

SUMMARY OF MOTOR FLEET INSURANCE COVER

<p>INSURER</p>	<p>R&Q Insurance (Malta) Limited and/or its co-insurers whose names and addresses are available on request. R&Q Insurance (Malta) Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422. R&Q Insurance (Malta) Limited is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.</p> <p>This policy has been issued by Blagrove Underwriting Agency Ltd under the authority granted by R&Q Insurance (Malta) Ltd. Blagrove Underwriting Agency Ltd (BUA) is authorised and regulated by the Financial Conduct Authority and our reference number is 511162. BUA's offices are at 34 Lime Street, London EC3M 7AT and our registered office is at 1, Westferry Circus, Canary Wharf, London E14 4HD (Co Reg No 04209302).</p>
<p>LEVEL OF COVER</p>	<p>There are 4 different levels of cover.</p> <p>If you have selected Comprehensive (COMP) this covers damage to your insured vehicle by accident, fire, theft & vandalism.</p> <p>If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your insured vehicle by fire (excluding arson & vandalism) & theft.</p> <p>All policies above including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.</p> <p>If you have selected Fire & Theft (F&T) this covers loss or damage to your insured vehicle by fire (excluding arson & vandalism) & theft only. There is no cover provided for any injury & damage you cause to other people and/or their property.</p>
<p>TERM OF THE POLICY</p>	<p>All Blagrove Fleet policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.</p>
<p>CANCELLATION</p>	<p>You have the right to cancel this policy at any time.</p> <p>Cancelling the policy within the reflection period (for retail policyholders only)</p>

	<p>You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received.</p> <p>Where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your insurance intermediary.</p> <p>Cancellation by you</p> <p>You or your insurance intermediary can cancel this policy either from the date we are notified, in writing, or a later date as requested by you. Providing there have been no claims in the current period of insurance we will refund the premium relating to the number of months remaining during the current period of insurance from the date of cancellation taking into account our short-period scale of charges.</p> <p>Short-period scale of charges</p> <p>The following scale of charges will be used to calculate any refund of premium due to you following your non-payment of the full premium or following a decision by you to cancel this policy:</p> <table border="1" data-bbox="491 1249 1378 1491"> <thead> <tr> <th>Period of cover (Months)</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>Over 8</th> </tr> </thead> <tbody> <tr> <td>Refund % of premium</td> <td>75</td> <td>60</td> <td>50</td> <td>40</td> <td>30</td> <td>25</td> <td>20</td> <td>10</td> <td>Nil</td> </tr> </tbody> </table> <p>Premium refunds allowed following cancellation of the policy at your request or following your non-payment of the full premium are issued on the basis that the insurer shall be entitled to retain a minimum and deposit premium calculated at 75% of the amount payable at the date on which the policy was taken out or last renewed whichever is the later.</p> <p>For full details of the cancellation process, please refer to General Condition 16.11 in the policy booklet.</p>	Period of cover (Months)	1	2	3	4	5	6	7	8	Over 8	Refund % of premium	75	60	50	40	30	25	20	10	Nil
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<p>IN THE EVENT OF A CLAIM</p>	<p>All claims must be reported to the 24 hour Claims Helpline on 03443 221 582 within 24 hours of the incident. Correspondence should be sent to our claims handling team at Blagrove Claims, FMG House, St Andrews Road, Huddersfield, West Yorkshire HD1 6NA</p>																				

SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract.

For full details of all policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS
<p>Third party liability cover including whilst towing (Section 1)</p>	<p>COMP/TPFT/TPO</p>	<p>The most we will pay for damage to property of any other person is:-</p> <ul style="list-style-type: none"> • £20,000,000 for claims arising from any one accident involving Your Vehicle if it is a Motor Car or Motor Cycle; • £5,000,000 for claims arising from any one accident involving Your Vehicle if it is a Goods Carrying Vehicle, Articulated Vehicle, Agricultural Vehicle, or a Special Type. • £1,000,000 for claims arising from any one accident involving Your Vehicle if it is carrying Hazardous Goods. <p>The most we will pay for costs for any one claim or claims arising out of any one incident is £5,000,000.</p> <p>Under this section we will not be liable</p> <p>If the death or bodily injury to a person arises out of or in the course of their employment by any person entitled to indemnity under this section except as required by the Road Traffic Acts or any applicable E.U. Directive;</p> <ul style="list-style-type: none"> • For death of or bodily injury to any person driving or in charge for the purpose of driving Your Vehicle if the death or bodily injury occurred as a result of that person having driven the vehicle; • For loss or damage to any property or animals owned by or in the trust, custody or control of You or any person entitled or claiming

		<p>to be entitled to indemnity under this section;</p> <ul style="list-style-type: none"> • For loss of or damage to any load or to any trailer being conveyed by You or to any load being loaded onto or unloaded from Your Vehicle or any trailer; • For death, injury or damage to property caused or arising beyond the limits of any carriageway or thoroughfare in connection with the loading or unloading of Your Vehicle by any person other than Your driver or other employee; • For any claims resulting directly or indirectly from misdelivery when loading or unloading Your Vehicle; • For any accident arising out of the operation as a tool of any trailer or special type vehicle except as required by the Road Traffic Acts; • For death, bodily injury, illness, loss or damage when such death, bodily injury, illness, loss or damage arises directly or indirectly out of pollution or contamination however caused except as required by the Road Traffic Acts or by the law of any country in which we have agreed to provide cover under this policy. <p>See 6.7 Exceptions to Section 1 in the Policy Document (page 16).</p>
<p>Loss or Damage to Your Vehicle (Section 2)</p>	<p>COMP/TPFT</p>	<p>If you choose to use an alternative repairer:</p> <ul style="list-style-type: none"> • you should obtain our prior authorisation of repairs and approval of costs otherwise we may not reimburse you the cost of repairs. • we will not guarantee the work after you have signed a customer satisfaction note and the insured vehicle has been returned to you by the repairer; and • we will not pay more than the cost of repairs had the work been undertaken by our approved repairer. In these circumstances we may at our option settle the claim for repairs to the insured vehicle by making a cash payment for the amount quoted by our approved repairer less the excess which applies to the claim. <p>We may at our option use parts that have not been supplied by the original manufacturer to repair the insured vehicle. These parts will be subject to the</p>

		<p>approved repairer's guarantee.</p> <p>Total Losses</p> <p>If as a result of a claim the insured vehicle or trailer is determined to be a total loss, the premium in respect of the specific insured vehicle or trailer will be exhausted and any replacement vehicle or trailer will attract an additional premium.</p> <p>Under this section We will not be liable for:-</p> <ul style="list-style-type: none"> • The amount of any Excess shown in the Schedule; • Loss or damage to any vehicle imported other than through the manufacturer's normal import arrangements; • Loss or damage to sheets, tarpaulins, tilts or to any container which is not permanently fitted to Your Vehicle; • Loss of petrol or diesel fuel; • Loss or damage to Your Vehicle caused by or consequent upon the operation of tipping gear; • Loss suffered due to any person obtaining any property by fraud or deception, for example a purchaser's cheque not being honoured by their bank; • Loss or damage to the insured vehicle where possession of it is gained by deception on the part of someone pretending to be a buyer or someone pretending to act on behalf of a buyer; • Loss or damage caused directly or indirectly by fire if the insured vehicle is equipped for cooking and/or heating of food or drink; • Damage caused by frost unless you took precautions to protect the insured vehicle; • Loss or damage to the insured vehicle as a result of: <ol style="list-style-type: none"> 1. Lawful repossession 2. return to its rightful owner 3. seizure by the police or their authorised representatives; • Loss of or damage to generators permanently or temporarily attached to the insured vehicle;
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<p>Glass/Windscreen damage (Section 3)</p>	<p>COMP</p>	<p>You may claim for damage to Your Vehicle's, glass, windscreen or windows and for any bodywork scratched by broken glass from the windows or windscreen. This benefit does not apply to plastic windows of a convertible roof, damaged sun roofs, roof panels, lights or reflectors whether glass or plastic.</p> <ul style="list-style-type: none"> • If Our approved replacement service is used, cover applying is unlimited but subject to any policy Excess as stated on Your Schedule; • In the event of the windscreen or windows being repaired rather than replaced by our approved replacement service cover applying is unlimited but subject to any policy Excess as stated on Your Schedule. • If You do not use our approved replacement service You will be required to pay the first £250 of each claim under this section in respect of the replacement of (or repairs to) a windscreen or window. • We will not pay claims for mechanical items associated with the window mechanisms of the insured vehicle under this section. • We will not pay the cost of importing parts or items of replacement glass that are not available within the United Kingdom. • We will not pay claims for the repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies under this section. <p>We will not cover any loss or damage caused deliberately by you or by any person who is in charge of the insured vehicle with your permission.</p>
<p>Foreign use (Section 8)</p>	<p>COMP/TPFT/TPO</p>	<p>This policy applies in respect of accidents, injury or loss occurring in:-</p> <ul style="list-style-type: none"> • the United Kingdom and • any country which the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle but only so far as necessary to comply with the compulsory motor insurance legislation of such countries which does not cover loss of or damage

		<p>to Your Vehicle.</p> <p>In addition to the legal minimum cover shown above, this Motor Fleet Insurance Policy can be extended to provide the cover shown in your schedule to any member country of the EU and also Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.</p> <p>A Green Card is not required for the countries listed above.</p> <p>You must contact your insurance intermediary in advance of your intended trip abroad and obtain our agreement to provide full policy cover.</p> <p>Any agreement by us to extend full policy cover abroad will be subject to an additional premium. Additional policy restrictions may also apply.</p>
<p>Having an MOT Certificate (General condition 16.8.2)</p>	<p>COMP/TPFT</p>	<p>There must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law. In the absence of a valid Department for Transport test certificate (MOT) all cover under section 2 of this insurance is cancelled and of no effect.</p>
<p>Total Losses (Section 2)</p>	<p>COMP/TPFT</p>	<p>If as a result of a claim the insured vehicle or trailer is determined to be a total loss, the premium in respect of the specific insured vehicle or trailer will be exhausted and any replacement vehicle or trailer will attract an additional premium.</p>
<p>SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS</p>		
<p>Excesses (Section 2)</p>	<p>You will have to pay the amounts of excess shown in your policy schedule. The amount will vary depending on the type of damage and under Section 2 may be increased if your insured vehicle is being driven by a young/inexperienced driver. The amount of young/inexperienced driver excess is determined by the status of the driver at the inception date/last renewal date of the insurance.</p>	
<p>Looking after your vehicle & trailers (General Condition 16.8)</p>	<p>The policy will not pay if you have not maintained the insured vehicle in a roadworthy condition – this includes having a current MOT Certificate if one is required by law.</p> <p>We will not pay for further damage to your insured vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.</p>	
<p>Driving licences (General Exclusion 14.1)</p>	<p>You and all drivers must comply with the conditions of their driving licence(s) otherwise cover will not be provided by the policy.</p>	

<p>Drink/Drugs Exclusion (General Exclusion14.3)</p>	<p>The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.</p>
<p>Hazardous Goods (General Exclusion14.1.11)</p>	<p>We will not pay for any liability, loss or damage resulting from the carriage of any hazardous goods other than as required by the law of any country in which we have agreed to provide cover under this policy.</p>

WHAT TO DO IF YOU HAVE A COMPLAINT

In the first instance these should be referred to the insurance intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with Blagrove Underwriting Agency, 34 Lime Street, London EC3M 7AT (T) 0203 544 4891

In the event that our service providers have not resolved matters within 8 weeks of **you** writing to them the problem can be referred to the Financial Ombudsman Service. **You** may go directly to the Financial Ombudsman Service when **you** first make **your** complaint, but the Ombudsman will only review **your** complaint at this stage with our consent. However, **we** are still required to follow the procedure as stated in full in the policy booklet.

If **you** have received a final response but are dissatisfied, **you** have the right of referral to the Financial Ombudsman Service within six months of the date of **your** final response letter. **You** may only refer to the Ombudsman beyond this time limit if **we** have provided our consent.

SEVERAL LIABILITIES NOTICE

The obligations of R&Q Insurance (Malta) Limited and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Blagrove Underwriting Agency Limited policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **your** insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100 or 0800 678 1100).