



POLICY SUMMARY – APRIL 2026

e-Fleet

WELCOME

to your policy summary

Motor Fleet insurance is for companies, sole traders or partnerships operating a fleet of vehicles comprising of cars and commercial vehicles used for the business of the policyholder (excluding use for hire or reward) and social domestic and pleasure purposes.

This is a summary of your Policy wording and it does not form part of the contract between you and us.

This Policy Summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, A&B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

The legal expenses cover under Section 8 is administered ARAG Legal Expenses Insurance Company Limited ('ARAG'). Registered in England and Wales No. 103274. Registered Office: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Reference Number 202106.

You can check the regulatory status of each firm on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

The legal advice service is provided by ARAG Law Limited. Registered in England and Wales, number 5417859. Registered Office: North Quay, Temple Back, Bristol BS1 6FL. ARAG Law Limited is authorised and regulated by the Solicitors Regulation Authority, registration number 423113.

You can check the regulatory status by visiting the SRA's website www.sra.org.uk.

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

There are two levels of cover to choose from: Comprehensive & Third Party Fire and Theft. You may need to review and update the cover periodically to ensure it remains adequate.

Type Of Cover	Comprehensive	Third Party Fire & Theft
Legal liability for injury to passengers, the public and their property	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓
Loss of or damage to vehicles by fire or theft	✓	✓
Accidental damage, vandalism or malicious damage	✓	x
Windscreen Damage	✓	x

The table below shows the benefits of this Policy and the maximum amounts we will pay in the event of a claim:

Description	Maximum Cover
Section 1: Loss of or damage to your vehicle	
Loss or damage to your vehicle caused by accidental damage, fire, lightning, self-ignition, explosion, theft or attempted theft	Up to the vehicle's market value as at the time of the loss or damage or the last declared value to us, whichever is less
New for old replacement car cover	Where your private car is less than 12 months old and is stolen and not recovered or damaged in an accident or fire we will replace it with a new car of the same make, model and specification if the repair costs exceed 60% of the manufacturer's list price
Loss or Theft of Keys	We will pay up to £1,000 any one claim for replacing the affected lock, lock transmitter or affected alarm part if the vehicle keys or lock transmitter is lost or stolen
Misfuelling	Where Comprehensive cover applies we will pay up to £5,000 in any one period of insurance for damage caused by the wrong grade being inadvertently put into your vehicle
Terrorism – Accidental damage cover	Where Comprehensive cover applies we will pay for loss or damage to the insured vehicle arising from acts of Terrorism.
Section 2: Third Party Liability	
Corporate Manslaughter costs	Legal costs and fees incurred with our permission which arise from criminal proceedings arising from an offence under the Corporate Manslaughter and Homicide Act up to a maximum of £1,000,000 all claims any one Period of Insurance
Cross Liabilities	Where your Policy is in the name of more than one party we will treat each party as if they were the only party covered

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

Description	Maximum Cover
Emergency Treatment Fees	We will pay for emergency treatment fees as required by Law
Legal defence costs	Legal defence costs, as agreed and consented by us, for manslaughter or causing death by dangerous driving
Legal liability for damage to other people's property	The most we will pay is: £20,000,000 where the insured vehicle is a private car and up to £5,000,000 for costs and expenses - Up to £5,000,000 for all other vehicles including claimants costs and expenses and any other costs and expenses incurred with our prior written consent
Legal liability for death and injury to anyone including passengers	Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury
Motor Contingent Liability	We will insure you against your legal liability to third parties arising from the use of a vehicle you do not own or have provided but which is being driven by one of your employees for your business
Towing	We will insure you against your legal liability to third parties whilst your vehicle is towing a single trailer or broken down vehicle. Loss or damage to the towed vehicle or trailer is not covered
Unauthorised movement of third party vehicles	We will insure you against your legal liability arising out of your employee moving a parked vehicle which is causing an obstruction or otherwise preventing the operation of your business
Unauthorised use	We will insure you against your legal liability arising from the unauthorised use of your vehicle
Section 3: Foreign Use	Full cover while your vehicle is being driven in the EU. Where we have agreed and any additional premium has been paid cover will also apply in any other country
Section 4: Trailers	The same cover as applies to your vehicle will apply to the trailer where this is attached to your vehicle. We will also insure you against third party liability where any trailer you own or are responsible for is detached from any vehicle
Section 5: Personal Effects	We will pay up to £250 where personal effects in your vehicle are lost or damaged as a result of an accident, fire, theft or attempted theft
Section 6: Medical Expenses	We will pay up to £250 per injured person travelling in your vehicle towards medical treatment following an accident involving your vehicle
Section 7: Personal Accident Cover	We will pay £5,000 for death or permanent loss of sight or loss of one or more limbs to your driver arising from an accident involving your vehicle

SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

Description	Maximum Cover
Section 8: Legal Expenses Protection ARAG Legal Expenses Insurance Company Limited is the underwriter and provides the legal protection insurance under this section of your policy.	We will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint. We will appoint our preferred choice of law firm to deal with your claim and will pay their costs and expenses which include opponents' costs. The most we will pay for all claims resulting from one or more events arising from the same originating cause is £100,000.
1. Uninsured Loss Recover And Personal Injury	Costs and expenses incurred to recover uninsured losses after an event which causes: (a) damage to the insured vehicle or to any property belonging to an insured person in or on the vehicle; and/or (b) death or bodily injury to an insured person whilst travelling in or on the insured vehicle.
2. Motor Prosecution Defence	Costs and expenses incurred to defend an insured person's legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of the insured vehicle.
3. Motor Contract Disputes	Costs and expenses incurred in respect of a dispute arising from an agreement or an alleged agreement which you have entered into in a personal capacity for the: (a) buying, selling, hiring or insurance of the insured vehicle or its spare parts or accessories (b) service, repair or testing of the insured vehicle.
4. Replacement Hire Vehicle	We will make the arrangements for vehicle hire for you within the countries covered and we will pay your vehicle hire costs following an accident involving the insured vehicle and another vehicle. If this is not possible we will still seek to recover your uninsured losses for the loss of use of your vehicle.
5. TELEPHONE HELPLINES Legal Advice Service	Advice on personal legal problems under UK and EU law. Available 24 hours a day, seven days a week. Personal taxation advice under UK law. Available 9am-5pm, Monday to Friday, excluding public and bank holidays. Health and Medical Information Service Help and information on health and fitness. Available 9am-5pm, Monday to Friday, excluding public and bank holidays. Counselling Service Our qualified counsellors provide support in dealing with worrying problems. Available 24 hours a day, seven days a week.
Countries covered	For legal protection: UK, EU member states and other specific European nations. For insured incident 4 Replacement hire vehicle. England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.
Law that applies	This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise the law of England and Wales applies.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

The table below shows exclusions that are contained in your Policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
General Exclusions		
Cyber	We do not cover any loss, damage or liability as a result of any Cyber Act or loss of Data except where is necessary to meet the requirements of the Road Traffic Acts	17
Hazardous Goods	We do not provide cover against loss, damage or liability arising from the use of your vehicle whilst carrying hazardous goods	17
Unlicensed driving	We do not provide cover if the driver or user of your vehicle to your knowledge does not hold a licence to drive your vehicle or has had their licence revoked.	16
Section 1: Loss of or damage to your vehicle		
Decrease in value	We do not cover reduction in value of your vehicle following repair	20
Accidental damage, Fire & Theft	The following excesses apply in addition to any other excess shown in the Schedule or attaching Endorsement: • Driver is under 25 years of age – £250 • Driver is over 25 years of age who has not held a full licence for 12 months – £200	19
Frost damage	We will not cover where your vehicle suffers loss or damage caused by frost unless you have followed the manufacturers instructions to avoid liquids freezing	20
Keys left in or on your vehicle	We do not provide cover against loss of or damage vehicle arising from theft or attempted theft while the ignition keys have been left in or on the vehicle	20
Loss or damage to Special Type vehicles	We do not cover loss or damage to Special Type vehicles	20
Misfuelling	We do not provide cover if your vehicle is driven after it had knowingly been incorrectly fuelled	20
Wear, tear, or mechanical breakdown	We do not provide cover against wear, tear or mechanical breakdown failure, fault, breakdown or breakages	20
Section 2: Third Party Liability		
Tool of trade	Where your vehicle is operating as a tool of trade we will only insure you as required by Law	23
Airside	We do not provide cover for death, injury, loss or damage arising whilst your vehicle is in or on any airport, airfield or aerodrome	23

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Automated Vehicles	where the insured vehicle is being driven in automated mode and you or any other person entitled to indemnity has: - failed to install or permit Safety Critical Software update including Over The Air (OTA) Updates - made or permitted alterations to any such software updates which relate to the functioning of the vehicle, with the exception those made available by the vehicle manufacturer	23
Terrorism	We do not provide cover for death, injury, loss or damage arising from Terrorism except as required by the Road Traffic Acts	22
Section 4: Trailers		
Tool of Trade	We do not provide cover for death, injury, loss or damage arising out of the use of your trailer whilst its operating as a tool of the trade, except as required by Law	25
Section 5: Personal Effects		
	We do not provide cover unless belongings are hidden from view and all doors, windows or other openings are locked	26
Section 7: Personal Accident Cover		
	We do not provide cover if death or injury happens as a result of a seatbelt not being worn when required to do so by Law	28
Section 8: Legal Expenses Protection		
	Reasonable prospects (other than in respect of insured incident 2 Motor prosecution defence) exist for the duration of the claim. The most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm. The amount we will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time. Costs incurred before we have accepted a claim. Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose the representative who will help you.	30
Insured Incidents		
1. Uninsured Loss Recover And Personal Injury	The prospects that an insured person will recover losses or damages must be at least 51%. Anyone claiming must be in or on your vehicle with your permission when the damage and/or injury is caused. The insured vehicle being used by anyone, with your permission, who does not have valid motor insurance.	31

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE POLICY

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
2. Motor Prosecution Defence	The insured person has notified us of within 10 days of receiving a written Notice of Intended Prosecution, or as soon as reasonably possible if the insured person is notified of a prosecution any other way. Parking or obstruction offences, insurance offences or challenging a fixed penalty notice.	31
3. Motor Contract Disputes	You must have entered into the agreement or alleged agreement during the period of insurance, and the amount in dispute must be more than £250 (including VAT). The settlement payable under an insurance policy (we will cover a dispute if your insurer refuses your claim, but not for a dispute over the amount of the claim).	31
4. Replacement Hire Vehicle	Replacement vehicle hire costs are payable only if the accident was entirely the other person's fault and your vehicle cannot be driven. We will choose the vehicle hire company and the type of vehicle to be hired. We will decide how long a vehicle can be hired for. You must tell us as soon as the Insured Vehicle becomes available for You to drive again. A replacement hire vehicle will only be provided if you meet the age and licensing rules of the vehicle hire company we choose and must follow any terms and conditions of hire. We are unable to provide a replacement hire vehicle if the driver at fault cannot be identified or traced. If a replacement hire vehicle is unavailable we will seek to recover your uninsured losses for the loss of use of your vehicle.	31
Telephone Helplines Legal Advice Service	Calls for advice in countries outside of England and Wales are available 9am–5pm, Monday to Friday, excluding public and bank holidays.	4
Telephone Helplines Counselling Service	There is no cover for the costs of using referral services	4

CUSTOMER INFORMATION

How to contact us to make a claim

In the event of any accident, injury, loss or damage involving a vehicle insured by this Policy, you must telephone the **Covéa Insurance Motor Fleet Careline** on **0330 024 2230** as soon as possible after the event. The Motor Fleet Careline is available 24 hours a day, 365 days a year.

Please give your **Covéa Insurance Motor Fleet Careline** advisor the following:

- Policy number, your name/driver's name
- Vehicle make, model and registration number
- Details of the incident including name and address of the other driver, their insurance company, Policy number and car registration number.

After you have reported the incident, our claims team will request any further information required to proceed with your claim.

How to make a claim relating to Section 8

For claims covered under Section 8: Legal Expenses Protection please call **0344 893 9329**.

You must give ARAG details of any claim as soon as possible.

Please call **0344 893 9027** if you are facing a motoring prosecution or have a motor contract dispute. If you are call outside of the UK, please phone us on **+44 29 2085 4069**. The telephone line is available 24 hours a day, seven days a week.

The Motor Claims Centre is available 8am-8pm, Monday to Friday 8am-5pm Saturday and 9am-5pm on bank holidays (excluding Christmas Day and New Year's Day). If you call outside these times we will take details of your claim and call you back.

How to Cancel Your Policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must give instruction to cancel to your broker.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy. No refund will be given if a claim has been submitted or if there has been any incident likely to give rise to a claim during the current Period of Insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by giving instruction to your broker.

If you cancel your Policy after 14 days and a claim has been submitted or if there has been any incident likely to give rise to a claim during the current Period of Insurance, we will not refund any part of the premium. If you have a Loan Agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current Period of Insurance, we will refund the premium for the exact number of days left on the Policy.

For our rights to cancel your Policy please see the Cancellation Condition within the General Conditions section of the Policy document.

How to make a Complaint Sections 1 – 7

It is always our intention to provide a first class standard of service. However, we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the Policy was sold, and you should contact them directly.

Alternatively, please contact us using the following details, quoting your Policy or claim number:

**Customer Relations Covéa Insurance A&B Mills,
Dean Clough, Halifax, HX3 5AX**

Telephone: **01422 286406**

Email: **customer.relations@coveainsurance.co.uk**

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at **www.coveainsurance.co.uk/complaints**.

CUSTOMER INFORMATION

For complaints relating to Section 8 – Legal Expenses Protection

ARAG Legal Expenses Insurance Company Limited always aim to give you a high quality service. If you think that you have been let down and you wish to raise a complaint please contact ARAG:

Customer Relations Department, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW

Telephone: **0344 893 9013**

Email: **customer-relations@arag.co.uk**

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme (FSCS)

We and ARAG Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the **Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk**.

Motor Insurance Database

Information relating to your insurance Policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the DVLA, the DVA, the Insurance Fraud Bureau and certain other authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;

- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If you are involved in a road traffic accident (either in the United Kingdom, the EEA or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. You can find out more about this from us, or at **www.mib.org.uk**.

It is vital that your correct registration number is shown on the MID. If it is not, you are at risk of having your vehicle seized by the police. you can check that your correct registration number is shown on the MID at **www.askmid.com**.

