

## Motor Fleet Insurance

The following is a summary of the main features of our motor fleet policy and does not contain the full terms and conditions of the contract of insurance that you may enter into with Carraig Insurance Company Ltd. Full terms and conditions can be found in the Policy Document. This summary does not form part of your Contract of Insurance.

Carraig Insurance Company Ltd. are authorised and regulated by the Financial Services Commission.

## Type of Insurance and Cover

Carraig Insurance Company Ltd. offers the following motor fleet insurance covers:

- Comprehensive
- Third Party Fire & Theft
- Third Party Only

## 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	£20,000,000	£20,000,000	£20,000,000
Damage to other peoples property by your commercial vehicle	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000
Manslaughter defence costs	Included	Included	Included
Liability to others whilst towing a trailer or caravan	Included	Included	Included
Damage to your vehicle up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	Included	Included (If caused solely through fire and or theft)	Excluded
Loss or damage to your vehicle by fire, theft or attempted theft	Included	Included	Excluded
Loss or damage to manufacturers fitted audio equipment	Included	Included (If caused solely through fire and or theft)	Excluded
Glass repair or replacement	Included	Excluded	Excluded
Personal effects	Included	Excluded	Excluded
Medical expenses	Included	Excluded	Excluded
Foreign use (including commercial vehicles of all sizes)	Included (Subject to prior notification)	Included (Subject to prior notification)	Included (Subject to prior notification)

## Exclusions

The following is a brief list of exclusions:

- Any liability to others or loss or damage to any vehicle covered under this insurance when your vehicle is being driven in an unsafe, unroadworthy or damaged condition either before or after an accident.
- Any liability to others, or loss or damage to your vehicle when your vehicle is carrying an insecure load.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is being used as a tool of trade.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is "Airsided".
- Theft or attempted theft of your vehicle unless the ignition key is removed away from the vehicle and all doors and other openings are closed and locked.
- Theft of your vehicle by deception.
- Any loss or damage to your vehicle caused by or arising out of the tipping operation of your vehicle, unless otherwise agreed by us.

## **Period of Insurance**

All policies are for a period of twelve months unless agreed otherwise.

## **Significant Reduction in Vehicle Numbers**

Should there be a substantial reduction of vehicle numbers within the policy period we will retain 75% of the inception/renewal premium.

## **Cancellation by You**

If you are a consumer (refer to your broker for clarification) you have the right to cancel this contract within fourteen days of the inception/renewal date or the date you receive the policy documents, without giving a reason. To exercise this right you must request cancellation in writing to "Direct Commercial Ltd", 4 Springfield Lyons Approach, Chelmsford, Essex, CM2 5LB, and return the certificate(s) of insurance and policy document. On receipt of this we will refund the premium you have paid but first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

If you are a commercial customer (again refer to your broker for clarification) you may cancel this contract at any time by requesting cancellation in writing to "Direct Commercial Ltd", 4 Springfield Lyons Approach, Chelmsford, Essex, CM2 5LB, and return the certificate(s) of insurance and policy document. On receipt of this any return premium will be at the discretion of Carraig Insurance Company Ltd.

## **Cancellation by Insurers**

We may cancel this contact at any time by giving seven days notice by registered letter to your last known address, without giving a reason. Provided that the certificate(s) of insurance and policy document are returned to "Direct Commercial Ltd", 4 Springfield Lyons Approach, Chelmsford, Essex, CM2 5LB, within seven days we will return a pro-rata proportion of the premium but subject to all claims raised being discharged.

## **Claims**

If a claim or possible claim occurs you must report this to our claims operation on 0161 494 3407 as soon as possible.

This service is available twenty-four hours a day, seven days a week.

## **Complaints**

If you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your broker, please contact "The Managing Director", Direct Commercial Ltd, 4 Springfield Lyons Approach, Chelmsford, Essex, CM2 5LB, quoting your company title and policy number.

Should you remain dissatisfied please contact us directly:

**Carraig Insurance Company Ltd.**  
**Montagu Pavilion**  
**8-10 Queensway**  
**Gibraltar**

## **Compensation**

Carraig Insurance Company Ltd. is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if we are unable to meet our obligations. Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).