


# Giving you more

## Fleet handbook



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# Welcome

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 and useful information for European travel.

This handbook does not form part of the contract between you and us.

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.

# Motor Insurance Database

The Motor Insurance & Policy Data (MIPD) 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 (MIPD) 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 Zurich will 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](http://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 or insurance intermediary.

# Making a claim in the UK

## How to claim



To make a claim online visit: [www.zurich.co.uk/business/claims](http://www.zurich.co.uk/business/claims)



Email us at: [commercialmotorclaims@uk.zurich.com](mailto:commercialmotorclaims@uk.zurich.com)



Call us on: **0800 055 6767**

By 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 keep you on the road and minimise inconvenience.

All drivers can contact our commercial 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 or insurance intermediary 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 us 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.

For more information about making a motor claim and to see our claims guides, please visit:-

[www.zurich.co.uk/business/claims/motor-insurance-claim/claims-guidance](http://www.zurich.co.uk/business/claims/motor-insurance-claim/claims-guidance)

## Specialist services

In addition to the commercial claims centre, we also offer a range of specialist services.

### Recovery service

Our 24 hour recovery service is available to all comprehensive policyholders, throughout the UK, who use the commercial claims centre 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 if your policy provides cover for vehicle damage. 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 that 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 vehicle**

In respect of any car or goods carrying commercial vehicle (up to 3.5 tonnes GVW) being repaired by one of our approved repairers, the repairer will offer a manual 'Group 1' courtesy car. Subject to availability and use, a courtesy van may also be available.

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

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

This will be provided within one working day of the repairer receiving your vehicle. The courtesy vehicle will then be available to you for the whole period of the repair. You may be charged for excess mileage.

The approved repairer will require a deposit to cover any fines or congestion charges etc.

Please note: courtesy vehicles are only available to comprehensive policyholders.

### **Lawclub legal protection (optional)**

Your fleet policy may include uninsured loss recovery and motor prosecution defence legal expenses cover provided by Lawclub, to protect your business and employees, both at home and abroad.

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

### **What's included?**

#### **Uninsured loss recovery service**

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.

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 up to a limit of £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 Zurich's commercial claims centre.

#### **Motor prosecution defence**

Your business and employees have the additional benefit of motor prosecution defence to:

- provide legal defence if the employee is prosecuted for an offence relating to owning or using a company vehicle
- also includes the costs of making an appeal against a conviction or sentence by a court.

To claim under your Lawclub cover please call **0370 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 **0370 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. We may record the calls for your and our mutual protection and our training purposes.

**Lawclub Legal Protection**

2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol BS32 4AW  
United Kingdom

Phone: 0345 0700 886

Email: [legalprotection@allianz.co.uk](mailto:legalprotection@allianz.co.uk)

Lawclub Legal Protection is a trading name of Allianz Insurance plc registered in England no 84638 at 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

## Travelling abroad

Your fleet policy automatically provides cover in both the United Kingdom and the European countries listed here:

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

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

# Making a claim whilst abroad

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



Email us at: [commercialmotorclaims@uk.zurich.com](mailto:commercialmotorclaims@uk.zurich.com)



Call us FREE across Europe on: **00 800 7117 7117**

Please do not report a claim online.

## 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 or personal injuries

Where the vehicle has sustained more serious damage, immediately contact Zurich using the contact details above.

We will need to know the following information:

- 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
- the address and telephone number where you may be contacted whilst abroad
- your green card number (if applicable)
- details of membership of any European breakdown/recovery service e.g. AA or RAC.

We 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 Zurich or your broker or insurance intermediary. 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 the Lawclub legal protection section of this handbook, as your uninsured losses may be recovered through that particular section of cover.

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

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



# Zurich assistance

## Windscreen cover

### 24 hour vehicle glass repair and replacement in the UK

As a Zurich motor policyholder, 24 hour glass repair or replacement is available through your windscreen cover provider throughout mainland Europe. If your insurance is comprehensive (including windscreen cover) and your windscreen cover provider 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.

### European service

Your windscreen cover provider operates throughout mainland Europe in the following countries:

**Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, The Netherlands, Norway, Poland, Portugal, Sweden, Spain and Switzerland.**

### What do I do next?

To take advantage of this service within the UK:



Call us on: **0800 345 7592**

To take advantage of this service outside the UK:



Call us FREE across Europe on: **00 800 7117 7117**

## Zurich Risk Advisor

Zurich Risk Advisor is a free to use risk management app that makes risk assessments easier to understand, provides you with insight and recommends best practices including self-risk assessments.

Experience the benefits of Zurich Risk Advisor by downloading the app from the Apple Store or the Google Play Store.

Visit our website for more details:



**[www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor](http://www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor)**

## Zurich's Rehabilitation General Insurance team

Our Rehabilitation team offer an innovative approach to acute injury management, proactively treating injuries to prevent chronicity and long-term absence, helping your employees return to work sooner. Treatments offered can include physiotherapy, hand therapy, psychological therapy, diagnostic imaging and surgical solutions.

Our service is suitable for most injuries arising from workplace incidents and offers immediate access to professional medical expertise. Our rehabilitation service can help you reduce the costs of injuries and accidents at work by ensuring employees access appropriate and timely treatment.

Rehabilitation can help manage a claim and mitigate your losses as a faster recovery enables quicker settlement, less exaggeration of symptoms and reduction in the average number of days lost.



**<https://liabilityclaims.zurich.co.uk/link/portal/mmc>**



**0121 697 8740 or 0121 697 8742**



**[mmc@uk.zurich.com](mailto:mmc@uk.zurich.com)**

# AA fleetwide breakdown cover (optional)

This cover is not included as standard within your policy. For more information or to take up this offer call **0800 55 11 88** quoting reference 0669 and the AA will arrange cover for you immediately.

**Zurich policyholders get preferential rates on breakdown cover for their fleet of vehicles.**

This offer cannot be used in conjunction with any other offer. Available for new customers only. Offer prices are only available while your Zurich policy is current. We reserve the right to review pricing at any time. Full terms and conditions are available on request by calling **0800 55 11 88**.

In referring you to the AA, Zurich does not recommend the products or services of the AA and expressly disclaims any and all liability in connection with such products or services.

Zurich is not responsible for the accuracy or completeness of any information you may obtain from the AA. Your interactions with the AA are entirely at your own risk. Zurich will have no liability with respect to the acts, omissions, errors, representations, warranties, breaches or negligence of the AA or for any personal injuries, death, property damage, or other damages or expenses resulting from your interactions with the AA.

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