



# Fleet Policy summary



**This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Fleet policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.**

## Type of insurance and cover

This policy provides motor insurance for companies that own and use 3 or more vehicles, 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 and £1 million whilst carrying hazardous goods
  - Legal costs and expenses indemnity limit of £5 million in connection with the defence of any criminal proceedings under the Corporate Manslaughter and Corporate Homicide Act 2007
  - 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 .
  - 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.

- 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 Lawclub Legal Protection.
- Discounted Pay For Use AA breakdown and recovery.
- Discounted AA Fleetwise Breakdown Cover (up to 61%).
- Discounted rates for car and van hire from Enterprise.
- 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.
- Diminution in value (exception 8, section 2).
- Cover for business goods or samples, tickets, money or securities (exception 1 and 2, section 3).
- Tool of trade exclusion (exception 5, section 1).
- Cover for contractual liability in respect of liquidated damages or under any penalty clause (general exception 3, section 11).
- Claims if the vehicle is being used for any purpose not permitted by the certificate with the driver's/ company's consent (general exception 1, section 1).
- Gradual pollution (exception 10, section 1).
- Wrongful delivery (exception 11, section 1).
- Damage to or loss of any vehicle bearing a trade plate used beyond the limits of any road (exception 6, section 1).
- 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 (terrorism endorsement).
- 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, section 11, certificate).

#### **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, section 2).
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown (exceptions 1, 2, 3 and 4, section 2).
- Damage to tyres caused by braking, cuts, punctures or bursts (exception 5, section 2).
- Third party airside risk (exception 9, section 1).

#### **Cancellation rights**

This policy does not entitle you to a cooling-off period.

#### **Claims**

To notify a claim please call 08453 002 055.

## Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

**08000 234 567** for people phoning from a "fixed line" (for example, a landline at home)

**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

### 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 will be 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](http://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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