

Giving you more
Small Fleet handbook



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Welcome

As a Zurich motor customer you have access to a range of specially arranged support services, developed to complement your Zurich policy and keep your business moving in the right direction.

As a leading UK motor insurer, we've been able to negotiate special rates and service arrangements with well-known suppliers so you can be confident your business is with a name you can trust.

This handbook provides all the information you need, including a comprehensive overview of our services and useful information for European travel.

Keeping you moving is our primary concern, reporting an incident quickly means the driver is back on the road sooner and the impact on your business is reduced.

Motor Insurance Database

The Motor Insurance Database (MID) has been developed to cover all vehicles insured under a motor policy.

Its aim is to create a database that enables the insurer to be identified for every vehicle on our roads, meeting the requirements of the 4th EU directive which came into force in 2003 and making a move towards tackling the significant problem of uninsured motorists within the UK.

As a fleet operator, you are responsible for ensuring that any motor vehicles owned by yourselves or for which you are responsible are held on the MID and that these details are kept up to date.

Failure to do so could lead to criminal prosecution for failing to comply with the terms of the legislation.

What Zurich will do to help

We will automatically send your vehicle details to the Motor Insurance Database (MID) both when the policy commences and when any subsequent amendments are advised.

You are required to notify your broker or insurance intermediary immediately of any change to your vehicle schedule.

The minimum information to be supplied is:

Vehicle registration number(s)

For additional vehicles – date the vehicle added

For deleted vehicles – date cover is to cease

For temporary vehicles – the start and end dates of cover.

Making a claim in the UK

Commercial claims centre

By calling **0800 302 9055** and providing us with the following information, we can quickly progress any claims that are covered under your policy:

- full policy number and name of policyholder
- insured driver details – including name and contact information
- incident details – including time, date and circumstances
- insured vehicle details – including damage and whether recovery is required
- third party details – including name and contact information
- injuries to you or a third party – including name and contact information
- witnesses – including name and contact information
- police involvement – including name and contact information.

By supplying us with this information we keep you on the road and minimise inconvenience.

All drivers can contact our commercial claims centre directly should they be involved in an incident. This removes the burden on the person responsible for your company vehicles by reducing the administration involved.

- One call – contact us direct and we will keep you and your broker or insurance intermediary updated.
- Early and direct reporting helps us handle your claim more effectively and helps you to control your premium.

If one of your drivers has an accident, the process couldn't be simpler.

By calling **0800 302 9055** either you or your driver will be able to talk to one of our claims experts. They will ask a series of questions, enabling us to begin processing the claim immediately, removing the need for either you or the driver to complete a paper claim form.

We will then take you through the next steps, whether arranging an assessment of the damage or organising the recovery of the vehicle.

Specialist services

In addition to the commercial claims centre, we also offer a range of specialist services.

Recovery service

Our 24 hour recovery service is available to all comprehensive policyholders, throughout the UK, who use the commercial claims centre number, if their vehicles are damaged to the extent that they can no longer be driven safely.

The recovery includes:

- transport of the vehicle to a Zurich approved repairer or nearest competent alternative repairer
- transport of the driver and any passengers to the nearest source of public transport or to a nearby hotel.

Vehicle repair service

Zurich has appointed approved repairers which provide national coverage if your policy provides cover for vehicle damage. Once the vehicle is with an approved repairer we can then start working on it immediately, to get it back on the road as quickly as possible. They have the authority to begin repairs immediately and have the technology to provide digital images to Zurich online so that vehicle inspections are not usually necessary.

We reserve the right to examine the vehicle at any time before or during repairs.

The repairer provides a three year guarantee on the work carried out and the vehicle will also be valeted before returning it to you.

Please note that the Certificate of Motor Insurance must be produced at the time of repair.

If other repairers are used, an inspection may be required before repairs can be authorised.

Courtesy vehicle

In respect of any car or goods carrying commercial vehicle (up to 3.5 tonnes GVW) being repaired by one of our approved repairers, the repairer will offer a manual 'Group 1' courtesy car. Subject to availability and use of a courtesy van may also be available.

In the case of a disabled driver, a courtesy car will be provided to a nominated driver (if acceptable) to minimise inconvenience.

This is subject to us receiving full details of the nominated driver, prior to issue of a motor insurance cover note.

This will be provided within one working day of the repairer receiving your vehicle. The courtesy vehicle will then be available to you for the whole period of the repair. You may be charged for excess mileage.

The approved repairer will require a deposit to cover any fines or congestion charges etc.

Please note: courtesy vehicles are only available to comprehensive policyholders.

Lawclub legal protection

Your small fleet policy includes uninsured loss recovery and motor prosecution defence legal expenses cover provided by Lawclub, to protect your business and employees, both at home and abroad.

Please refer to your policy documents for full terms and conditions.

What's included?

Uninsured loss recovery

Following a road accident, you may be surprised at the expenses incurred in pursuing a claim against a negligent motorist, even if you have a fully comprehensive policy.

These 'out of pocket' expenses may include:

- your policy excess
- pursuit of compensation for personal injury and damages for death
- hire charges for another vehicle
- cost of vehicle repairs if you are insured under third party cover
- loss of earnings
- compensation for the business loss of use of your vehicle
- alternative travelling expenses incurred because of the vehicle being off the road
- medical fees and the cost of specialist treatment
- damage to personal effects.

Lawclub will provide specialist legal assistance immediately for your business, drivers, employees and passengers to assess if there are reasonable prospects of the claim succeeding and, if so, provide specialist legal representation and guidance on what can be claimed and negotiated.

Your legal costs will be paid to claim compensation or recover any uninsured losses following a road accident that is not your fault, this cover also extends to Europe, protecting your rights in disputes with motorists in other countries.

If your cover is comprehensive, then your claim under this section of cover will be reported directly to a specialist solicitor via Zurich's commercial claims centre.

Motor prosecution defence

Your business and employees have the additional benefit of motor prosecution defence to:

- provide legal defence if the employee is prosecuted for an offence relating to owning or using a company vehicle
- legal defence during a hearing about withdrawing, restricting or suspending your licence.

To claim under your Lawclub cover please call **0370 241 4140**, stating that you are a Zurich Commercial Fleet Policyholder, quoting MP24657.

Lawphone

Your business has access to Lawphone, which provides legal advice on any business matter, 24 hours a day, 365 days a year. To access this service please call **0370 241 4140**, stating that you are a Zurich Commercial Fleet Policyholder, quoting MP24657.

The advice you receive will always be in accordance with the laws of Great Britain and Northern Ireland.

Any data disclosed by you to Lawclub may be passed back to Zurich for the purposes of monitoring and/or administering your policy. We may record the calls for your and our mutual protection and our training purposes.

Lawclub Legal Protection

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Aztec West
Almondsbury
Bristol BS32 4AW
United Kingdom

Phone: 0345 0700 886

Email: legalprotection@allianz.co.uk

Lawclub Legal Protection is a trading name of Allianz Insurance plc registered in England no 84638 at 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. Financial Services Register No. 121849.

Travelling abroad

Your small fleet policy automatically provides cover in both the United Kingdom and the European countries listed here:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland.

You should advise Zurich or your broker or insurance intermediary prior to departure if you are travelling to any country other than those mentioned above.

Making a claim whilst abroad

If your policy provides cover for vehicle damage the following information applies when you are abroad.

Telephone: call FREE across Europe on **00 800 7117 7117**.

Minor damage

If the vehicle has sustained only minor damage and a repairer can make temporary repairs to make it roadworthy, you are authorised to have these repairs carried out. The charges for the work, together with the cost of removing the vehicle to the nearest repairer will form a valid part of your claim. Please retain all receipts.

Other damage or personal injuries

Where the vehicle has sustained more serious damage, immediately telephone or fax Zurich using the contact details above.

We will need to know the following information:

- full policy number and name of policyholder
- insured driver details – including name and contact information
- incident details – including time, date and circumstances
- insured vehicle details – including damage and whether recovery is required
- third party details – including name and contact information
- injuries to you or a third party – including name and contact information
- witnesses – including name and contact information
- police involvement – including name and contact information
- the address and telephone number where you may be contacted whilst abroad

- your green card number (if applicable)
- details of membership of any European breakdown/recovery service e.g. AA or RAC.

We will arrange for the vehicle to be taken to a suitable repairer or recovered to the UK. It is important that you do not give instructions, either verbally or in writing to the garage where your vehicle has been taken for repair. Zurich or their appointed representatives will give the appropriate authorisation.

If you have to leave your vehicle at a garage following an accident, please ensure that you leave the log book (if available) and keys with the garage. Failure to do this could cause lengthy delays in the repatriation of your vehicle.

You should not leave any valuables in the vehicle. Do not leave any article in the vehicle that you need to declare to customs. This could delay repatriation.

If you have arranged separate European breakdown or recovery and you use this facility to have your vehicle brought back to the UK, you must report this to Zurich or your broker or insurance intermediary. You must also report the name and address of the garage in this country to which the vehicle has been or will be taken.

If the accident was caused by a negligent driver, then please refer to the Lawclub legal protection section of this handbook, as your uninsured losses may be recovered through that particular section of cover.

If, as a result of the accident, you require temporary hotel accommodation, or a replacement vehicle, we will help arrange this.

Please note: the cost of a replacement vehicle is not covered by your policy.

Zurich assistance

Zurich has worked with well-known companies to provide a range of services, offered exclusively to you as a Zurich motor policyholder.

We have negotiated savings on a range of products and services, chosen to complement your Zurich policy and to ensure you have the support you need.

Please remember that if you choose any of these products and services which are with a named provider other than Zurich, your contract will be with the named provider and not Zurich.

Windscreen cover

24 hour vehicle glass repair and replacement in the UK

As a Zurich motor policyholder, 24 hour glass repair or replacement is available through your windscreen cover provider throughout mainland Europe. If your insurance is comprehensive (including windscreen cover) and your windscreen cover provider replaces the glass, then you will pay the excess plus VAT. If only repairs to the glass are required, then you will only pay VAT.

European service

Your windscreen cover provider operates throughout mainland Europe in the following countries:

Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, The Netherlands, Norway, Poland, Portugal, Sweden, Spain and Switzerland.

What do I do next?

If you need to take advantage of this service, simply call the commercial claims centre on **0800 302 9055**.

To take advantage of this European service, call FREE across Europe on **00 800 7117 7117**.

Why through Zurich?

Because we offer this service as standard you can expect the service provided puts you first.

Virtual consulting

Free online risk management tool, providing you with risk guidance on the top causes of losses facing your industry sector and how to mitigate them, including:

- case studies detailing real losses suffered by customers within your industry sector
- in depth advice on risk management topics
- self-assessment tools
- checklists
- driver training aids.

This is available from a trusted source, 24/7 at the following website: www.zurich.co.uk/en/business/services/risk-management-guidance.

Rehabilitation advice line

If the driver of your vehicle has been injured as a result of a fault road accident then you can contact the Zurich rehabilitation advice line on **0121 697 8751** or **020 2121 4104**. This will give you access to medical expertise and advice on appropriate treatment which will result in:

- employees returning to work quicker or in some cases are able to remain at work and receive treatment
- reduction in absence from work
- reduction in the average number of days lost.

Enterprise rent-a-car (optional)

Receive 5% off your Enterprise car and van hire. Plus, take advantage of low weekend rates when you rent from Friday through Monday at participating neighbourhood locations.

What's on offer?

Great cars, low rates, free pick-up.

Enterprise offer a wide selection of rental cars for every occasion and budget. Plus, with more than 350 branches throughout the UK and Ireland, there's always a branch nearby.

Why through Zurich?

We have agreed an arrangement with Enterprise, Zurich's preferred vehicle rental supplier, which entitles Zurich policyholders to additional savings on Enterprise's everyday low rates.

What else do I need to know?

- Free customer pick-up
- Many vehicle types, including:
 - Mini – Standard Car Classes
 - Premium Cars
 - 4x4 Vehicles
 - People Carriers
 - Vans
- Long-term rentals
- Reserve online at www.enterprise.co.uk.

What do I do next?

To benefit from the preferential rates available to Zurich motor policyholders, please follow the instructions below.

UK Rentals

Visit enterprise.co.uk or call **01252 353620** and quote the following customer numbers:

- **ZU8DISU** for 5% off Car and Van Hire (you will be required to provide your policy number)
- **ZU8WESU** for Weekend Special.

Republic of Ireland Rentals

Visit enterprise.ie or call **1 890 227 999** and quote the following customer numbers:

- **ZU8DISR** for 5% off Car and Van Hire (you will be required to provide your policy number)
- **ZU8WESR** for Weekend Special.

These benefits are only available to valid Zurich motor policyholders. You will need to provide your policy number in order to entitle you to the discount.

Zurich driver solutions (optional)

Zurich driver solutions can help you to cost-effectively protect your business and your employees, by providing the tools you need to identify and manage risk.

What's on offer?

As an employer, your duty of care applies to all business related activities undertaken by your employees, including driving.

It is industry best practice, and a key recommendation made by the HSE and DfT in the Driving at work – Managing work related road safety guidance document, to be able to provide evidence that you have undertaken a risk assessment and carried out appropriate interventions.

Zurich driver solutions helps you meet your legal obligations by combining the essential elements of effective risk management into one simple package.

The programme includes:

- **Driver handbook** – contains best practice guidance and guidance for the driver and includes a driver declaration authorising the fleet manager to obtain the driver's DVLA records.

- **On-line test** – ensures the driver has read and understood the key points in the handbook.
- **Driver profiling** – on-line tool that builds a risk profile of the driver based on the three fundamental areas of work-related road safety:
 - the driver
 - the journey
 - the vehicle.
- **Licence check** – on-line driving licence check (subject to signed declaration required in accordance with data protection legislation).
- **RoadRISK** – a competency based assessment and training module covering attitudes, behaviour, knowledge and hazard perception.

You will also have access to the Management Information System to enable you to review all the data collected and identify high-risk drivers. The programme will also make training recommendations for drivers who present the highest risk.

This is unique and exclusive to Zurich motor customers and costs £30 + VAT per driver.

Why through Zurich?

Zurich is one of the leading risk management organisations in Europe. This offering is unique in the marketplace and has been developed in partnership with Interactive Driving Systems, market leading providers of on-line training solutions.

Additional services

Zurich has secured the services of DriveTech, the UK's leading driver training specialists, to provide training tailored to the driver's needs.

DriveTech can provide quotations upon request for individual on-road driver training sessions and bespoke seminars.

What do I do next?

To apply or for further information, please email risksupport@uk.zurich.com.

AA fleetwide breakdown cover (optional)

This cover is not included as standard within your policy. For more information or to take up this offer call **0800 55 11 88** quoting reference 0669 and we'll arrange cover for you immediately.

Zurich policyholders get preferential rates on breakdown cover for their fleet of vehicles.

This offer cannot be used in conjunction with any other offer. Available for new customers only. Offer prices are only available while your Zurich policy is current. We reserve the right to review pricing at any time. Full terms and conditions are available on request by calling **0800 55 11 88**.

Insured breakdown cover is provided by The Automobile Association Limited. Relay Plus is underwritten by Automobile Association Underwriting Services Limited. Automobile Association Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Zurich Insurance plc

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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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