

# MOTOR FLEET INSURANCE

## Summary of Cover

**A commercial motor insurance package available for Partnerships or Companies who require more than four vehicles to be insured under the one Policy.**

### **Why choose the AXA Motor Fleet Insurance Product?**

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**Tailor-made for Your Business** – The Motor Fleet insurance product is flexible enough to meet the demands of most fleet operators. Please discuss your requirements with your insurance adviser and see whether this product will meet your insurance requirements.

**Someone to Help You When You Need It** – We realise that accidents or breakdowns can happen at any time of the day or night which is why we have a 24 hour Assistance helpline which operates 365 days a year. The operator will connect you with the nearest vehicle recovery or windscreen repairer from our approved network so that you are assured of a quality service.

**Emergency Breakdown Service** – If your vehicle has a mechanical breakdown in the UK, just call us and we will send the nearest suitable repairer to attend the vehicle. A dedicated telephone number will put you in contact with a specialist roadside repair or recovery service or a hire car company to enable you to continue your journey. We will arrange for this service at your request but you are responsible for the cost incurred for any of the services provided.

**Accident Recovery** – If your vehicle is immobilised following an accident anywhere in the UK, we will arrange and pay for the cost of transporting your vehicle and passengers back to the home garage address or intended destination or to the nearest AXA Insurance approved repairer. If required the supply of a suitable and equivalent vehicle, up to 3.5T GVW, for up to 24 hours.

**Uninsured Loss Recovery** – This is an automatic extension in cover which we have arranged with a specialist company that will pay your legal fees should you need to take legal action to recover costs and damages not covered under the Policy. Cover is also provided to meet the cost of defending your legal rights should criminal proceedings be brought against you after an accident covered by the Policy for a motoring offence relating to your owning or using your vehicle.

**Continental Cover** – The level of policy cover you select will be automatically provided whilst any vehicle covered under the policy is being used in any EU Member country, Iceland, Norway or Switzerland.

**Spreading Your Cost** – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may a charge associated with this. Please speak to your Insurance Adviser for details.



# Summary of Cover

**You must provide a copy of this Policy Summary to all parties with an interest under the insurance and make them aware that a copy of the Policy document is available upon request. This policy is underwritten by AXA Insurance UK plc.**

This document is a summary of the insurance cover provided by the Motor Fleet Insurance product and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

There are three levels of cover to choose from, Comprehensive, Third Party Fire and Theft and Third Party only – see below for a summary of the cover provided for each level.

<b>Features and Benefits</b>		
Comprehensive	Third Party Fire and Theft	Third Party Only
All Sections of the Policy apply	Cover restricted to Legal Liability and damage caused to an insured vehicle by fire self ignition lightning explosion or theft	Cover restricted to Legal Liability
<b>Section 1 – Legal Liability to Third Parties</b>		
Legal Liability for <ul style="list-style-type: none"> <li>• death or injury to other people</li> <li>• damage to other peoples' property</li> </ul> following an accident involving a motor vehicle covered by the Policy	Legal Liability for <ul style="list-style-type: none"> <li>• death or injury to other people</li> <li>• damage to other peoples' property</li> </ul> following an accident involving a motor vehicle covered by the Policy	Legal Liability for <ul style="list-style-type: none"> <li>• death or injury to other people</li> <li>• damage to other peoples' property</li> </ul> following an accident involving a motor vehicle covered by the Policy
Emergency Treatment Fees	Emergency Treatment Fees	Emergency Treatment Fees
<b>Section 2 – Loss of or Damage to Your Vehicle</b>		
Replacement of your vehicle if it is lost or damaged beyond economic repair during the first year of registration if a private car or first six months of registration from new if a commercial vehicle up to 3.5 tonnes GVW	Replacement of your vehicle if it is lost or damaged beyond economic repair during the first year of registration if a private car or first six months of registration from new if a commercial vehicle up to 3.5 tonnes GVW	
Repair of your vehicle it's spare parts or accessories	Repair of your vehicle and it's spare parts or accessories	
Replace the locks ignition and entry devices if the keys or entry devices are lost or stolen	Replace the locks ignition and entry devices if the keys or entry devices are lost or stolen	
Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by the Policy	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by the Policy	

<b>Features and Benefits</b>		
Comprehensive	Third Party Fire and Theft	Third Party Only
<b>Section 2 – Loss of or Damage to Your Vehicle</b>		
We will pay for loss or damage to any permanently fitted Audio Visual Communication and Guidance equipment	We will pay for loss or damage to any permanently fitted Audio Communication and Guidance equipment	
Dedicated telephone number for authorised windows and windscreen replacement or repairs	Dedicated telephone number for authorised windows and windscreen replacement or repairs	
<b>Section 3 – Indemnity to Principals</b>		
We will insure you in terms of Section 1 in respect of liability for which you are responsible under an agreement with a Principal	We will insure you in terms of Section 1 in respect of liability for which you are responsible under an agreement with a Principal	We will insure you in terms of Section 1 in respect of liability for which you are responsible under an agreement with a Principal
<b>Section 4 – Unauthorised Movement</b>		
We will insure you under Section 1 as the result of the unauthorised movement of a third party vehicle	We will insure you under Section 1 as the result of the unauthorised movement of a third party vehicle	We will insure you under Section 1 as the result of the unauthorised movement of a third party vehicle
<b>Section 5 – Contingent Liability</b>		
We will insure you under Section 1 whilst any vehicle not belonging to you is being used for your business by a person in your employ	We will insure you under Section 1 whilst any vehicle not belonging to you is being used for your business by a person in your employ	We will insure you under Section 1 whilst any vehicle not belonging to you is being used for your business by a person in your employ
<b>Section 6 – Cross Liabilities</b>		
If there is more than one named policyholder we will insure each as if separately insured under Section 1 of the policy	If there is more than one named policyholder we will insure each as if separately insured under Section 1 of the policy	If there is more than one named policyholder we will insure each as if separately insured under Section 1 of the policy
<b>Section 7 – Trailers and Disabled Vehicles</b>		
Trailers specified by you will be covered to the level of cover selected whilst attached and detached	Trailers specified by you will be covered to the level of cover selected whilst attached and detached	Trailers specified by you will be covered to the level of cover selected whilst attached and detached
Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle
Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle
<b>Section 8 – Personal Injury to Your Driver</b>		
We will pay if your driver suffers the permanent loss of sight in one or both eyes, loss of one or more limbs or dies within 3 months following an accident whilst driving your vehicle		

<b>Features and Benefits</b>		
Comprehensive	Third Party Fire and Theft	Third Party Only
<b>Section 9 – Medical Expenses</b>		
We will pay medical expenses incurred by you your driver or any passenger following an incident involving your vehicle		
<b>Section 10 – Personal Belongings</b>		
We will pay for loss of or damage to personal belongings in or on your vehicle		
<b>Section 13 – Geographical Limits</b>		
The level of cover you select will be automatically provided whilst any vehicle covered by this policy is being used in any EU Member country, Iceland, Norway or Switzerland	The level of cover you select will be automatically provided whilst any vehicle covered by this policy is being used in any EU Member country, Iceland, Norway or Switzerland	The level of cover you select will be automatically provided whilst any vehicle covered by this policy is being used in any EU Member country, Iceland, Norway or Switzerland

<b>Significant or Unusual Exclusions and Limitations</b>	
<b>Limitations</b>	<b>Sections applied to</b>
Third Party Bodily Injury – unlimited	Section 1
Third Party Property damage involving any of your commercial vehicles is limited to £5,000,000	Section 1
Third Party Property damage involving any of your private cars is limited to £20,000,000	Section 1
We will only pay up to £1,000 following the loss or damage to Audio Visual communication equipment permanently fitted after manufacture	Section 2
We will only pay a maximum of £100 towards the cost of replacement windows or windscreens if the work is not carried out by an authorised service provider	Section 2
We will pay up to £2,500 following the death injury of your driver	Section 8
We will pay up to £250 towards medical expenses for each person	Section 9
We will pay up to £250 for any one claim	Section 10
<b>Exclusions</b>	<b>Sections applied to</b>
We will not pay for losses as the result of the theft of or from your vehicle if the entry or ignition device is left in or on the vehicle	Section 2
Cover will not apply if your trailer is attached to any vehicle other than a vehicle insured under this policy	Section 7
Any loss of or damage to any property in or on any trailer or mechanically propelled vehicle	Section 7
We will not cover loss or damage caused to goods or samples carried in or on the vehicle	Section 10
There is no cover provided under any Section of this policy whilst your vehicle is airside on any airport or airfield premises	Section 15 General Exclusions
There is no cover provided under any Sections of this policy for loss, damage or injury arising out of the operational use of any vehicle as a tool of trade except where necessary to meet any RTA legislation.	Section 15 General Exclusion

<b>Excesses</b>	
<b>Comprehensive</b>	<b>Third Party Fire and Theft</b>
Young and inexperienced drivers excess – see the amounts shown under Section 2 of the policy  £250 for all damage claims  £75 Windscreen claims	Young and inexperienced drivers excess – see the amounts shown under Section 2 of the policy  £250 for all damage claims

If it is felt that a higher excess is warranted you will be advised of this within the quotation provided.

**Policy Duration**

This is an annually renewable Policy.

**Your Statutory Cancellation Rights**

You may cancel this Policy during the 14 days from receipt of the Policy documents (new business) or for a renewal, the conclusion of renewal negotiations or receipt of revised Policy documents (whichever is later) by giving notice in writing during this period and returning all effective Certificates of Insurance to Your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on Your Policy Schedule or confirm their destruction.

There is no refund of premium in the event of a total loss claim. However in all other cases we will retain an amount of premium in proportion to the time you have been on cover and refund the balance to you.

In the event of a total loss if you are paying by instalments you will either have to continue with the instalment payments until the Policy renewal date or we may at Our discretion deduct the outstanding instalments due from any claim payment due to be made.

**Your Cancellation Rights Outside The Statutory Period**

After the Statutory Cancellation Period you may cancel the policy at any time however please refer to your Policy wording for full conditions and details of how to cancel including information on any applicable premium refund as the calculation is subject to different conditions after the Statutory Cancellation Period.

**Our Rights to Cancel**

After the Statutory Cancellation Period we may cancel the policy having first given you 21 days notice of such cancellation however please refer to your Policy wording for full conditions including information on any applicable premium refund as the calculation is subject to different conditions after the Statutory Cancellation Period.

### **Policy Administration Fees Condition**

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We may charge You an administration fee if We

- make any changes to the Policy on Your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to You.

We will not make a charge without informing You.

### **Making a Complaint**

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If you have a complaint about your Policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your Policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

### **Financial Service Compensation Scheme (FSCS)**

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AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

### **Law Applicable**

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You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

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