



# Policy Summary

## Standard Fleet

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance policy document.

### NAME OF INSURERS:

HCC Underwriting Agency Ltd Syndicate 4040 at Lloyd's and Great Lakes Reinsurance UK PLC

### TYPE OF INSURANCE:

The type of insurance offered by HCC Underwriting Agency Ltd is Motor Fleet Insurance. The insurance offers Comprehensive / Third Party Fire & Theft / Third Party only.

### SIGNIFICANT FEATURES AND BENEFITS:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Damage to other peoples property by Your Private Car	£20 million	£20 million	£20 million
Damage to other peoples property by your commercial vehicle, minibus, coach or bus	£5 million	£5 million	£5 million
Liability to others whilst towing a trailer or caravan	√	√	√
Loss or damage to Your Vehicle	√	X	X
Loss or damage to Your Vehicle by fire, theft or attempted theft	√	√	X
New car replacement for Private Cars less than one year old	√	√	X
Loss or damage to in-car entertainment systems	√	√	X
Glass repair or replacement arranged through illium authorised repairer	Unlimited - £50 excess unless more specifically agreed	X	X
Glass repair or replacement arranged through unauthorised repairer	Unlimited - £100 excess unless more specifically agreed	X	X
Foreign travel for Private Cars & vans to 3.5T GVW	√	√	√
Personal effects for Private Cars	√ £250 limit	√ £250 limit	X
Medical expenses	√ £500 limit	√ £500 limit	√ £500 limit
Manslaughter Defence costs	√	√	√

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Damage to or loss of Your Vehicle or its accessories when Your Vehicle is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked

Any liability to others or loss or damage to Your Vehicle when Your Vehicle is being driven in an unsafe, un-roadworthy or damaged condition or does not have a valid MOT certificate when needed

Any liability to others, or loss or damage to Your Vehicle when Your Vehicle is carrying an insecure load

Any legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to the cover we must provide under the Road Traffic Acts or any laws that apply to motor insurance. This exclusion does not apply to damage to Your Vehicle.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used for the carriage of hazardous goods

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used as a tool of trade

Any accident, injury, loss, damage or legal liability whilst any vehicle covered by this insurance is being used in or on an airport or airfield

**DURATION OF CONTRACT:**

The length of time covered by the policy is normally twelve months unless otherwise negotiated at the time of quotation. If the policy is for a longer period than twelve months, you may need to review and update your cover to ensure that it remains adequate.

**CANCELLATION:**

You may cancel this insurance at any time by telling Us in writing and sending back your Certificates of Motor Insurance.

**HOW TO CLAIM:**

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 01656 868000 or if the claim is solely for windscreen damage please call 0800 622122.

**COMPLAINTS:**

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 that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact

*Compliance Officer  
HCC Managing Agency Ltd  
Walsingham House, 35 Seething Lane  
London, EC3N 4AH*

In the event that you remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for you to refer the matter to the Complaints

Department at Lloyd's. Their address is;

*Complaints Department  
Lloyd's  
One Lime St  
EC3M 7HA*

Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve your complaint it may be possible for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.