

# Motor Fleet Policy

## NFU Mutual – Key Features DEC 2017

This is a summary of the insurance policies and does not form part of the contract between YOU and NFU MUTUAL. Full terms and conditions can be found in YOUR Policy booklet, a copy of which is available on request, and the details of YOUR policy cover will be shown on YOUR SCHEDULE but may be amended by specific policy endorsements. The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL).

Policy Version MT905POL-1117

In the document below, the words in normal black text applies to all types of vehicle and text in blue italics applies just to Cars or Light Goods Vehicles (commercial vehicles up to 3.5t Gross Vehicle Weight and not exceeding 5.5m in length) as stated.

Significant Features and Benefits	Significant Exclusions and Limitations	Comprehensive	Third Party Fire & THEFT	Third Party Only
Repairs to YOUR own vehicle and accessories or spare parts in or on the vehicle following accidental damage. Also replacement of keys or re-setting of locks if keys are lost or stolen.	MARKET VALUE of the VEHICLE. Subject to policy excesses.	✓		
Repairs to YOUR VEHICLE and accessories or spare parts in or on the VEHICLE following fire or THEFT.	MARKET VALUE of the VEHICLE. Subject to policy excesses.	✓	✓	
Unlimited cover for legal liability to the public for injury.		✓	✓	✓
Legal liability for third party property damage.	Up to £20,000,000 excluding costs (£25,000,000 including costs)	✓	✓	✓
Unlimited cover for audio / visual equipment fitted as standard equipment by the manufacturer.	Up to £500 for non-standard audio/visual equipment.	✓	✓	
Unlimited cover for glass replacement and no excess to pay if the glass is repaired rather than replaced.	Glass replacement is subject to a policy excess.	✓		
Cover for any TRAILER specified in the SCHEDULE whilst attached or detached.	The amount payable is the value shown on the SCHEDULE or MARKET VALUE, whichever is less.	✓	✓	✓
Motor Legal Protection (see below for details)		✓	✓	✓
<i>CAR and LIGHT GOODS VEHICLE only - New VEHICLE replacement following THEFT, loss or damage beyond economic repair applies to</i>	<i>Applies to UK specification vehicles less than one year old.</i>	✓	✓	
<i>CAR only - Free temporary cover for trips of up to 60 days to the UK or any other EU country.</i>	<i>Cover is on the same basis as in the Channel Islands. Subject to policy excesses.</i>	✓	✓	✓
<i>LIGHT GOODS VEHICLE - Free temporary cover for trips of up to 14 days to the UK or any other EU country but the total must not exceed 60 days in any one period of insurance.</i>	<i>Cover is on the same basis as in the Channel Islands. Subject to policy excesses.</i>	✓	✓	✓
<i>Other types of VEHICLE - Free temporary cover for trips of up to 14 days to the UK or any other EU country but the total must not exceed 60 days in any one period of insurance.</i>	<i>Cover is on the same basis as in the Channel Islands. Subject to policy excesses.</i>	✓	✓	✓
<i>If YOU use OUR Approved Repairer service for accident repairs a small courtesy loan car will be supplied, subject to availability.</i>	<i>Maximum of 14 days if the VEHICLE is damaged beyond economic repair.</i>	✓	✓	

### Policy Excesses

If YOU make a claim YOU must pay the amount shown (called an excess) on YOUR SCHEDULE. YOUR SCHEDULE may be amended by specific Policy Endorsements. Where YOU select a voluntary excess, this amount will apply in addition to any compulsory excesses. Compulsory excesses will apply for; a young driver; glass replacement; a high value VEHICLE; the VEHICLE weight, engine size or VEHICLE insurance group; a VEHICLE located in the United Kingdom at the time of a claim.

### YOUR Insurance Documents

It is important that YOU read all YOUR insurance documents. Please check these documents carefully and tell us immediately if any of this information has changed or is missing

- **Policy SCHEDULE and any endorsements** – this shows the cover we're offering YOU.

YOUR renewal documents may also include:

- **Changes to YOUR Insurance** – we include this when there are changes to the cover we give under YOUR motor insurance policy which may affect YOUR decision to renew. If we make a change that's specific to YOUR policy we will tell YOU in a letter.
- **Policy booklet** – this gives details of YOUR cover. Please read YOUR most recent Policy booklet with any changes to YOUR Insurance documents we've sent. We will send YOU a new Policy booklet if we make significant changes. The current Policy booklet is always available to download or view at our website downloads page in electronic form (pdf) at [www.islands.insure/downloads/motor-policy-booklets](http://www.islands.insure/downloads/motor-policy-booklets). If YOU would like a printed copy then please call or send us a message via our website E-mail facility and we will send YOU a copy.

### Driving Licences - Persons entitled to drive

We will assume that all persons driving hold a current and valid licence to drive the VEHICLE and is not disqualified from holding such a licence. YOU are responsible for checking that all drivers do hold a current and valid licence of the right category to drive the VEHICLE.

## Changes YOU must tell US about

YOU must tell US of any change to the information YOU have provided to US as detailed in YOUR Application Form and YOUR SCHEDULE. Failure to tell US of any change may invalidate YOUR policy, prevent YOU from making a claim or affect the amount that YOU are able to claim.

This means at the start of the policy, at any mid-term change and at every renewal YOU must check by asking every driver that YOU will allow to drive about the following points. If YOU don't, this could affect YOUR ability to claim or leave YOU uninsured. All answers given and statements made by YOU about this insurance are YOUR responsibility and YOU must take reasonable steps to ensure that they are accurate and give a fair presentation of the risk.

When YOU inform US of any change, WE will tell YOU if it affects YOUR insurance. WE may cancel or alter the terms of the policy or amend the premium before YOUR next renewal or at YOUR next renewal. This list is not exhaustive, and if YOU are not sure if a change affects YOUR insurance then please notify us anyway even if YOU have doubts as to whether it is material or not.

### YOU must tell US before:

- any VEHICLE insured on YOUR policy is modified in any way;
- YOU change any VEHICLE insured on YOUR policy;
- YOU change YOUR usage of any VEHICLE insured on YOUR policy, such as changing from social domestic and pleasure only to include business use;
- YOU allow any VEHICLE insured on YOUR policy to be driven by anyone who is not already insured to drive it;
- YOU change YOUR vehicle registration number;
- YOU register a VEHICLE previously not registered for road use;
- YOU wish to change the level of cover for YOUR VEHICLE.

### YOU must tell US immediately if:

YOU sell or dispose of any VEHICLE insured on YOUR policy;

- there is any change to the registered keeper or owner of any VEHICLE insured on YOUR policy;
- there is any change to the identity of the main driver of any VEHICLE insured on YOUR policy;
- YOU permanently export any VEHICLE insured on YOUR policy;
- YOU change YOUR postal address or the address at which any VEHICLE insured on YOUR policy is usually kept;
- YOU or any driver insured to drive any VEHICLE insured on YOUR policy changes occupation;
- YOU or any driver named to drive any VEHICLE insured on YOUR policy changes their name due to marriage or change by deed poll;
- YOU stop being a Channel Islands resident;
- YOU or any driver named to drive any VEHICLE insured on YOUR policy incurs any criminal convictions (*Examples include Possession or Supply of Drugs, Violence against the person, Fraud, Forgery, Burglary, Robbery, Theft, Handling of Stolen Goods, Criminal Damage, Arson, Murder or Manslaughter, Sexual Offences, Perjury*);
- YOU or any driver insured to drive any VEHICLE insured on YOUR policy is involved in any incident which could give rise to a claim no matter how trivial the incident;
- YOU or any driver insured to drive any VEHICLE insured on YOUR policy have been disqualified from driving, had the entitlement to drive suspended or revoked, or if driving licence status has changed in any way (e.g. attained full licence from provisional or restrictions applied).

### Reminders:

1. Please note that YOU are not required to disclose convictions regarded as spent under the Rehabilitation of Offenders Law that applies to YOUR policy.
2. The Law requires YOU to tell the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency Northern Ireland (DVA) and authorities on the Isle of Man, Jersey, Guernsey and Alderney (as applicable) about any condition that may affect YOUR ability to drive safely. If a Doctor asks YOU to stop driving immediately, please follow this advice and contact the appropriate authorities for further guidance.

### YOU must tell US at next renewal of YOUR policy if:

- YOU or any driver insured to drive any VEHICLE insured on YOUR policy have been involved in any accident, THEFT or loss, regardless of fault, when driving any vehicle not insured on this policy;
- YOU or any driver insured to drive any VEHICLE insured on YOUR policy has incurred any motoring convictions (including prosecutions pending), driving licence endorsements and/or fixed penalty notices (endorsed on their licence);

YOU or any driver insured to drive any VEHICLE insured on YOUR policy has:

- incurred any Court Judgements e.g. CCJs whether satisfied or not;
- incurred any form of bankruptcy proceedings e.g. Individual Voluntary Arrangements (IVAs)/Trust deeds and/or statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs);
- had any insurance refused, cancelled, declared void (as though it never existed) and/or had renewal declined or special terms imposed since the policy last renewed;

### YOUR Premium

YOUR premium may be different from year to year for a number of reasons including:

- **Pricing changes** – we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Cover** – amendments such as changing motor vehicle, driver(s) or address will affect the premium.
- **Claims and convictions** – any claims or convictions in the previous year can increase the premium charged for a policy and this may also reduce YOUR no claims bonus discount.
- **Age** – premium varies with the age of the driver(s) and the age of the motor vehicle.

### What happens if YOU do not pay on time or default on an instalment

Failing to pay a premium on or before its due date may affect YOUR ability to claim or leave YOU uninsured. The due date is the start date for new policies, the renewal date for renewing policies and the effective date of the change for mid-term changes. If YOU pay via the Premium Instalments Plan and an attempt to collect an instalment defaults then YOUR policy may be cancelled which would also affect YOUR ability to claim and leave YOU uninsured.

### ***Trips to the UK or Europe***

*If YOU take a CAR to the UK or to any other EU country for more than 60 days in any one trip, YOU must inform Islands Insurance. If YOU take any other type of VEHICLE to the UK or to any other EU country for more than 14 days in any one trip or for a total of more than 60 days in any one period of insurance, YOU must inform Islands Insurance. To obtain cover for these longer trips YOU will be asked for details of the trips and, if accepted, to pay an additional premium. (A trip runs from the day YOU leave to the day YOU return to YOUR home in the Channel Islands). Failing to inform us will invalidate the cover under YOUR policy. Please note that cover in some EU countries may be limited – see YOUR policy booklet for details.*

## Taking Care of YOUR VEHICLE

May we remind YOU that YOU are required to take reasonable care to prevent THEFT by removing the keys and locking all points of access whenever there is nobody inside YOUR VEHICLE. Insurers will not pay THEFT claims if the motor vehicle was not locked or the keys were left inside. Also YOU must keep YOUR VEHICLE in a good, roadworthy condition at all times.

## YOUR right to cancel

YOU can cancel YOUR insurance at any time by returning YOUR insurance certificate and windscreen disc together with a letter advising YOUR reason for cancelling. If YOU have not made a claim we will refund any amount YOU have paid for the cancelled period, less an administration charge as stated in our Terms of Business.

## If the worst happens – making a claim

YOU must notify us as soon as possible if YOU need to make a claim or have been involved in an incident, even if it appears to be trivial.

Please contact the Islands Insurance office that issued YOUR policy by telephone;

**Alderney**                **01481 824100**

**Guernsey**              **01481 710731**

**Jersey**                 **01534 835340**

or

via our website [www.islands.insure](http://www.islands.insure) which provides specific practical advice on motor claims and details of our approved repairers.

<b>MOTOR LEGAL PROTECTION</b>	
<b>Significant Features and Benefits</b>	<b>Significant Exclusions and Limitations</b>
<p>Legal Helplines: 0117 934 0552</p> <ul style="list-style-type: none"><li>• Legal Advice providing unlimited 24 hour/7 day personal legal advice service to support YOU with everyday legal issues affecting YOU and YOUR family. (legal advice for countries other than England and Northern Ireland is available 9am-5pm, Monday to Friday)</li><li>• Tax Advice</li><li>• Health and Medical Information Service</li><li>• Driver Assistance Service will arrange contractor help with an accident or breakdown in Europe (YOU will be responsible for the contractors' costs and call out charges)</li></ul> <p>Counselling Service: 0117 934 2121 Access to a confidential counselling service, available 24 hour/7 day and as appropriate, onward referral to relevant voluntary or professional services</p>	<p>For fines, penalties, compensation or damages resulting from motoring prosecutions.</p>
<p>Cover applies for legal costs and expenses up to a maximum of £100,000 in total for:</p> <ul style="list-style-type: none"><li>• Recovery of YOUR uninsured losses when another person is legally liable for the road traffic accident, such as:<ul style="list-style-type: none"><li>• Uninsured damage to YOUR vehicle or personal property</li><li>• YOUR policy excess</li><li>• The cost of hiring a replacement vehicle in the UK</li><li>• Loss of earnings</li></ul></li><li>• Defence of a motor prosecution, other than for parking.</li><li>• Pursuit or defence of motor contract disputes over £100.</li></ul>	<p>Cover does not apply:</p> <ul style="list-style-type: none"><li>• Unless YOU contact the Legal Protection claims service in advance to agree appointment of a solicitor, hiring a replacement vehicle or incur any other costs.</li><li>• If DAS believes YOUR claim does not have reasonable prospects of success.</li><li>• YOU were aware of them.</li><li>• For fines, penalties, compensation or damages resulting from motoring prosecutions.</li></ul>