

Motor Fleet Insurance Summary of Cover

Please read this document carefully.

This is a summary of the cover provided by the Brit Motor Fleet Insurance policy. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does not contain the full policy definitions, terms conditions and exclusions. These can be found in the Policy Document, a copy of which is available from your insurance broker.

The policy is issued for a twelve month period.

Cover under this policy is subject to specific limits and excesses. Please refer to your broker for full details.

This insurance is provided by Brit Insurance Limited.

**Brit Insurance Limited
55 Bishopsgate
London, EC2N 3AS**

Telephone: **020 7984 8500**
Fax: **020 7984 8501**
Web: **www.britinsurance.com**

Registered in England no. 2763688 at 55 Bishopsgate, London EC2N 3AS.
Authorised and regulated by the Financial Services Authority.

Where letters or number references appear in this summary, they cross-refer to specific references in the Policy Document.

Section 1 – Damage to the Insured Vehicle

<i>What is covered as standard</i>	<i>Limits</i>
<ul style="list-style-type: none"> • Damage to the Insured Vehicle (and permanently fitted accessories) 	Up to the vehicle's current market value
Damage Excess	
<ul style="list-style-type: none"> • £300 drivers under 21 • £200 drivers 21 & 22 • £150 drivers under 25 or less than a year on full licence 	

Section 2 – Damage to or loss of the Insured Vehicle by Fire or Theft

<i>What is covered as standard</i>	<i>Limits</i>
<ul style="list-style-type: none"> • Damage or loss to the Insured Vehicle (and permanently fitted accessories) by Fire or Theft 	Up to the vehicle's current market value
Exceptions, Conditions and Limitations under Section 1 and Section 2	
<p>a If a part or accessory becomes obsolete the Insurers will only pay the last list price of the accessory</p> <p>b This policy does not cover:</p> <ol style="list-style-type: none"> 1 Loss of use and/or depreciation 2 Wear or tear 3 Damage to tyres from the application of brakes or punctures 4 Reduction in the market value as a result of repairs 5 Damage caused by aerial sonic waves 6 Fixtures and fittings of any motorised caravan 7 Deception by a purported purchaser 8 Loss if ignition keys are left in or on the vehicle 9 Any amount exceeding £100,000 insured for terrorism <p>c Telephones or audio-visual equipment not permanently fitted to the vehicle</p>	

Section 3 – Liability to Third Parties

<i>What is covered as standard</i>	<i>Limits</i>
<ul style="list-style-type: none"> • Damage and claimants' costs and expenses in respect of death or bodily injury to any person caused by the Insured Vehicle 	Unlimited in respect of death or personal injury to other parties
<ul style="list-style-type: none"> • Damage to property caused by the Insured Vehicle 	<p>Damage to third party property caused by a private car (Standard Limit £20,000,000. Please refer to broker for specific limits)</p> <p>Damage to third party property caused by a commercial vehicle (Standard limit £5,000,000. Please refer to broker for specific limits)</p>

Section 3 – **Liability to Third Parties** *continued*

Exceptions from Liability under Section 3

This policy does not cover:

- a Death or injury in the course of employment of the Insured other than as required by the Road Traffic Act
- b Damage to property or animals belonging to or held in trust by the Insured
- c Where there is cover under another policy
- e While any item of plant is being used as a tool of trade other than as required by the Road Traffic Act
- f Loss as a result of pollution other than as required by the Road Traffic Act
- g Whilst the Insured Vehicle is situated airside
- h Loading or unloading beyond the limits of the carriageway by anyone other than the insured driver or attendant of the Insured Vehicle
- i Terrorism other than as required by the Road Traffic Act

Section 4 – **Trailers and Towing**

What is covered as standard

- Third Party cover whilst any trailer or mechanically disabled vehicle is being towed by the Insured Vehicle

Exceptions to Section 4

- a Excludes loss while towing more trailers than permitted by law.
- b Excludes loss or damage to the trailer or property thereon.

Loss or damage to the trailer (whilst attached or detached) will be considered on request.

Section 5 – **Territorial Limits, Foreign Travel and Transit**

What is covered as standard

- Provides the minimum cover required by the compulsory insurance laws of EU countries and countries recognising EU directives on motor insurance
- Maximum duration 30 days

Longer periods of foreign use will be considered on request

Section 6 – **Medical Expenses**

What is covered as standard

- Provides cover for medical expenses incurred by any occupant of the Insured Vehicle.

Limits

Please refer to broker for specific limits (standard limit £250).

Section 7 – Legal Defence

What is covered as standard

- At the Insurer's discretion, any legal or criminal proceedings fees in defence of a Third Party claim

Section 8 – Unauthorised Movement

What is covered as standard

- Third Party cover in respect of any vehicle being moved by the Insured/Insured's employee (without the knowledge or consent of the owner of the vehicle) to allow free passage of the Insured's own vehicles
- Restricted to policyholders that use heavy goods or public service vehicles and operating out of depots
- Excludes damage to the vehicle being moved

Section 9 – Unauthorised Use

What is covered as standard

- Comprehensive cover in respect of any vehicle being driven by any person without the knowledge or consent of the Insured for use not permitted by the policy

Section 10 – Joint Insured

What is covered as standard

- All associated and subsidiary companies of the Insured will be treated as though they had individual insurance cover in their own right

Section 11 – Principal's Indemnity

What is covered as standard

- Third Party cover for any claim for which the Insured is responsible under an agreement or contract with a Principal

Exceptions to Section 11

- Excludes liability attaching to the Principal arising out of an agreement which would not attach in the absence of such agreement
- Excludes injury to the Principal for which the Insured would not be liable in the absence of the agreement
- Damage to property of the Principal
- Any loss which is not as a result of the negligence of the insured

General Exceptions *continued****This insurance does not cover***

- a** Vehicles:
 - 1 being used for a purpose not permitted on the certificate of insurance
 - 2 being driven by any person not permitted by the certificate of insurance
 - 3 being driven by anyone without a driving licence
- b** Losses arising from war, invasion or hostilities other than as required by the Road Traffic Act
- c** Losses arising from riot or civil commotion other than Great Britain
- d** Any liability accepted by agreement not attaching in the absence of the agreement
- e** Losses arising from:
 - 1 ionising radiations
 - 2 any nuclear assembly
- f** Fraudulent claims
- g** Losses arising from suicide or attempted suicide

General Conditions

- 1** Insured must take reasonable precautions to avoid loss
- 3** The insurer may cancel this policy by sending seven (7) days notice
Please refer to your broker for full details of the cancellation charges

Please refer to your broker for full details of all general conditions

Repairs to the Insured Vehicle

This policy extends to cover:

- 24 - Hour Freephone Accident Helpline
- Nationwide Approved Repairer Network
- Courtesy Car where available

Important Notice

- The insured has a legal obligation to supply details to the Motor Insurance Database (MID) Failure to comply with the requirements of the MID will result in the Insured being reported to the Motor Insurers Information Centre which may have a detrimental effect on the validity of the Insurance.

Procedures and Contacts

Cooling off Period

If you have not received a copy of your full terms and conditions when you purchase your insurance policy from us, you may cancel your policy within fourteen days from the date that they are received without penalty.

Claims

In the event of a claim you should call **your insurance broker** in the first instance.

You can also call the **Brit Claims Line** on: **0800 435 791**

Complaint Procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact:

Your broker or agent from whom you bought your Policy of Insurance.

In the unlikely event you remain dissatisfied, please contact:

The Customer Relations Officer

Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS

Telephone: **020 7984 8600**
Fax: **020 7984 8640**
E-mail: **enquiries@britinsurance.com**

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations with an annual turnover of less than £1 million.

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: **0845 080 1800**
Switchboard: **020 7964 1000**
Website: **www.financial-ombudsman.org.uk**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we can not meet our obligations. This depends on the type of business and circumstances of the Claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

E-mail: **enquiries@fscs.org.uk**

Financial Services Compensation Scheme

7th Floor Lloyds Chambers
Portsoken Street
London E1 8BN

Telephone: **020 7892 7300**
Fax: **020 7892 7301**