



## Motor Fleet – Policy Summary

### ABOUT THIS DOCUMENT

The information below is a policy summary of the main features of our Fleet Policy. Please refer to your policy documentation for full details of the cover it provides, significant and unusual exclusions, conditions and limitations of the contract of insurance.

### INSURER

Newline Insurance Company Limited is incorporated in England and Wales under Company No 04409827 whose registered office is situated at Suite 5/4, The London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R 7DD. Newline Insurance Company Limited are authorised and regulated by the Financial Services Authority.

### DURATION OF POLICY

This insurance is valid for a period of 12 months from the date of commencement unless otherwise agreed.

### COVER OPTIONS

- Third Party Only (TPO) – Covers legal liability arising from an accident caused by your vehicles resulting in death or injury to any person and/or damage to third party property
- Third Party Fire & Theft (TPFT) – As TPO but also includes loss or damage to your vehicles by Fire, Theft or Attempted Theft.
- Comprehensive (COMP) – AS TPFT but includes the cost of repairing/replacing your vehicles following an accident or loss

### SIGNIFICANT FEATURES & BENEFITS

Summary	Cover of Vehicle chosen			Section of Policy containing full details
	Comprehensive	Third Party Fire & Theft	Third Party Only	
Liability to others both inside and outside the insured vehicle arising from an accident involving your vehicle which results in injury or death to another person	Unlimited	Unlimited	Unlimited	Section 2
Damage to Third Party Property arising from an accident involving your private car	Maximum of £20,000,000	Maximum of £20,000,000	Maximum of £20,000,000	Section 2
Damage to Third Party Property arising from an accident involving your commercial vehicle, minibus, coach, bus, special type or any other vehicle which isn't a private car	Maximum of £10,000,000	Maximum of £10,000,000	Maximum of £10,000,000	Section 2
Damage to Third Party Property arising from an accident involving the carriage of Hazardous Goods	Maximum of £1,000,000	Maximum of £1,000,000	Maximum of £1,000,000	Section 2
Indemnity for Unauthorised Use if an employee drives without Insured's consent	Insured	Insured	Insured	Section 2
Indemnity to Principals whom have an agreement with the Insured	Insured	Insured	Insured	Section 2
Loss of or damage to your vehicle and permanently fitted accessories by fire, lightning, explosion, theft or attempted theft	Market Value subject to maximum of £500,000	Market Value subject to maximum of £500,000	Not Insured	Section 3
Loss of or damage to your vehicle other than by fire, lightning, explosion, theft or attempted theft	Market Value subject to maximum of £500,000	Not Insured	Not Insured	Section 3

<b>SIGNIFICANT FEATURES &amp; BENEFITS (continued)</b>				
New Vehicle Replacement if less than 12 months old	Insured	Insured if caused by fire, lightning, explosion, theft or attempted theft	Not Insured	Section 3
Loss or Theft of Keys	Insured	Insured	Not Insured	Section 3
Loss of or damage to Glass and Windscreen	Insured	Insured if caused by fire, lightning, explosion theft or attempted theft	Not Insured	Section 4
Loss of or damage to Personal Effects whilst in or on the Insured Vehicle	Maximum of £600	Maximum of £600 if caused by fire, lightning, explosion theft or attempted theft	Not Insured	Section 5
Medical Expenses for occupants for the vehicle injured as a direct result of a road accident	Maximum of £600 per person	Not Insured	Not Insured	Section 6
Towing Risks extends the policy while the Insured is legally towing a trailer or broken-down vehicle	Insured	Insured	Insured	Section 7
Personal Accident for the driver of the vehicle	Maximum of £10,000	Maximum of £10,000 if caused by fire, lightning, explosion, theft or attempted theft	Not Insured	Section 8
Foreign Use	Insured	Insured	Insured	Section 9
General Average and Salvage	Insured	Not Insured	Not Insured	Section 9
Emergency Accommodation	Insured	Insured if caused by fire, lightning, explosion, theft or attempted theft	Not Insured	Section 10
Uninsured Loss Recovery	Optional	Optional	Optional	

### **COOLING OFF PERIOD**

If you are a retail customer you have 14 days from the beginning of the policy period or the date you received your policy documents whichever is the later to cancel this policy.

### **HOW TO CLAIM**

To make a claim please call our 24 Hour UK claims helpline on 0845 013 1506 quoting your policy number

### **COMPLAINTS PROCEDURE**

If you have cause to make a complaint about your insurance please contact your intermediary in the first instance. Having contacted your intermediary and still feel unsatisfied with the way your complaint has been dealt you should contact Newline Insurance Company Limited by writing to Suite 5/4, The London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R 7DD. If you still feel unsatisfied you should take the matter up the Financial Ombudsman Service by writing to South Quay Plaza, 183 Marsh Wall, London, E14 9SR on telephone 0845 080 1800 or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **COMPENSATION**

Newline Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations.