

Small Fleet

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Small Fleet policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

Type of insurance and cover

This policy provides motor insurance for companies that own and use 2 to 20 vehicles inclusive, provided those vehicles are registered in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. The policy covers vehicles that are owned by or on hire/loan to the policyholder.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Liability to third parties.
 - Third party indemnity.
 - Third party contingency cover.
 - Unauthorised movement of third party vehicles.
 - Legal costs and expenses indemnity limit of £5 million in connection with the defence of any criminal proceedings under the Corporate Manslaughter and Corporate Homicide Act 2007.
 - Third party property damage – £50 million indemnity limit for accidents caused by a car or motorcycle and £5 million in respect of other vehicles. Exceptions to these limits are:
 - if the vehicle is carrying hazardous goods the indemnity limit is £1.2 million.
 - if an accident occurs outside Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands the policy will provide a higher limit of indemnity for damage to third party property, if this is required by compulsory local legislation.
 - the maximum amount payable under the policy for damage to third party property, following an accident or loss arising out of an act of terrorism, will be £5 million.
- Damage to, or loss of vehicle and accessories, caused by accidental damage, fire or theft (when this level of cover is selected).
 - New for old on cars less than one year old (if repairs will cost more than 50% of the new price including taxes).
 - New for old on commercial vehicles less than one year old up to 7.5 tonnes (if repairs will cost more than 50% of the new price including taxes).
 - Theft or loss of keys up to £1,000 to replace keys, lock transmitter and locks.
 - 24-hour accident recovery service.
 - Approved repairer service and courtesy car facility.
 - Your windscreen cover provider provides 24-hour glass repair and replacement.
 - Theft of personal effects from a vehicle up to a value of £100 (may be subject to an excess).
 - Emergency hotel expenses up to £250 for the driver and each passenger up to a limit of £750 per claim.
 - Medical expenses for each person travelling in the vehicle where injury has a direct connection with the Insured's vehicle up to the limit in the schedule per person in Great Britain and Northern Ireland, and up to £5,000 in respect of any one accident outside of Great Britain and Northern Ireland.
- Cover applies in all European Union and associated countries. For other countries you must request and cover be agreed by us.
 - Customs duty is included.
 - General average and sue and labour charges are included.
- Cover for any trailer whilst coupled to the vehicle, the cover whilst attached will be the same as the towing vehicle.
- Attached and detached cover for trailers notified to us (provided not attached to a vehicle insured elsewhere).

- Indemnity to principals cover is provided.
- No additional young/novice driver excesses apply.
- Uninsured Loss Recovery Service, including motor prosecution defence cover, provided by Lawclub Legal Protection.
- Discounted rates for car, van and truck rental from Enterprise.
- Freephone 24-hour UK motor emergency helpline.
- Unauthorised use – indemnity to the Insured is provided for unauthorised use of the vehicles.
- Completion of a proposal form is not required.

Significant and unusual exclusions or limitations

- Damage or loss by theft or attempted theft where ignition keys or other ignition devices of the vehicle have been left in or on the vehicle.
- Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown.
- Damage to tyres caused by braking, cuts, punctures or bursts.
- Third party airside risk.
- Diminution in value.
- Cover for business goods or samples, tickets, money or securities.
- Tool of trade exclusion.
- Cover for contractual liability in respect of liquidated damages or under any penalty clause.
- Claims if the vehicle is being used for any purpose not permitted by the certificate with the driver's/company's consent.
- Gradual pollution.
- Wrongful delivery.
- Damage to or loss of any vehicle bearing a trade plate used beyond the limits of any road.
- There is no cover where the driver does not hold a licence unless the driver has held and is not disqualified from holding or obtaining such a licence.
- Where the policy may have been specifically endorsed to apply a lower limit of indemnity.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation rights

This policy entitles you to cancel at any time

Claims

To notify us of a claim please call 0800 302 9055.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 08000 234567
(free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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