

Motor Fleet Insurance

Policy Summary

This summary gives a general overview of the covers provided by this insurance. It does not include all the details of your individual policy. Please read this document alongside your quote or policy schedule and policy wording for full information about the terms and conditions of your cover and any limits or exclusions that apply.

We recommend that you read all your policy documents carefully to ensure you understand the cover provided and that it meets your needs. If you have any questions or are unsure about any aspect of your cover, please contact your broker.

Motor Fleet insurance is a commercial product underwritten by Intact Insurance UK Limited. It is suitable for customers who require insurance against loss or damage to motor vehicles and any legal liability arising from the use of motor vehicles.

If the policy cover stated in the schedule is:

- **Comprehensive** – all Sections of the Policy apply, unless shown as ‘Not Included’ on the schedule.
- **Comprehensive Excluding Windscreen or Window Damage** – all Sections of this Policy apply, unless shown as ‘Not Included’ on the schedule, except for Section 8.
- **Third Party Fire and Theft** – Sections 1A, 2, 3, 5, 9, 10, 11, 12, 13 and 14 apply.
- **Third Party Only** – Sections 2, 3, 5, 9, 11, 12, 13 and 14 apply unless shown as ‘Not Included’ on the schedule.
- **Laid Up Fire and Theft** – only Section 1A applies.
- **Laid Up Fire, Theft and Accidental Damage** – Sections 1 & 1A apply.

For each Specified Vehicle or group of vehicles listed in the schedule, the type of cover provided will be as stated there, and it will be subject to the relevant Sections of this Policy that apply to that type of cover.

NOTE: You may only select the Laid-Up covers noted above if a motor vehicle is declared SORN with the DVLA and is not being used.

Significant General Exclusions

These exclusions apply to all sections of your policy. Please refer to your policy wording for the full list of exclusions and exceptions applicable to this policy.

We will not pay any claim due to:

- ⊗ vehicles being used in any way not permitted by this policy;
- ⊗ motor vehicles being used for racing, rallies, competitions and motor trials;
- ⊗ war, government action and terrorism;
- ⊗ riot or civil commotion;
- ⊗ radioactive contamination;
- ⊗ cyber events;
- ⊗ contractual liability.

Restrictions that apply to your policy

Along with the 'Exclusions and Limitations' listed in each section of this policy summary, there may be other restrictions or conditions that apply to your specific policy.

To fully understand what's included in your policy, please check your policy wording, schedule, endorsements, or certificates for details about:

- any excess or contribution you may need to pay if you make a claim;
- any section limits and sub-limits that apply to each section;
- how claims will be settled;
- any minimum security requirements you need to meet.

Excesses applicable to Section 1 and 1A

We shall not be liable for the amount of any excess stated in the schedule.

Where a motor vehicle is being driven by a young or inexperienced driver the excess for loss or damage to the motor vehicle will be increased by an additional amount as shown in the policy wording.

The Young and Inexperienced Drivers excess shall be in addition to any other excess shown in the policy.

Your obligations

Failure to comply with these obligations could invalidate the policy or result in a claim being rejected.

It is important that you:

- make a fair presentation of the risk at inception, renewal, and any variation of the policy and ensure that the information on the statement of fact is correct;
- tell us of any changes in your circumstances that may affect your insurance, and the cover provided;
- tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim;
- do not admit, deny, negotiate, or settle a claim without our written permission;
- follow all the terms and conditions set out in the policy;
- at your own expense, take all reasonable steps to prevent damage or injury to employees or the public if you discover a defect or danger.

The duration of the policy

The policy is renewed on an annual basis and will usually run for twelve months. The start and end dates of your insurance cover are shown in your policy schedule.

You will need to review and update your cover periodically as changes happen to ensure it continues to meet your needs.

Where you are covered

Your cover primarily applies in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, and the Channel Islands. Your policy is extended to provide cover in the European Union and certain other countries. However your cover may be subject to variation or restriction. Please see your policy wording and the accompanying policy schedule. Your broker (or us if you do not have a broker), will provide you with more details.

How to pay your premium

You may be able to pay your policy annually, by monthly instalments or another option. Your broker, or Intact Insurance if you do not have a broker, will provide you with more details.

You must pay the premium shown in your policy schedule. We reserve the right to terminate the policy if there is a default in instalment payments due under any linked loan agreement or payment schedule.

If you have trouble paying your premium, please get in touch to discuss your options.

How to make a claim



You can notify us of any claim by calling our 24 hour claims helpline on 0345 300 4006 or you can tell us about your claim by visiting our website. You can do this at any time by scanning the QR code or by visiting intactinsurance.co.uk/claims. Alternatively, you can contact your broker for a claim form. You must give us any information or help that we may ask for. Full details of how to claim are included in the policy wording under 'Claims Notification.'

How to cancel your policy

You may cancel your policy by giving us 14 days' notice in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance.

We may cancel this policy by giving you at least 14 days' notice to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

Law applicable to your policy

The law which applies is the law applicable in the part of the United Kingdom, Channel Islands, or the Isle of Man in which you are based. Full details will be provided in your policy wording and policy schedule.

How to make a complaint

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint, you should contact your broker, or Intact Insurance if you do not have a broker.

In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

You can contact our Customer Relations Team by writing to us by post or by email.

Address: Intact Insurance, Customer Relations Team,
PO Box 255, Wymondham, NR18 8DP

Email: customerrelations@intactinsurance.co.uk

Financial Ombudsman Service

If the Intact Insurance Customer Relations team cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

Address: Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and land lines) or 0300 123 9123 (costs no more than calls to 01 or 02 numbers)

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

Website: www.financial-ombudsman.org.uk

Compensation

Intact Insurance UK Limited is a member of the Financial Services Compensation Scheme (FSCS).

This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Section 1 - Accidental Damage

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy (except as provided for under Sections 1A and 8) unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ we will pay to repair damage to a motor vehicle or pay the amount of the damage; or
- ✔ replace what is subject to damage if the repair costs exceed the value of such property;
- ✔ new for old replacement cover if the damage to a motor vehicle or commercial vehicle (less than 3.5 tonnes) within twelve months of its first registration exceeds 50% of the manufacturers list price where a replacement is available in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Your cover is extended to include:

- ✔ removal and delivery costs;
- ✔ replacement of locks;
- ✔ misfuelling;
- ✔ child seat replacement up to £250 whether the seat is damaged or not;
- ✔ emergency overnight accommodation for up to two nights for £100 per night for each occupant of the motor vehicle;
- ✔ authority to repair a motor vehicle.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to Section 1 and 1A in your policy wording.
- ✘ Territorial limits apply.
- ✘ The most we will pay is the market value of a motor vehicle at the time of the damage.
- ✘ We shall not be liable for:
 - loss of use, deterioration, depreciation, wear and tear; or
 - electrical, electronic or computer failures or breakdowns;
 - damage to tyres from braking or punctures;
 - cost of replacing any alarm or security device;
 - replacement of fuel;
 - loss or damage caused by any Government, public or local authority whilst legally removing or destroying a motor vehicle.

Section 1A – Loss or Damage by Fire or Theft

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy (except as provided or under Section 8) unless shown in your policy schedule as 'not included'.

Standard covers:

damage to a motor vehicle caused by:

- ✔ fire, lightning or explosion;
- ✔ theft or taking without lawful authority;

we will:

- ✔ pay for the damage to be repaired;
- ✔ replace what is stolen or damaged if the repair costs exceed the value of such property.

Your cover may be extended to include:

- ✔ removal and delivery costs;
- ✔ replacement of locks;
- ✔ child seat replacement up to £250 whether the seat is damaged or not;
- ✔ emergency overnight accommodation for up to two nights for £100 per night for each occupant of the motor vehicle;
- ✔ authority to repair a motor vehicle.

Exclusions and Limitations

- ⊗ Please see Exclusions applicable to Section 1 and 1A in your policy wording:
 - damage resulting from taking it by fraud or deception;
 - damage caused by theft or taking without lawful authority if keys are left in an unattended motor vehicle;
 - cost of replacing any alarm or security device;
 - replacement of fuel;
 - loss or damage caused by any Government, public or local authority whilst legally removing or destroying a motor vehicle.

Section 2 – Liability to Others

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ cover for legal liability to pay for damages in respect of death or bodily injury;
- ✔ cover for legal liability to pay for damages in respect of loss, destruction or damage to property limited up to:
 - £20,000,000 for a private car; or
 - £5,000,000 any other vehicle,for any one claim or series of claims arising out of any one event.
- ✔ claimants' costs and expenses up to a limit of £5,000,000.

Your cover is extended to include:

- ✔ towing a broken-down motor vehicle;
- ✔ other persons as specified in the policy.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Territorial limits apply.
- ✘ Death or bodily injury to any person arising out of and in the course of their employment.
- ✘ Loss, destruction of or damage to property belonging to any person covered under this insurance.
- ✘ Death, bodily injury, destruction or damage caused in a place where aircraft land, park or move.
- ✘ Pollution or contamination.
- ✘ In connecting with the loading or unloading of a goods carrying vehicle.
- ✘ Liability arising from the distribution or escape of livestock, liquids, gases or other substances (but not motor fuel, lime or fertilisers) from any agricultural vehicle.
- ✘ Liability arising from the carriage of dangerous goods as referred to in any legislation and related regulations.

Section 3 – Legal Costs

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

the legal costs incurred for the cost of:

- ✔ representation at any Coroner's Court or Fatal Accident Inquiry;
- ✔ defending any proceedings arising from death or in a Court of Summary Jurisdiction;
- ✔ costs of defence against any criminal proceedings, including costs of prosecution, awarded against you for an offence of corporate manslaughter or corporate homicide or a breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Legal costs or expenses related to charges connected with speeding, driving under the influence of alcohol or drugs, or for any parking offences.

Section 4 – Personal Accident Benefits

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ up to £10,000 for you or any employee which suffers an accidental injury while travelling in or getting into or out of a motor vehicle which after 12 months results in:
 - death;
 - loss of sight;
 - physical separation of one or more limb; or
 - permanent and total loss of use of one or more limb.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Persons aged 75 or over or aged under 18.
- ✘ Death or bodily injury as a result of a person taking or attempting to take their own life.
- ✘ Any person convicted of driving while under the influence of drink or drugs at the time of the event.

Section 5 – Emergency Treatment

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ costs for emergency and hospital treatment as required by the Road Traffic acts from any insured event.

Exclusions and Limitations

- ✘ Not applicable.

Section 6 – Medical Expenses

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

for each person travelling in or getting into or out of a motor vehicle if they are injured in an accident we will pay:

- ✔ up to £500 per person for medical, dental, surgical or other remedial attention, treatment or appliances, and all hospital nursing home and ambulance charges.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Costs exceeding £2,000 for any one accident.

Section 7 – Personal Belongings

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ damage caused by fire, theft, attempted theft or accident, to clothing and personal belongings while they are in a motor vehicle up to a limit of £500.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Money, credit or debit cards, stamps, tickets, vouchers, documents, negotiable securities or share or bond certificates.
- ✘ Goods, samples or equipment in connection with the business.
- ✘ Damage caused by theft or attempted theft if keys are left in an unattended motor vehicle.

Section 8 – Windscreen or Window Damage

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ repair or replacement for broken glass in an insured motor vehicle's window or windscreen or sunroof, or bodywork which is scratched as a result of glass breakage.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Motor vehicles not covered on a Comprehensive basis under this policy.
- ✘ Any other loss, destruction or damage resulting from the same event.
- ✘ Any excess as stated in the policy schedule if the glass is replaced.
- ✘ If we make a total loss payment following windscreen or window damage to a motor vehicle, we will be entitled to possession and ownership of the motor vehicle.

Section 9 – Foreign Use

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

the territorial limits are extended to include:

- ✔ any country which is a member of the European Union;
- ✔ any country which the Commission of the European Community approves as meeting the requirements of Article 8 of Directive 2009/103/EC on Motor Insurance for Third Party Liabilities,

and during transit by rail or water between ports including loading or unloading.

Your cover is extended to include:

- ✔ customs duty;
- ✔ other charges.

Exclusions and Limitations

- ✘ Limited to the territories stated in your policy wording.

Section 10 – Trailers

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ the cover provided by Sections 1 & 1A is extended to include any trailer stated in the policy schedule or if undeclared cover is only in respect of the cover applicable to the motor vehicle it is attached to.
- ✔ the cover provided by Section 2 is extended to include a trailer being towed by a motor vehicle insured under this cover.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Caravans, trailer tents, catering trailers or any passenger carrying trailers.
- ✘ Broken down vehicles or any property carried in or on a trailer.
- ✘ Any trailer fitted with permanently attached plant when trailer is detached or disconnected from the towing vehicle.
- ✘ Excesses applicable to this section are stated in your policy wording or policy schedule.

Section 11 – Unauthorised Movement of Obstructing Vehicles

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ your legal liability to pay for damages in respect of death or bodily injury to any person or loss, destruction or damage to property in connection with the movement of vehicles not belonging to you nor in your custody or control.

Exclusions and Limitations

- ✘ Not applicable.

Section 12 – Unauthorised Use

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as 'not included'.

Standard covers:

- ✔ extends coverage for your motor vehicle to include accidents involving any person who uses the motor vehicle without permission, and you were not involved in or aware of the unauthorised use.

Exclusions and Limitations

We reserve the right to recover any money we pay from the unauthorised user.

Section 13 – Principals’ Indemnity

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as ‘not included’.

Standard covers:

- ✔ we will cover any principal against legal liability for which you which you would have been covered for had the claim been made against you under this policy.

Exclusions and Limitations

- ✘ Not applicable.

Section 14 – Motor Legal Expenses

You should refer to your policy wording and policy schedule for the full details of any cover, exclusions or limitations that apply to your policy.

What is covered

The covers below shall apply to your policy unless shown in your policy schedule as ‘not included’.

Standard covers:

- ✔ In the event of a motor accident, we will pay your legal expenses for you to claim for uninsured losses from the party who caused the motor accident up to a maximum amount of £100,000 in respect of any one claim or series of claims arising out of one motor accident.

Exclusions and Limitations

- ✘ Please see Exclusions applicable to this Section in your policy wording.
- ✘ Legal expenses where notification of a claim is notified to us more than 180 days after the motor accident occurred.
- ✘ Any claim arising from a malicious act.
- ✘ Any claim arising from the use of the insured vehicle when the vehicle is not fit to be used or does not meet all legal requirements for us or that use is not admitted under the Certificate(s) of Motor Insurance.
- ✘ Any legal expenses awarded against you by a criminal court.
- ✘ Any legal expenses for claims arising from defective repairs, mechanical breakdown or general maintenance of the insured vehicle.
- ✘ Costs incurred in providing any information or documentation to assist with the claim.

