 22 miles at £1.50 per mile = £100.50.

Vehicles over 3.5 tonnes GVW

Call Out Charges

Time/Day	Call Out Charge (excl. VAT)
8.01am - 6pm	£13.25
6.01pm - 8am	£26.65
Bank holidays and weekends (6.01pm Friday - 8am Monday)	£29.75
Cost for each additional hour	£25.00

Services

(incl. travelling time to and from the breakdown)

	Hourly Rate (excl. VAT)
Roadside repair	£45.50
Winching, lifting and towing (3.5 - 24 tonnes GVW)	£57.95
Winching, lifting and towing (24 - 44 tonnes GVW)	£69.40

Note: Minimum charge is one hour. After this, hours to be charged to the nearest quarter hour.

European Cover

Cars and commercial vehicles under 3.5 tonnes GVW

You will be entitled to a 10% discount off the standard AA rates. Call 0800 551188 for further information on AA Fleet Europe and Five Star cover.

Vehicles over 3.5 tonnes GVW

Invoices are itemised as follows:

Cost of breakdown and local administration (supported by a copy of local charges)	£ Local charges
AA Truck Rescue handling charge (includes up to 2 outgoing European calls)	£40.00 (excl. VAT)
Currency cost conversion	£10.00 (excl. VAT)

Invoices for all European repair work will be charged in Sterling. This simplifies administration and removes the need for time consuming European VAT claims.

A detailed estimate of breakdown costs can be submitted for your approval, before repairs are carried out, if you require.



Pay For Use

Fax back application (Ref 0156)



Information relating to those businesses taking up this service may be passed to Zurich Insurance.

This information may include AA joining dates and information relating to vehicle breakdowns. All applications subject to acceptance. Credit checks will be applied. Information will be disclosed to licensed credit reference agencies who may record the search. A copy of the AA Pay For Use terms and conditions may be obtained by calling 0800 55 11 88. Please complete fully in BLOCK CAPITALS. Please retain a copy for your records.

Trading details

Full trading name	
Trading address	Telephone number
Postcode	Date trading commenced
Accounting address (if different)	Address of registered office (if different)
Postcode	Postcode
Company registration number (Limited Companies only)	
Name and address of holding company (if applicable)	Zurich policy number
Postcode	Expiry date

Sole trader/partnership details

Give full name(s) (not initials) and provide address(es) of Sole Trader/all Partners for the past three years

Nature of business

Type of business		
Number of employees	Annual sales	£

Business contacts

Name of contact (normal hours)	Telephone number
Name of contact (out of hours)	Telephone number
Name of contact (accounting)	Telephone number

Continued overleaf

Vehicle details

Total fleet size

Number to be covered for UK services

Number of cars and light vans to 3.5 tonnes gvw

Number of commercial vehicles to 44 tonnes gvw

Number of trailers

Type of vehicles and trailers (brief description)

Banker's details

Banker's name

Banker's full address

Postcode

Trade references

Company name

Telephone number

Address

Postcode

Company name

Telephone number

Address

Postcode

Declaration

I/We apply to enter into an agreement with Automobile Association Developments Limited under which that company (or its associated companies) will provide us with the various services requested by us on this form. I/We have read the Summary of the Terms and Conditions (full version available by calling 0800 551188) including the Section on Use of Personal Information overleaf, and agree that where relevant, they shall form part of our agreement with Automobile Association Developments Limited. We hereby request you to open an account and understand until we are accepted we are not entitled to use the service. (For Partnerships all signatures required. If more than one partner, please put details on a separate sheet.)

Director/partner/proprietor Declaration

I/We, being an authorised officer of this business, do agree that payment of all accounts will be received by you (our supplier) within your stated credit terms. I/We appreciate that adherence to this obligation is the essence of the contract between us.

The AA Pay For Use Recovery Service is provided by Automobile Association Developments Limited.
Registered Address: Fanum House, Basing View,

Basingstoke, Hampshire RG21 4EA. Registered in England and Wales Number 1878835.

Companies within the Acromas group of companies including the AA group of companies* and Automobile Association Personal Finance Limited (collectively "we") will use your information to provide the product(s) and service(s) requested and for identification, account administration, analysis, marketing (including customer profiling), and fraud/loss prevention purposes.

We may share your information with our agents and service providers for these purposes. For more details about how we use your information please see the 'Personal Information' section of our terms and conditions or write to the AA's Data Protection Manager at Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA, who can also provide you with a list of the companies within the Acromas group.

Members of the Acromas group of companies may want to contact you by mail or telephone or visit about other products and services provided by us or our business partners. If you **do not** wish to hear about such other products and services please tick here.

Signature

Name (please print)

Date

Position

Fax back today: 0121 543 7674

Summary of the Terms and Conditions of Pay For Use Service for Fleet Customers

By applying for the Pay for Use Service, which is provided by Automobile Association Developments Limited ('the AA'), the applicant organisation named overleaf ('the AA Customer') agrees to comply with the full Fleet Rescue and/or Truck Rescue terms and conditions (as appropriate). The AA will supply these to the AA Customer's named business contact and in addition they are available to potential customers on request by calling 0800 551188. Key terms for Pay for Use service are set out below.

General Terms applicable to Fleet Rescue and Truck Rescue

1. Different tariffs apply to Fleet Rescue and Truck Rescue and are specified in the applicable tariff list (as revised from time to time). Full details are available by calling 0800 551188. All payments should be made within 30 calendar days of the invoice date.
2. The AA may revise the tariffs at any time (but normally such revisions shall not occur more frequently than once every 12 months). In addition, the AA may amend the full terms and conditions of Fleet Rescue and Truck Rescue at any time.
3. The AA may increase tariffs at any time during the period of Fleet Rescue or Truck Rescue service to take into account any introduction of, or increase in, any duty, levy, or tax (including, without limitation, Value Added Tax) which becomes chargeable on any such tariffs during such period.
4. The AA charges AA Customers an annual administration fee. The AA is under no obligation to give a refund (in whole or in part) of any annual administration fee paid by an AA Customer if during the term they request any cancellation or alteration of service.
5. The AA charges a minimum of one hour per job, starting from the time the AA representative/garage agent leaves its base location. After the first hour, charges are calculated by the quarter of an hour (or part thereof). The job is finished when the AA representative/garage agent has returned back to its base location. Relay/Recovery services are charged on a round trip basis. Replacement parts are charged at their retail price at the date of supply.
6. When any request for service is made quoting a valid AA Customer number, the AA shall be entitled to assume that the request is made with the authority of the relevant AA Customer.
7. The AA Customer undertakes that where service has been provided under its AA Customer number, the AA Customer shall make full payment to the AA for all services provided.
8. It is the AA Customer's responsibility to ensure that all vehicles for which service is sought are eligible to receive that service. The AA reserves the right to withhold service from any vehicle which is not eligible to receive service (see clause 13 & 15).
9. Under no circumstances will the AA be responsible for any indirect, purely economic or consequential loss which results from providing, or failing to provide any service under Fleet Rescue or Truck Rescue, whether such loss is caused by negligence or otherwise. The AA does not exclude its liability for any death or personal injury caused by its negligence.
10. The AA may refuse to accept the application of any applicant. In addition, the AA may make the offer of service conditional upon the applicant's prior fulfilment of certain requirements as specified by the AA (see 'Bonded Customers').
11. These terms and conditions are subject to the laws and jurisdiction of England and Wales. Any amendment to these terms and conditions requested by the AA Customer shall only have effect if agreed in writing by the AA.

Particular Terms of Fleet Rescue

12. Fleet Rescue is available to cars and light vans up to a maximum gross vehicle weight of 3500kg (3.5 tonnes) and which do not exceed 5.5m (18ft) in length.
13. Services available to Fleet Rescue customers are Roadside repair, including Home Start and Short Tow; Relay/Recovery; Accident Recovery and Winching/lifting and Car Hire. For full details of these services, please refer to the full Fleet Rescue Terms and Conditions.

Particular Terms of Truck Rescue

14. Fleet Rescue is available to vehicles in excess of 3500kg (3.5 tonnes) GVW or which are of a length in excess of 5.5m (18ft) (including any trailer or ancillary equipment).
15. Services available to Truck Rescue customers are Roadside Repair, Winching/lifting and Relay/Recovery; plus breakdown assistance service in Western Europe. For full details of these services, please refer to the full Truck Rescue terms and conditions.

Bonded Customers

16. The AA may require an applicant for AA Pay for Use service to make payment of a bond, to be held against default in payment, prior to opening an AA Customer account. NB this right applies to both Fleet Rescue and Truck Rescue Customers.
17. A Bonded Customer will be required to pay to the AA a bond per vehicle enrolled to the sum stated at the time of application.
18. The bond will be repaid:
 - If the Bonded Customer decides to cancel its AA service at any time, provided no monies are outstanding to the AA at the relevant time and subject always to the AA's right to retain an appropriate cancellation fee to cover its costs;
 - At such time as the AA considers, at the AA's discretion, that the Bonded Customer's account has become well established (which, as an indication, shall not be less than 12 months after the date of application).

19. Any interest accrued on the Bond shall be retained by the AA.

20. If the account of the Bonded Customer becomes overdue at any time during the period of service, the AA reserves the right to use the Bond as full or part-payment of that account.

21. The Bonded Customer is entitled to access all of the services offered under Fleet Rescue or Truck Rescue (as appropriate) in accordance with the applicable terms and conditions.

Use of Personal Information

1.1 Companies within the Acromas group of companies including the AA group of companies* and Automobile Association Personal Finance Limited (collectively 'we') will use your personal information for the following purposes:

- (a) identify you when you contact us;
- (b) help identify accounts, services and/or products which you could have from us from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies).
- (c) help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (d) carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (e) help to prevent and detect fraud or loss; and
- (f) contact you in any way (including mail, email, phone, visit, text or multimedia messages) about products and services offered by us and selected partners. We will only contact you in this way if you have previously indicated your consent.

* A list of companies forming the Acromas group of companies is available from the Data Protection Manager at the address given below.

1.2 We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the EEA in countries that do not have the same standards of protection for personal data as the UK.

1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance purposes.

1.4 We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:

- (a) help make decisions about credit and credit related services for you and members of your household;
- (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
- (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
- (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

1.5 Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in this document, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in this document.

1.6 In connection with this contract we, and other companies in our group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. We and they may keep a record of the search.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked.

These records will also be taken into account in credit and fraud prevention checks.

Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

If you provide false or inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations.

We, and other credit and insurance organisations, may also use technology to detect and prevent fraud.

If you need details of those fraud prevention agencies from which we may obtain and with which we may record information about you or the list of companies forming the Acromas Group, please write to AA Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke, RG21 4EA.

Summary of the Terms and Conditions of Enterprise Rent-A-Car for Fleet Customers

Terms and Conditions

- 1 Advance reservation required. Discount applies to all car classes rented for a one day minimum hire. Maximum rental period is 30 consecutive 24-hour days. Offer valid only at participating neighbourhood locations in the UK and Republic of Ireland. Subject to vehicle availability. Rates include unlimited mileage within the country the vehicle is rented, damage waiver (including theft protection), third party liability, road fund licence and VAT. Discount does not apply to additional products and services, such as optional excess waiver and young driver fee applicable to renters under 25 years old. Normal rental qualifications apply. Other restrictions such as bank holidays and black out dates may apply. This offer may not be used in conjunction with any other offer or discounted rate. Discount subject to change and/or cancellation without notice. Pick-up and drop-off service is subject to geographic restrictions.
- 2 Advance reservation required. Offer valid at participating branches, excluding airport locations. The £11.99 per day price only applies to a Class A car (Ford Ka or similar) hired from Friday until Monday for a three-day total of £35.97. Rates may be higher at Central London locations and other geographic areas. Similar discounts are available up to a Class F standard car or people carrier when reserved in advance. Up to two additional days may be added at the standard daily rate. Total charges include unlimited mileage within the UK, damage waiver including theft protection, third party liability, road fund licence and VAT. Renter is responsible for any additional surcharges that may apply.

Optional excess waiver available, cost varies by region. Young driver fee applicable to renters under 25 years old. Availability is limited and other restrictions may apply. Other restrictions such as bank holidays and black out dates may apply. This offer may not be used in conjunction with any other promotional offer or discounted rate. Offer subject to change and/or cancellation without notice. Normal rental qualifications apply. Pick-up and drop-off service is subject to geographic restrictions.
- 3 Advance reservation required. Offer valid at participating branches, excluding airport locations. The €15.99 per day price applies to a Class A car (Nissan Micra or similar) hired from Friday until Monday for a three-day total of €47.97. Rates may be higher at participating city centre Dublin locations. Similar discounts are available up to Class E intermediate car when reserved in advance. Up to two additional days may be added at the standard daily rate. Total charges include unlimited mileage within Ireland, damage waiver including theft protection, third party liability, road fund licence and VAT. Additional surcharges, local taxes, etc. may apply. Optional excess waiver is additional €20 per day. Young driver fee applicable to renters under 25 years old. Availability is limited and other restrictions may apply. Other restrictions such as bank holidays and black out dates may apply. This offer may not be used in conjunction with any other promotional offer or discounted rate. Offer subject to change and/or cancellation without notice. Normal rental qualifications apply. Pick-up and drop-off service is subject to geographic restrictions.



CommunityMark
developed by Business in the Community

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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