

Small Fleet Policy summary



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This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Small Fleet policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document

Type of insurance and cover

This policy provides motor insurance for companies that own and use 5 to 14 vehicles inclusive, provided those vehicles are registered in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. The policy covers vehicles that are owned by or on hire/loan to the policyholder.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Liability to third parties.
 - Third party indemnity.
 - Third party contingency cover.
 - Unauthorised movement of third party vehicles.
 - Legal costs cover.
 - Third party property damage – £50 million indemnity limit for accidents caused by a car or motorcycle and £5 million in respect of other vehicles. Exceptions to these limits are:
 - if an accident occurs in a foreign country, as described under Section 5 of the policy Territorial Limits, the policy will provide a higher limit of indemnity for damage to third party property, if this is required by compulsory local legislation
 - the maximum amount payable under the policy for damage to third party property, following an accident or loss arising out of an act of terrorism, will be £5 million
 - where the policy may have been specifically endorsed to apply a lower limit of indemnity.
- Damage to, or loss of vehicle and accessories, caused by accidental damage, fire or theft (when this level of cover is selected).
 - New for old on cars less than one year old (if repairs will cost more than 50% of the new price including taxes).
 - Theft of keys cover up to £500 to replace keys, lock transmitter and locks.
 - Free 24-hour accident recovery service.
 - Approved repairer service and courtesy car facility.
 - Autoglass 24-hour glass repair and replacement, and radio replacement.
 - Theft of personal effects from a vehicle up to a value of £100 (may be subject to an excess).
 - Medical expenses for each person travelling in the vehicle up to a value of £200 per person where injury has a direct connection with the Insured's vehicle.
- Cover applies in all European Union and associated countries without the need for a green card. For other countries you must request and cover be agreed by Zurich Insurance plc.
 - Customs duty, charges are included.
 - General average sue and labour cover included.
- Cover for any trailer whilst coupled to the vehicle, the cover whilst attached will be the same as the towing vehicle.

Policy ref: ZCYVS396.01 Target company size Small SME Corporate

Type of Policy Retail Commercial

- Attached and detached cover for trailers notified to Zurich Insurance plc (provided not attached to a vehicle insured elsewhere).
- Indemnity to principals cover is provided.
- No additional young/novice driver excesses apply.
- Uninsured Loss Recovery Service, including motor prosecution defence cover, provided by Allianz Legal Protection.
- Discounted (by up to 10%) AA breakdown and recovery, Pay For Use service.
- Discounts on AutoRestore covering minor damage.
- Discounted rates for car, van and truck rental (from National and BRS).
- Freephone 24-hour UK motor emergency helpline.
- Unauthorised use – indemnity to the Insured is provided for unauthorised use of the vehicles.
- Completion of a proposal form is not required.
- Cover for business goods or samples, tickets, money or securities (exceptions 1 and 2 of section 3).
- Tool of trade exclusion (exception 5 of section 1).
- Cover for contractual liability in respect of liquidated damages or under any penalty clause (exception 3 of section 11).
- Claims if the vehicle is being used for any purpose not permitted by the certificate with the driver's/ company's consent (exception 1 of section 11).
- Gradual pollution (exception 10 of section 1).
- Wrongful delivery (exception 11 of section 1).
- Damage to or loss of any vehicle bearing a trade plate used beyond the limits of any road (exception 7 of section 2).
- Liability to third parties as a result of terrorism is limited to £5 million or the minimum amount required by the compulsory motor insurance legislation in the country in which the insured event occurs (endorsement number 5999 on policy schedule).
- There is no cover where the driver does not hold a licence unless the driver has held and is not disqualified from holding or obtaining such a licence (exception 2 of section 11).

Significant and unusual exclusions or limitations

- Damage or loss by theft or attempted theft where ignition keys or other ignition devices of the vehicle have been left in or on the vehicle (exception 9 of section 2).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exception 1, 2, 3 and 4 of section 2).
- Damage to tyres caused by braking, cuts, punctures or bursts (exception 5 of section 2).
- Third party airside risk (exception 9 of section 1).
- Diminution in value (exception 8 of section 2).

Cancellation rights

This policy entitles you to a 14 day cooling-off period; your rights to cancel this policy at any time are unaffected.

Claims

To notify us of a claim please call 08453 002 055.

Our complaints procedure

We value the opportunity to investigate any concerns *you* may have about any aspect of *our* service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with *your* usual contact as they will generally be able to provide *you* with an immediate response to *your* satisfaction.

Contact details will be provided on correspondence that *we* or *our* representatives have sent *you*. If *we* cannot resolve *your* complaint straight away *we* will aim to resolve *your* concerns as soon as possible and *we* will keep *you* informed of progress while *our* enquiries are continuing. The majority of complaints *we* receive are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to *our* customers and seek to do what is right however sometimes *we* may not be able to reach an agreement with *you*. If this is the case and *you* remain dissatisfied once *you* have received *our* response to *your* complaint *we* will refer *your* complaint to *our* Customer Relations Team for a separate review.

The Customer Relations Team will contact *you* to let *you* know they have received *your* complaint and when their review is complete they will provide *you* with a final response on *our* behalf.

The Financial Ombudsman Service (FOS)

If *we* are unable to resolve *your* complaint to *your* satisfaction within eight weeks or if *you* remain dissatisfied following receipt of *our* final response letter *you* can ask the FOS to formally review *your* case. *You* must contact the FOS within six months of *our* final response.

The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on 0845 080 1800 or e-mail complaint.info@financial-ombudsman.org.uk
This is a free and impartial service and will not affect *your* legal rights.

The FOS can help with most complaints if *you* are:

- a private individual
- a business with an annual turnover of less than £1,000,000
- a charity with an annual turnover of less than £1,000,000
- a trustee of a trust with a net asset value of less than £1,000,000.

If *you* are unsure whether the FOS will look at *your* complaint please contact them directly for further information. *You* are entitled to contact the FOS at any stage of *your* complaint.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). *You* may be entitled to compensation should *we* be unable to meet *our* obligations. Further information is available on www.fscs.org.uk or *you* may contact the FSCS on 020 7892 7300.

Following this complaints procedure does not affect *your* legal rights.

Law applicable to the contract

UK law allows both *you* and *us* to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, *we* may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and *we* suspect fraud, *we* will record this and the information will be available to other organisations that have access to the database(s). *We* can supply details of the databases *we* access or contribute to, on request.

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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Because change happenz.