

Giving you more

Small Fleet handbook





Contents

Welcome	3
Motor Insurance Database	3
Making a claim in the UK	4
Travelling abroad	6
Making a claim whilst abroad	7
Zurich assistance	8
AA fleetwide breakdown cover (optional)	9



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 will automatically send your vehicle details to the MIPD both when the policy commences and when any subsequent amendments are advised.

You are required to notify your broker or insurance intermediary immediately of any change to your vehicle schedule.

The minimum information to be supplied is:

Vehicle registration number(s)

For additional vehicles – date the vehicle added

For deleted vehicles – date cover is to cease

For temporary vehicles – the start and end dates of cover





Making a claim in the UK



To make a claim online visit:
www.zurich.co.uk/business/claims



Email us at:
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.

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 comprehensively insured 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 or van, subject to availability.

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.

If the vehicle should be deemed a total loss, following the determination of such the courtesy vehicle will only be available to you for a further 4 days.

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

Please refer to your policy wording regarding details of the Electric vehicle replacement extension.

Lawclub legal protection

Your small fleet policy includes 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

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 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
- legal defence during a hearing about withdrawing, restricting or suspending your licence.

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

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

Andorra, Austria, Belgium, Bulgaria, Bosnia-Herzegovina, 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



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 055 6767**



To take advantage of this service outside the UK:
Call us FREE across Europe on: **00 800 7117 7117**

Why through Zurich?

Because we offer this service as standard you can expect the service provided puts you first.

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

Rehabilitation advice line

If the driver of your vehicle has been injured as a result of a fault road accident then you can contact the Zurich rehabilitation advice line on **0800 028 8261**. This will give you access to medical expertise and advice on appropriate treatment which will result in:

- employees returning to work quicker or in some cases are able to remain at work and receive treatment
- reduction in absence from work
- reduction in the average number of days lost.



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 endorse or 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.

Insured breakdown cover is provided by The Automobile Association Limited. Relay Plus is underwritten by Automobile Association Underwriting Services Limited. Automobile Association Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.



Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113. Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2025. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.