

Allianz Insurance plc

# Motor Fleet

Policy Overview



Chartered

**Allianz**

# Introduction

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you are insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years. We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you as you would expect, both promptly and fairly. By listening to you and understanding your needs we will provide you with the most appropriate solutions to support your business.

Allianz gives you the flexibility to insure all of your vehicles under one policy. Each policy has been designed to provide you with extensive cover for most vehicle types and uses. Should you need further details or have any questions your insurance adviser will be delighted to help.

# Policy Overview

This is a policy overview only and does not contain the full terms and conditions of the contract. The covers applicable will depend on the level of policy cover you have chosen, details of which can be found within the quote or policy schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is Motor Fleet?

Motor Fleet provides insurance cover for your business vehicles and is designed for fleets of 15 vehicles and over.

The policy is underwritten by Allianz Insurance plc. Pay-On-Use Breakdown services are provided by Allianz Global Assistance which is a trading name of Allianz Worldwide Partners.

## Territorial Limits

The Motor Fleet policy applies in respect of accidents occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands as well as in the European Union and Iceland, Norway and Switzerland.

## What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your quote or policy schedule) and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the contract?

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, if you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel within a 14 day reflection period and receive a return of any premiums paid less an administration charge of £50 and an amount representing the cover you have received. Full details can be found in the policy wording.

To cancel the policy, please contact the insurance adviser who arranged the policy.

Outside of the reflection period you have no cancellation rights.

## How do I make a claim?

If you need to make a claim, our Motor Claims team can help you. An immediate call on **0330 102 1998** will ensure that your claim is handled quickly and smoothly.

This number is open 24 hours a day, 365 days a year.

Please have your policy number to hand and as much information about the claim as possible.

If you have a Legal Protection claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on 0344 854 1784.

If you require Pay-On-Use breakdown assistance please contact Allianz Global Assistance on 020 8603 9680.

## Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Telephone number: 01483 552438  
Fax Number: 01483 790538  
Email: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk). Alternatively, you can contact the Financial Ombudsman Service directly.

# Cover

The cover which applies to your policy is stated on the quote or policy schedule or on the schedule of vehicles. The sections that apply to each type of cover are as follows:

Section	Comprehensive	Third Party Fire and Theft	Third Party Only	Laid Up Fire and Theft	Laid Up Fire, Theft and Accidental Damage
A – Third Party Liability	✓	✓	✓	✗	✗
B – Damage	✓	Only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.	✗	Only in respect of loss or damage caused directly by fire, lightning, self-ignition or explosion or by theft or attempted theft or taking away without lawful authority.	✓
C – Trailers	✓	✓	✓	✗	✗
D – Driving Abroad	✓	✓	✓	✗	✗
E – Medical Expenses	✓	✗	✗	✗	✗
F – Personal Belongings	✓	✗	✗	✗	✗
G – Child Seat Cover	✓	✓	✗	✓	✓
H – In-Vehicle Safety Technology	✓	✗	✗	✗	✗
I – Unlicensed Drivers	✓	✓	✓	✗	✗
J – Replacement Locks	✓	✓	✗	✗	✗
K – Personal Accident	✓	✗	✗	✗	✗
L – Unauthorised Movement	✓	✓	✓	✗	✗
M – Occasional Business Use	✓	✓	✓	✗	✗
N – Legal Protection	✓	✓	✓	✗	✗
O – Motor Breakdown: Pay-On-Use Cover	✓	✓	✓	✗	✗

Subject to the provisions of any clause(s) specified on the quote or policy schedule.

**IMPORTANT** – You can only have Laid Up Fire and Theft cover and Laid Up Fire, Theft and Accidental Damage cover if your vehicle is declared SORN (officially off the road) with the DVLA and is not being used.

# Significant Features, Exclusions and Limitations

Significant Features	Exclusions and Limitations	Policy Section
Third Party Liability for death, injury and accidental damage to property	<ul style="list-style-type: none"> <li>Unlimited indemnity for death or injury</li> <li>Indemnity for accidental damage to other persons property:               <ul style="list-style-type: none"> <li>– £20,000,000 in respect of cars</li> <li>– £10,000,000 for all other vehicles</li> <li>– £1,250,000 in respect of all vehicles carrying hazardous goods or the minimum monetary limit as required by the laws relating to compulsory insurance of motor vehicles, whichever is the greater amount</li> </ul> </li> <li>£5,000,000 in respect of prosecution under the Corporate Manslaughter Act.</li> </ul>	A
<b>Indemnity to Principals</b> Provides legal liability for any principal of the policyholder	<ul style="list-style-type: none"> <li>Cover applies only if you would have been entitled to indemnity had the claim been made against you</li> <li>Conduct and control of all claims must be vested in us.</li> </ul>	A
<b>Contingent Liability Cover</b> Provides Third Party cover for vehicles not owned by you.	<ul style="list-style-type: none"> <li>Only whilst being used by your employee in connection with your business.</li> </ul>	A
<b>Loss or damage to your vehicle</b> <ul style="list-style-type: none"> <li>Free collection and delivery of your vehicle</li> <li>Nationwide Approved Repairer Network:               <ul style="list-style-type: none"> <li>– Repair estimates are not required</li> <li>– Free Class A courtesy vehicle*</li> <li>– Lifetime guarantee on all repairs</li> <li>– Free wash and vacuum</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Excludes loss or damage arising from theft or attempted theft whilst the vehicle is unlocked or whilst ignition key has been left in or on the vehicle.</li> </ul> <p>* Vehicle undergoing repair must be a private car or commercial vehicle up to 3.5 tonnes.</p>	B
<b>Accidental Damage, Fire, Theft and Malicious Damage Excess</b>	<ul style="list-style-type: none"> <li>The following excesses apply in addition to any other excess shown in the policy clause(s):               <ul style="list-style-type: none"> <li>– Drivers under 25 years of age <b>£250</b></li> <li>– Drivers 24 years or over who <b>£175</b> have not held a full driving licence for 12 months.</li> </ul> </li> </ul>	B
<b>New for Old Cover</b> A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.	<ul style="list-style-type: none"> <li>The vehicle must be under one year old</li> <li>You must have owned, hired (under HP) or leased the vehicle since first registered</li> <li>Excludes goods carrying vehicles in excess of 7.5 tonnes GVW.</li> </ul>	B

Significant Features	Exclusions and Limitations	Policy Section
<b>Windscreen Cover</b> In partnership with Autoglass we provide <ul style="list-style-type: none"> <li>• Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows</li> <li>• A facility to set up an Autoglass account</li> <li>• Windscreen repair without deduction of excess</li> </ul>	<ul style="list-style-type: none"> <li>• Replacement windscreens subject to the excess stated in the policy wording.</li> </ul>	B
<b>Electric Vehicles</b> Provides indemnity to the owner of an electric vehicle's battery if the battery is leased or hired.		B
<b>Misfuelling</b> If your vehicle is incorrectly fuelled we will pay the costs of: <ul style="list-style-type: none"> <li>• Draining the incorrect fuel and cleansing the fuel tank</li> <li>• Fixing any subsequent damage caused to the vehicle through it being driven or moved inadvertently.</li> </ul>	<ul style="list-style-type: none"> <li>• Cost of fuel or loss or damage to the vehicle caused by driving the vehicle by anyone having prior knowledge that the vehicle had been incorrectly fuelled.</li> </ul>	B
<b>Trailers</b> Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.	<ul style="list-style-type: none"> <li>• Whilst detached, cover is restricted to Third Party Only, Section A</li> <li>• No wider cover will apply to any trailer than is provided to the towing vehicle.</li> </ul>	C
<b>Driving Abroad</b> Western European-wide certificate wording includes all European Union countries, dispensing with the need for Green Cards.		D
<b>Medical Expenses</b> For any person injured in the insured vehicle.	<ul style="list-style-type: none"> <li>• £500 indemnity limit per person subject to a maximum limit of £2,000 for any one cause.</li> </ul>	E
<b>Personal Belongings</b> Up to £500 for rugs, clothing and personal effects.	<ul style="list-style-type: none"> <li>• Excludes money, jewellery, securities, furs, goods, samples carried in connection with any business or loss of data</li> <li>• Excess of £50 applies</li> <li>• Any loss where the vehicle is left unlocked.</li> </ul>	F
<b>Child Seat Cover</b> Cover for a replacement child seat.	<ul style="list-style-type: none"> <li>• The maximum we will pay is £150.</li> </ul>	G
<b>In-Vehicle Safety Technology</b> Up to £250 for electronic devices with their own independent power source such as dashcams.	<ul style="list-style-type: none"> <li>• Excess of £50 applies</li> <li>• Any loss where the vehicle is left unlocked.</li> </ul>	H

Significant Features	Exclusions and Limitations	Policy Section
<p><b>Unlicensed Drivers</b> Cover for unlicensed drivers in circumstances where a licence is not required by law.</p>	<ul style="list-style-type: none"> <li>Person concerned must be of an age to hold a licence to drive such vehicles.</li> </ul>	I
<p><b>Replacement Locks</b> If your vehicle keys have been lost or stolen.</p>		J
<p><b>Personal Accident</b> Cover for the driver.</p>	<ul style="list-style-type: none"> <li>£10,000 indemnity limit.</li> </ul>	K
<p><b>Unauthorised Movement</b> At your request provides policy cover for the movement of vehicles impeding legitimate access or exit.</p>	<ul style="list-style-type: none"> <li>Only applies to movement by you or your employees of vehicles not belonging to you.</li> </ul>	L
<p><b>Occasional Business Use</b> At your request provides policy cover for vehicles owned or loaned to an employee.</p>	<ul style="list-style-type: none"> <li>Restricted to private cars used for the insured's business.</li> </ul>	M
<p><b>Legal Protection</b> Up to £100,000 for legal services and advice. Contact our Fleet helpline number on 0344 854 1784.</p>	<ul style="list-style-type: none"> <li>A claim for an event which is not covered under your current motor fleet policy</li> <li>Legal advice is only available over the telephone.</li> </ul>	N
<p><b>Pay-On-Use Motor Breakdown</b> Access to breakdown services at preferential rates on a pay-on-use basis.</p>	<ul style="list-style-type: none"> <li>Restrictions apply to some specialist vehicles.</li> </ul>	O



# Additional Benefits

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> <li>• Access to the <b>Allianz Motor Insurance Database website</b> – providing immediate access to vehicle data to help you establish a robust reporting process. Helpdesk also available.</li> <li>• <b>FREE windscreen repairs</b> with Autoglass.*</li> <li>• <b>Discounts on a range of breakdown services with the AA.</b></li> <li>• <b>Motor legal advice line</b> providing 24/7 access to specialist legal advisors.</li> <li>• Detailed claims reports via our <b>Case Analysis Tool</b> to help you pin-point where your fleet is most at risk.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>FREE risk management guidance and support</b> via our <b>dedicated risk management website.</b></li> <li>• Access to discounts on a range of products and services through our trusted partners:               <ul style="list-style-type: none"> <li>– <b>DriveTech</b>, part of the AA – extensive driver training and risk management services such as driver assessments and training, grey fleet management and licence checking.</li> <li>– <b>TRACKER Network</b> – discounted products from the UK's most successful stolen vehicle recovery system.</li> <li>– <b>Lightfoot</b> fleet safety solutions – providing real time, in-vehicle feedback to drivers, reducing accident risk, fuel consumption and vehicle maintenance costs.</li> <li>– <b>In-vehicle safety solutions</b> such as CCTV and telematics to manage risk and improve driver safety.</li> </ul> </li> <li>• <b>Allianz Partnership Plus</b> facility – providing financial assistance towards the costs of implementing risk management initiatives.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>FREE claims reporting cards</b> and 'scene of accident' information to support your needs and control claims costs.*</li> <li>• <b>Flexible claims reporting through our Motor Claims service</b> – via telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required.</li> <li>• <b>Recovery, protection and redelivery</b> of the insured vehicle following an accident.*</li> <li>• <b>Courtesy vehicles</b> are provided through the Allianz Approved Repairer Network (Class A vehicle).*</li> <li>• <b>Like for like replacement vehicles</b> can be provided at competitive hire rates should a Class A vehicle not be suitable, removing the need for you to make additional arrangements.</li> <li>• <b>Nationwide Allianz Approved Repairer Network</b>, including a lifetime guarantee on all repairs.</li> <li>• <b>Claims Relationship Managers</b> providing access to a dedicated claims expert for larger clients.</li> <li>• <b>Dedicated UK based claims handlers.</b></li> <li>• <b>Excess and VAT funding solution</b>, available to larger clients.*</li> <li>• <b>Vehicle repair tracking</b> via our ActiveWeb tool when vehicle at one of our Approved Repairers.</li> <li>• <b>Access to a cloud platform</b> allowing you to upload video footage or imagery to help support a claim.</li> </ul>

\* Subject to policy cover and/or availability

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**[www.allianz.co.uk](http://www.allianz.co.uk)**

Allianz Insurance plc. Registered in England number 84638.  
Registered office: 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.  
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