



POLICY SUMMARY

## Motor Fleet

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you



# Arista Motor Fleet Policy Summary

We are keen to work in partnership with you and avoid any misunderstandings

## Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you make a fair presentation of the risk to us and read the policy document carefully when you receive it.

## Insurance Provider

This insurance is provided by Geo Underwriting Services Limited and the cover is underwritten by Ageas Insurance Limited and certain underwriters at Lloyd's and other insurers unless otherwise specifically noted on the schedule.

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## Type of Insurance

This policy provides cover for your vehicles. The cover provided is Comprehensive, Third Party Fire and Theft or Third Party Only depending on the cover basis selected by you.

## Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.



# Arista Motor Fleet Policy

## Cover, Features and Benefits

	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability to others in respect of death or injury (unlimited)	✓	✓	✓
Liability for damage to other peoples' property (limit £20,000,000 for private cars and £5,000,000 for all other vehicles)	✓	✓	✓
Legal costs: incurred with our written consent in connection with a claim against you	✓	✓	✓
Duty of care: Health and Safety; Corporate Manslaughter legal costs	✓	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Loss or damage to your vehicle	✓	Fire and Theft claims only	✗
Glass repair or replacement (unlimited)	✓	✗	✗
New vehicle replacement for Private Cars and Commercial Vehicles 3.5T or less which are less than one year old	✓	Fire and Theft claims only	✗
Audio, visual, communication, guidance or tracking equipment (unlimited for manufacturers own and £750 limit if not)	✓	Fire and Theft claims only	✗
Personal belongings (limit £250)	✓	✗	✗
Medical expenses (limit £500)	✓	✗	✗
Personal accident (limit£10,000)	✓	✗	✗
foreign travel for Private Cars and Commercial Vehicles	✓	✓	✓
Business Legal Services - access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies	✓	✓	✓



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**Significant Exceptions and Limitations** - Please refer to your policy document for full details

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- Loss of use, wear and tear, failures, breakdowns or breakages of mechanical, electronic or computer equipment
  - Damage to tyres unless caused by an accident
  - Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked, left with the keys in it, left with the windows, roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
  - Any legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply where such liability is required to be covered under the Road Traffic Acts. This exception does not apply to damage to your vehicle
  - Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered under the Road Traffic Acts
  - Anyone who is insured under any other policy
  - Any accident, injury, loss or damage whilst any vehicle is being used in or on an airport or airfield
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## Cancellation

If this cover does not meet with your requirements please return all your documents and Motor Certificate(s) to your insurance agent who arranged the cover within 14 days of receipt. We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent, and any return premium will be as stated in the policy document.

We may cancel this policy or any part thereof by giving 7 days notice to your last known address or in the case of Northern Ireland to the Department of the Environment Northern Ireland.

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

## How to Make a Claim

If you need to report or make a claim for accident, fire, theft or vandalism contact our UK helpline which is open 24 hours a day, 365 days a year on 0345 415 0489. Please have your policy number to hand when calling.

If you need to make a claim for windscreen damage contact our windscreen helpline which is open 24 hours a day, 365 days a year on 0345 128 7905. Please have your policy number to hand when calling.

If you need additional assistance please contact your insurance agent.

## How to Complain

If You have any enquiry arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please write to  
The Chief Executive, Arista, 55 Bishopsgate, London EC2N 3AS  
[www.Arista-Insurance.com](http://www.Arista-Insurance.com)

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service

Exchange Tower

London E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 / 0300 123 9 123

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings



## Financial Services Compensation Scheme

Arista, a trading name of Geo Underwriting Services Limited, and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS)

If We are unable to meet Our obligations You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

Their telephone number is 0800 678 1100 or 020 7741 4100.





Arista is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.  
Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN  
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400  
Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

[www.arista-insurance.com](http://www.arista-insurance.com)