

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?

Tailor-made for Your Business – The Motor Fleet Vehicle Insurance product provides 3 levels of cover to choose from to best meet your needs. This insurance can provide cover on a fully Comprehensive, Third Party Fire & Theft or Third Party Only basis depending on the level of cover selected.

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 FREE 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 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.



Be Life Confident

POLICY SUMMARY Motor Fleet Insurance

Policy Summary

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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 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.

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Page 9
Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy	Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy	Limited Legal Liability for damage to other people's property due to an accident involving a motor vehicle covered by the Policy	Page 9
Emergency Medical Treatment	Emergency Medical Treatment	Emergency Medical Treatment	Page 9
Replacement of your vehicle if it is lost or damaged beyond economic repair during the first year of registration from new 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 from new if a private car or first six months of registration from new if a commercial vehicle up to 3.5 tonnes GVW if as the result of fire, self ignition, lightning, explosion or theft.		Page 11
Repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost, stolen or damaged	Repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 11
We will replace the locks, ignition and entry devices in the event of the keys or entry devices of any vehicles being lost or stolen subject to a maximum payment of £500	We will replace the locks, ignition and entry devices in the event of the keys or entry devices of any vehicles being lost or stolen subject to a maximum payment of £500		Page 11
Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 11

Motor Fleet Insurance POLICY SUMMARY

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
We will pay for loss or damage to any Audio Visual Communication and Guidance equipment which was fitted when the vehicle was purchased as new.	We will pay for loss or damage to any Audio Visual Communication and Guidance equipment which was fitted when the vehicle was purchased as new if as the result of Fire or Theft.		Page 11
We will pay up to £1000 in respect of loss or damage to Audio Visual Communication and Guidance equipment permanently fitted after first registration	We will pay up to £1000 in respect of loss or damage as the result of fire theft or attempt thereat to Audio Visual Communication and Guidance equipment permanently fitted after first registration		Page 11
We will pay the cost of any repair or replacement of windows or windscreens including any resulting damage to bodywork.	We will pay the cost of any repair or replacement of windows or windscreens including any resulting damage to bodywork if as the direct result of theft or attempt thereat		Page 12
Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Page 5
We will insure you in terms of the Third Party Liability Section of the Policy in respect of any liability arising out of the use of your vehicle under an agreement with a Principal	We will insure you in terms of the Third Party Liability Section of the Policy in respect of any liability arising out of the use of your vehicle under an agreement with a Principal	We will insure you in terms of the Third Party Liability Section of the Policy in respect of any liability arising out of the use of your vehicle under an agreement with a Principal	Page 14
We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy	We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy	We will insure you under the terms of the Policy in respect of any damage caused to or liability arising out of the movement of any vehicle irrespective of ownership for the purpose of parking or to facilitate the passage of a vehicle covered by the Policy	Page 15
We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ	We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ	We will provide Third Party liability cover in respect of any vehicle not belonging to you whilst being used for your business by any person in your employ	Page 15
If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder	If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder	If there is more than one policyholder named on the effective schedule we will provide Third Party liability to each policyholder in respect of any claim made against them by another named policyholder	Page 15

POLICY SUMMARY Motor Fleet Insurance

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached and detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached and detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached and detached	Page 16
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	Page 16
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	Page 16
If your driver permanently loses his sight in one or both eyes, has one or more limbs amputated following an accident involving your vehicle we will pay £2,500			Page 17
If your driver dies as the result of an accident covered by the Policy or within 3 months of injuries sustained in the accident we will pay £2,500 to his estate			Page 17
If an incident occurs which is covered by this Policy we will pay up to £250 in respect of the cost of medical expenses for any person injured travelling within your vehicle, including the driver			Page 17
This Policy will pay £250 for any one claim for loss of or damage to Personal Belongings in or on the vehicle			Page 18
Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Page 18

Motor Fleet Insurance POLICY SUMMARY

Significant or Unusual Exclusions and Limitations

Limitations	Applies to
If your vehicle is a commercial vehicle cover against damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
If your vehicle is a private car cover against damage to Third Party property is limited to £20,000,000	Section 1 – Legal Liability to Third Parties
We will pay up to £1,000 following loss or damage to audio visual communication and guidance equipment permanently fitted after manufacture.	Section 2 – Audio Visual Communication and Guidance equipment
Maximum payment is £100 for broken windows or windscreens if the work is not carried out by an authorised service provider	Section 2 – Broken Windows or Windscreen
Medical Expenses payment is limited to £250 per claimant	Section 9 – Medical Expenses
We will pay up to a total of £250 for any one claim	Section 10 – Personal Belongings
If you wish to extend the Geographical Limits of this Policy to a country outside of the EU you must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium	Section 13 – Geographical Limits
You are responsible for the direct payment to suppliers of all costs of goods and services supplied as part of the assistance services	Section 14 – AXA Insurance UK Assistance
We will not be liable if your vehicle exceeds 3.5 tonnes GVW	Section 14 – AXA Insurance UK Assistance
Exclusions	Applies to
Financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	Section 2 – Loss or Damage to your vehicle
Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence	Section 2 – Loss or Damage to your vehicle
We will not pay for losses as the result of the theft of or from a vehicle if the entry or ignition device is left in or on the vehicle	Section 2 – Loss or Damage to Your Vehicle
Cover will not apply if your trailer is attached to any vehicle other than your vehicle	Section 7 – Trailers and Disabled Vehicles
Cover will not apply if you are towing any trailer or disabled mechanically propelled vehicle for hire and reward	Section 7 – Trailers and Disabled Vehicles
Any loss of or damage to any property in or on any trailer or mechanically propelled vehicle	Section 7 – Trailers and Disabled Vehicles
We will not pay if death arises as the result of suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up such death	Section 8 – Personal Injury to Your Driver
We will not cover loss or damage caused to money, stamps, tickets, documents, securities, goods or samples carried for trade purposes	Section 10 – Personal Belongings
We are not liable if recovery of your vehicle is necessary due to it being immersed in mud, snow, sand or water	Section 14 – AXA Insurance UK Assistance
There is no cover whilst your car is being driven by anyone who is disqualified from driving or has never held a driving licence	Section 15 – General Policy Exclusions
All liabilities whilst your vehicle is airside on any airport or airfield premises	Section 15 – General Policy Exclusions
Loss damage or injury arising out of the operational use of any vehicle as a tool of trade	Section 15 – General Policy Exclusions

POLICY SUMMARY Motor Fleet Insurance

Excesses		
Comprehensive	Third Party Fire and Theft	Third Party Only
Young and inexperienced drivers – amount stated in Policy Schedule	Young and inexperienced drivers – amount stated in Policy Schedule	
£250 for all damage claims	£250 for all damage claims	
£50 windscreen excess		

If the Underwriter feels that a higher excess is warranted this will be stated within the quotation provided.

Policy Duration

This is an annually renewable Policy.

Your Cancellation Rights

You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing and returning the effective Certificate of Insurance, to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the policy which are still under consideration
- no incident likely to give rise to a claim but is yet to be reported to us

during this 14 day period of Insurance

We will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy, subject to a minimum premium of £50.

If you wish to cancel the policy after this initial 14 days but within the first year of this insurance you may do so but any refund in premium due to you, subject to the same claims provisions stated above, will be calculated using the following scale:

Number of months or part thereof	Percentage of Annual Premium Charged
1 month	25%
2 months	35%
3 months	45%
4 months	55%
5 months	65%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
10 months	90%

If the period exceeds 10 months no refund in premium is due and all charges are subject to a minimum premium of £50.

If you wish to cancel the policy after the initial 12 month insurance period and subject to the same claim provisions as detailed above, you will be entitled to a proportionate part of the premium paid in respect of the unexpired term of the Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Claim Notification

In the event that you need to make a claim under your policy you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance on 0870 900 0860

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Service Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at www.fscs.org.uk

Financial Services Authority Regulation

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



AXA Insurance UK plc

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