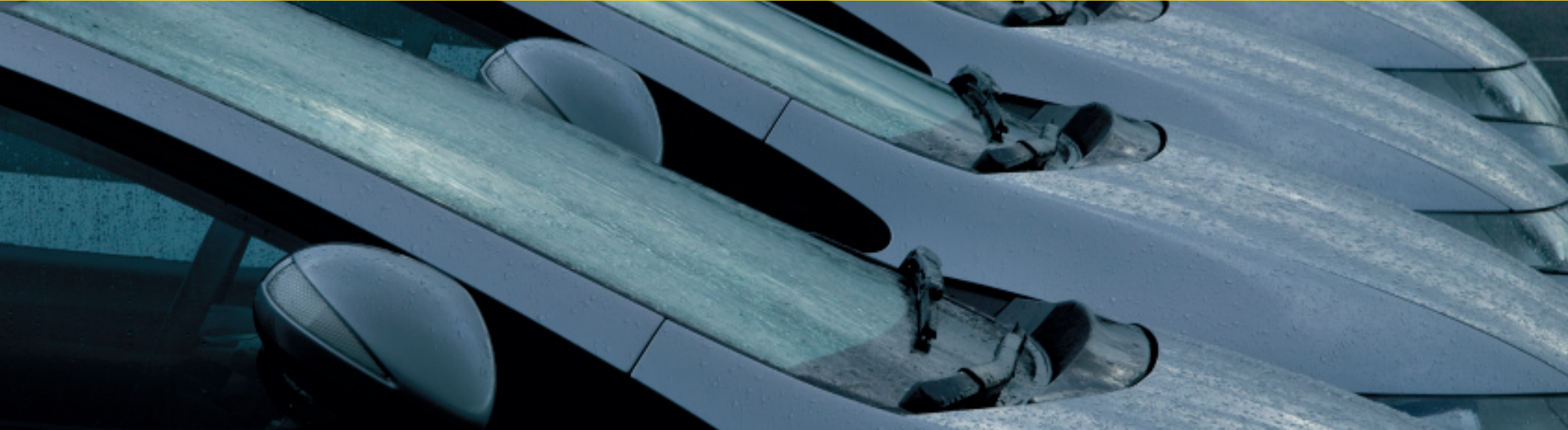


Prospectus

Keeping business on the move



Fleetwise





Fleetwise Protecting your fleet business.

Our market leading Fleetwise policy can provide cover for virtually any vehicle you've got, and any vehicle combination. Cars and vans? No problem. Trucks and taxis? We cover them too. And of course you can choose between Comprehensive, Third Party Fire and Theft and Third Party Only cover to suit your individual business needs.

Key benefits

- Covers a wide range of vehicles, with no limit on how many vehicles can be included
- Fleetline – a 24-hour, complete claims handling service
- Guaranteed repairs by our national network of approved repairers
- Courtesy vehicle options following an accident
- New vehicle replacement for cars and goods-carrying vehicles
- Uninsured Loss Recovery as standard for all cover options
- Personal Belongings cover as standard for Comprehensively insured risks
- Medical Expenses cover as standard for Comprehensively insured risks
- Personal Accident cover for drivers as standard for Comprehensively insured risks
- Trailer cover, both attached and detached
- Foreign use cover for countries within the European Union and selected others
- Breakdown cover options
- Legal costs.



Benefits, benefits and more benefits What Fleetwise offers your business.

With Fleetwise, your business will have much, much more than just market-leading cover. Read on for the unique package of features and benefits.

Fleetline – your 24-hour, complete claims handling service

We know that time off the road due to an accident or theft means money off your bottom line. That's why we provide our fleet customers with Fleetline, a quick, efficient and complete commercial claims handling solution designed for businesses like yours. 24 hours a day, 365 days a year, it'll keep your business moving – and save you time and money too.

The last thing you or your drivers need if involved in an accident is to have to ring round to report a claim, sort out repairs, arrange for roadside recovery and maybe even a replacement vehicle. With Fleetline, all it takes is one phone call, day or night, and everything will be taken care of for you, expertly and professionally. You'll be appointed your own dedicated Personal Incident Manager, who specialises in motor fleet claims. They'll proactively manage your claim from start to finish using the latest claim handling technology, keeping you up to date at all times on its progress.

They'll secure a repairer to complete any work needed on your vehicle, which will be guaranteed for 3 years. And through their experience and commercial expertise, you can rest assured off-road time will be kept to a minimum. The service is hassle-free, form-free and will leave you free to get on with running your business.

Fleetline is available 24 hours a day, 365 days a year on **0800 246 876***.

Legal costs

We provide legal costs to defend any drivers as a result of an accident covered under the policy. For more details speak to your insurance adviser.

Courtesy vehicles

Following a claim, if you are waiting for your vehicle to be replaced or repaired by an Aviva approved repairer, you will receive a Class A courtesy car as standard. However, we have partnered with Enterprise Rent-A-Car and, for an additional fee, you can upgrade this to a group E vehicle (such as a Ford Mondeo) or a group V2 vehicle (such as a Ford Transit).

Also, we have negotiated preferential rates with Enterprise for you to hire additional vehicles even if you haven't made a claim. Call Enterprise's dedicated booking line for more details.



*For our joint protection, telephone calls may be recorded and/or monitored.

Roadsense

Roadsense is an online risk management toolkit designed specifically for Aviva customers to help you operate safely and compliantly. Whether you're an owner driver or a fleet manager, you have a duty of care to ensure that your vehicles, drivers and business processes comply with the ever-changing legislation governing occupational road risks. If they don't, you could face heavy fines or even imprisonment.

Through Roadsense both you and your business can benefit from the following:

- Free legal advice – expert advice and guidance from RAC legal experts on motor-related matters
- Free vehicle security advice – expert advice and guidance on vehicle security for all vehicle types
- Driver training – thanks to RAC Risk Management Services, your drivers can benefit from in-vehicle practical training, seminars and online risk assessments
- 'How's My Driving?' – a safe and courteous driving scheme that enables you to receive feedback from road users on the behaviour and driving style of your drivers
- Driving licence checks – this programme enables you to check the licences of employees who drive on company business in order to confirm that they're valid, and that the employee is licensed to drive the vehicle allocated to them

- Accident camera kit – to help you prove damage to any vehicle involved in an accident and prevent fraudulent claims against your insurance.



Optional extras at preferential rates*.

To ensure that your vehicles stay on the road, and your business keeps moving, Fleetwise also includes a range of optional extras, at preferential rates*, that can be added to your cover.

RAC Breakdown Cover

If you haven't already bought breakdown cover, you could buy 'pay on use' breakdown cover direct from RAC. Then you'll have peace of mind knowing that RAC will be on hand quickly to provide you with roadside assistance, recovery and/or start-up help wherever you are in the UK and Europe.

RAC will also arrange for any additional assistance your driver may need, such as onward travel.

Auto Windscreens

Comprehensive Fleetwise policies include glass cover against accidental damage, fire and theft as standard. If you opt for a third party policy it won't cover accidental damage to glass but we can offer a 'pay on use' cover through our arrangement with Auto Windscreens – at a preferential rate*, of course. This will ensure you have a fast, reliable service at the roadside where possible, so you can quickly continue your journey. Alternatively, you can take your vehicle to any of the Auto Windscreens fitting centres across the UK which offer a total glazing solution for your vehicle.

*Preferential rates are those specially negotiated by Aviva with partner suppliers.



More in detail Fleetwise includes the following key covers, features and benefits.

Covers, features and benefits	Comprehensive	Third Party Fire and Theft	Third Party only
Legal liability for death or injury to any person, including passengers (unlimited)	●	●	●
Legal liability for damage to other people's property (limit £20,000,000 for cars and motorcycles, £5,000,000 for all other vehicles)	●	●	●
Legal costs: incurred with our consent in connection with a claim against you	●	●	●
Damage to the insured vehicle and accessories	●	●	X
Accident Recovery & Club Approved Repairer Service	●	●	X
Courtesy vehicles*	●	●	●
New private car and goods-carrying vehicle replacement cover	●	●	X
Glass cover	●	●	X
Replacement locks cover	●	●	X
Replacement of child seats	●	●	X
Attached trailer cover (all vehicles)	●	●	●
Detached trailer cover (private cars and goods-carrying vehicles)	●	●	●
Personal belongings cover (£350)	●	X	X
Personal accident cover for drivers (£5,000)	●	X	X
Medical expenses cover (£350)	●	X	X
Contingent liability cover	●	●	●
Legal services and advice	●	●	●
Foreign use within the territorial limits	●	●	●
Duty of Care – driving at work	●	●	●

Optional covers	Comprehensive	Third Party Fire and Theft	Third Party only
Occasional business use cover	●	●	●
Upgraded courtesy vehicles	●	●	X
For private cars or goods-carrying vehicles – up to 7.5 tonnes GVW	Comprehensive	Third Party Fire and Theft	Third Party only
Accident assistance	●	X	X
Breakdown assistance	●	X	X
Continental assistance	●	X	X

You can read more about this in our policy documentation.

*If going to an approved repairer, see policy for details.



Aviva Insurance UK Limited

Registered in England 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG.

RAC Breakdown Cover benefits and services are provided by RAC Motoring Services and/or RAC Insurance Limited. RAC Motoring Services (Registered No. 1424399, Registered Office: 8 Surrey Street, Norwich NR1 3NG) and RAC Insurance Limited (Registered No. 2355834, Registered Office: as above). RAC Accident Management Services is provided by RAC Motoring Services (Company No. 01424399) except for the Motor Legal Protection element which is underwritten by RAC Insurance Limited (Registered No. 2355834, Registered Office: as above). Authorised and regulated by the Financial Services Authority.
Aviva Risk Management Solutions UK Limited Registered in England No. 2584450 (Registered Office: as above) Risk Services, 1 Friars Gate, Stratford Road, Solihull B90 4BN.