

Motor Fleet Policy Summary



UK General – Motor Fleet Insurance Policy – UKGMFP v11/11

Policy Summary

This document is a summary of the insurance cover provided by the Motor Fleet Insurance Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Introduction

You must provide a copy of this Policy Summary to all parties with an interest under the insurance and make them aware that a copy of the Policy document is available upon request.

For full details, please refer to the Policy booklet which is available for download from our website (www.ukgeneral.com) or by contacting your broker.

The Policy is underwritten by UK General Insurance Limited on behalf of capacity supplied by Ageas Insurance Limited.

This insurance is available for Motor Fleets of more than four vehicles with the option to choose the level of cover from Third Party Only, Third Party Fire and Theft, or Comprehensive.

Features and Benefits

Third Party Only Cover

- Legal liability for death or injury to other people – unlimited amount
- Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy
- Emergency Medical Treatment
- We will insure you in terms of the Third Party Liability Section of the Policy in the respect of any liability arising out of the use of your vehicle under an agreement with a Principal
- We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy
- We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ
- If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder
- Trailers are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader
- If we make a payment which is not covered by this Policy you must pay us back the amount we pay

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Third Party Fire and Theft Cover

- Legal liability for death or injury to other people – unlimited amount
- Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy
- Emergency Medical Treatment
- We will insure you in terms of the Third Party Liability Section of the Policy in the respect of any liability arising out of the use of your vehicle under an agreement with a Principal
- We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy
- We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ
- If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder
- Trailers are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader
- If we make a payment which is not covered by this Policy you must pay us back the amount we pay
- Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft
- Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this policy if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft
- Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached and detached
- Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle

Comprehensive Cover

- Legal liability for death or injury to other people – unlimited amount
- Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy
- Emergency Medical Treatment
- We will insure you in terms of the Third Party Liability Section of the Policy in the respect of any liability arising out of the use of your vehicle under an agreement with a Principal
- We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy
- We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ
- If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder
- Trailers are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
- Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader
- If we make a payment which is not covered by this Policy you must pay us back the amount we pay
- Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached and detached
- Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle
- Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost, stolen or damaged
- Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this policy
- Breakage of windows and windscreens in your vehicle and any resulting scratched bodywork due to broken windows or windscreens
- Dedicated telephone number for authorised window and windscreen repairers
- If your driver permanently loses his sight in one or both eyes, has one or more limbs amputated following an accident involving your vehicle we will pay £2,500.
- If your driver dies as the result of any accident covered by the Policy or within three months of injuries sustained in the accident we will pay £2,500 to his estate
- If an incident occurs which is covered by this Policy we will pay up to £250 in respect of the cost of medical expenses for any person injured travelling within your vehicle, including the driver
- This Policy will pay £250 for any one claim for loss of or damage to Personal Belongings in or on the vehicle

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Significant or Unusual Exclusions and Limitations

Limitations	Applies to
If your vehicle is a commercial vehicle cover against damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
If your vehicle is a private car cover against damage to Third Party property is limited to £20,000,000	Section 1 – Legal Liability to Third Parties
We will pay a maximum of £1,000 following the loss of or damage to permanently fitted visual audio or communication equipment if not fitted at the time of vehicle manufacture	Section 2 – Audio Visual & Communication Equipment
Maximum payment is £100 for broken windows or windscreens if the work is not carried out by an authorised service provider	Section 2 – Broken Windows or Windscreen
Medical Expenses payment is limited to £250 per claimant	Section 9 – Medical Expenses
We will pay up to a total of £250 for any one claim	Section 10 – Personal Belongings
If you wish to extend the Geographical Limits of this Policy to a country outside of the EU you must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium	Section 13 – Geographical Limits
You are responsible for the direct payment to suppliers of all costs of goods and services supplied as part of the assistance services	Section 14 – UK Assistance
We will not be liable if your vehicle exceeds 3.5 tonnes GVW	Section 14 – UK Assistance

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Significant or Unusual Exclusions and Limitations (continued)

Exclusions	Applies to
Loss or damage caused to Your Vehicle if We have specified that a locking or tracking device, alarm or immobiliser must be fitted to Your Vehicle but it was not fitted or was not set	Section 2 – Loss or Damage to your vehicle
Loss or damage caused to Your Vehicle by an inappropriate type or grade of fuel being used	Section 2 – Loss or Damage to your vehicle
Financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	Section 2 – Loss or Damage to your vehicle
Mechanical or electrical breakdown, failure or breakages	Section 2 – Loss or Damage to your vehicle
Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence	Section 2 – Loss or Damage to your vehicle
We will not pay for losses as the result of the theft of or from a vehicle if the entry or ignition device is left in or on the vehicle	Section 2 – Loss or Damage to your vehicle
Cover will not apply if your trailer is attached to any vehicle other than your vehicle	Section 7 – Trailers and Disabled Vehicles
Cover will not apply if you are towing any trailer or disabled mechanically propelled vehicle for hire and reward	Section 7 – Trailers and Disabled Vehicles
Any loss of or damage to any property in or on any trailer or mechanically propelled vehicle	Section 7 – Trailers and Disabled Vehicles
We will not pay if death arises as the result of suicide, or attempted suicide, alcoholism or drug addiction contributes to or speeds up such death	Section 8 – Personal Injury to Your Driver
We will not cover loss or damage caused to money, stamps, tickets, documents, securities, goods or samples carried for trade purposes	Section 10 – Personal Belongings
We are not liable if recovery of your vehicle is necessary due to it being immersed in mud, snow, sand or water	Section 14 – UK Assistance
You are responsible for the safety of the contents of your vehicle	Section 14 – UK Assistance
There is no cover whilst your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence	Section 15 – General Policy Exclusions
All liabilities whilst your vehicle is airside on any airport or airfield premises	Section 15 – General Policy Exclusions
Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands	Section 15 – General Policy Exclusions
Radioactive contamination, war risks, pollution & contamination and terrorism	Section 15 – General Policy Exclusions

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Policy Duration

This is an annually renewable Policy.

Vehicle Values

This is not an agreed value Policy but the current vehicle value you declare must be an accurate assessment of its current market value otherwise this may affect the amount we pay you in the event of a claim.

Cancelling Your Policy

You may cancel within 14 days of the inception or renewal date of your Policy or the date you received your policy documents, whichever is later. To cancel your policy, please contact us or your insurance broker / intermediary.

If we have paid for the total loss of any vehicle insured under this policy during the period you have been on cover there will be no refund of premium and you must pay to us the full annual premium. If you are paying by instalments you will either have to continue with the instalment payments until the policy renewal date or we may, at our discretion, deduct the outstanding instalments due from any claim payment to be made.

If there has been no such claim, we will refund to you the full annual premium less a proportion of that premium for the period that you have been on cover, subject to a minimum charge of £50.

You may cancel this Policy at any time by writing to us.

Provided that there have been:

- no claims made under the policy for which we have made a payment;
- no claims made under the policy which are still under consideration; or
- no incidents likely to give rise to a claim but which are yet to be reported to us

during the current period of insurance we will charge an amount of premium in accordance with the following scale for the time you have been on cover and refund the balance to you.

Scale of charges

Number of months or part thereof	Percentage of Annual Premium Charged
1 month	25%
2 months	35%
3 months	45%
4 months	55%
5 months	65%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
10 months	90%

If the period on cover exceeds 10 months no refund of premium is due.

If a claim payment has been made, a claim has been submitted or there has been an incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the policy will be given. If you are paying by instalments you will either have to continue with the instalment payments until the policy renewal date or we may at our discretion deduct the outstanding instalments due from any claim payment to be made.

We may at any time cancel this policy by giving you 7 days notice in writing by recorded delivery to your last known address. We will refund to you the full annual premium less a proportion of that premium for the period that you have been on cover.

In all circumstances, you must either return to us or your insurance broker / intermediary all certificates of insurance or cover notes you have received in relation to this policy or sign and return either an 'Electronic Declaration of Loss or Destruction for Certificates of Insurance' or an 'Electronic Declaration of Surrender Form for Certificates of Insurance'. No refund of premium will be given until such documents have been received.

We shall not be bound to accept any renewal of this policy.

Payment of Premium

In the event of non payment of your premium we may cancel this policy by giving you 7 days notice in writing by recorded delivery to your last known address. We will also send a copy of this letter to your insurance broker / intermediary. If you make a claim under this policy, we may, at our discretion, deduct any amount you still owe us from any claim payment.

Notification of New Claims

If You are involved in an accident or if Your Vehicle is lost or damaged You must notify Us immediately by calling us on:

Claims Contact Number **0844 209 0999**

Or writing to us at the following address:

UK General - Claims Department
Suite 7b. Portland Tower, Portland Street, Manchester M1 3LF

Complaints Procedure

It is always UK General's intention to provide a first class standard of service. However, if You have any cause for complaint about the way Your Policy was sold to You, You should, in the first instance, contact the intermediary who arranged the Policy for You. If You have a complaint about a claim, call Your claims handler first. You will find the claims handler's name and phone number on any letters they have sent You.

Should the matter not be resolved to Your satisfaction, please contact:

The Customer Relations Department

UK General
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
West Yorkshire, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

Please quote the details of Your Policy, the name of the Insured, Policy Number and departmental references.

If You then cannot settle Your complaint with UK General You may be entitled to refer it to the Financial Ombudsman Service (FOS).

Further information is available at:

<http://www.financial-ombudsman.org.uk/>

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The FOS is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after UK General have given You written confirmation that You have been through the Complaints Procedure and Your business has a turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Ombudsman at:

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183, Marsh Wall
London E1 4SR
Tel: 0845 080 1800 Fax: 0207 964 1001

Your legal rights will not be affected by following the Complaints Procedure or by contacting the FOS.

Details about the Regulator

UK General Insurance Ltd is authorised and regulated by the Financial Services Authority (FSA). Our FSA register number is 310101. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234. Registered office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ..

Ageas Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

Compensation Arrangements

UK General Insurance Ltd and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of these companies cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance You may be entitled to compensation up to 100% of the claim. For all other types of insurance You may be entitled to compensation up to 90% of the claim. Further information about Compensation Scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk/> or You may write to the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN. Their telephone number is 0207 8927300.