

**SUMMARY OF MOTOR FLEET INSURANCE COVER**

<b>INSURER</b>	<b>Collingwood Insurance Company Limited, authorised insurers, registered in Gibraltar (Reg. No. 89988).</b> The Company is licensed by the Financial Services Commission under the Financial Services (Insurance Companies Act) to carry on insurance business in Gibraltar.
<b>LEVEL OF COVER</b>	There are 3 different levels of cover. If you have selected <b>Comprehensive (COMP)</b> this covers damage to your vehicle by accident, fire, theft & vandalism. If you have selected <b>Third Party Fire &amp; Theft (TPFT)</b> this covers damage to your vehicle by fire or theft. All policies including those issued for <b>Third Party Only (TPO)</b> provide cover for any injury & damage you cause to other people and/or their property.
<b>TERM OF THE POLICY</b>	Collingwood Motor Fleet Insurance Policies are normally issued for a 12 month period, however, it may be possible to purchase cover for shorter periods. Refer to your Certificate of Motor Insurance for the dates cover is effective.
<b>CANCELLATION</b>	<b>You have the right to cancel this policy at any time.</b> You must return the current Certificates of Motor Insurance before cancellation can be effected.  Any refund of premium will be calculated using our <b>Short Period Scale of charges</b> provided no incident has occurred which is likely to give rise to a claim under the policy.  Our charge for the period of cover provided may be in addition to any cancellation charge levied by your insurance intermediary.  For full details of the cancellation process and our Short Period Scale of charges please refer to General Condition 4 in the policy booklet.
<b>IN THE EVENT OF A CLAIM</b>	Please call the 24 hour telephone helpline on <b>0845 3700 008</b> . Correspondence should be sent to our UK service providers, Collingwood Business Solutions Limited at Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne & Wear, NE29 6AR

**SUMMARY OF COVER**

**This is a Policy Summary only. It does not contain the full terms and conditions of the policy.** For full details of all policy terms, conditions & exclusions, please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

<b>BENEFIT</b>	<b>LEVEL OF COVER</b>	<b>UNUSUAL EXCLUSIONS &amp; LIMITATIONS (see also overleaf)</b>
<b>Third party liability cover</b> (Section 1)	<b>COMP/TPFT/TPO</b>	A limit of <b>£10,000,000</b> applies to <b>third party property damage</b> claims. This limit is <b>increased to £20,000,000</b> for any incident involving a <b>private motor car</b> but <b>reduced to £5,000,000</b> if any vehicle is being used for the carriage of passengers for hire or reward.  For all claims involving <b>vehicles being used for the carriage of hazardous goods</b> the <b>third party property damage limit is reduced to £1,000,000</b> .  There is <b>no cover</b> under this section for damage to any <b>trailer or caravan</b> being towed.
<b>Accidental or malicious damage cover</b> (Section 2)	<b>COMP only</b>	The policy <b>does not cover damage to tyres</b> caused by braking, punctures, cuts or bursts. There is <b>no cover for damage caused deliberately</b> by you or the person driving.
<b>Audio equipment</b> (COMP - Sections 2 & 3, TPFT- Section 3 only))	<b>COMP/TPFT</b>	A limit of <b>£500</b> applies to any one occurrence (before the deduction of any excess). Cover is for permanently fitted items only (two-way radio equipment is not covered). Communications or navigation equipment, DVD or MP3 players are not insured.
<b>Damage to your vehicle by fire, theft or attempted theft</b> (Section 3)	<b>COMP/TPFT</b>	The policy <b>will not pay for</b> ; - claims resulting from <b>'taking away' incidents</b> where the vehicle is taken by your employee or a member of your family or household or someone in a close personal relationship with you or a member of your family or household unless it can be proven that there was an <b>intention to permanently deprive</b> you of the vehicle. - claims where the <b>ignition keys have been left in or on the vehicle</b> or where the vehicle has <b>not been properly locked/secured</b> . - claims <b>involving fraud or deception</b> . Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). - <b>confiscation, requisition or destruction</b> by a government, public or local authority.
<b>Medical expenses</b> (Section 4)	<b>COMP only</b>	Limited to <b>£250 per person</b> .
<b>Glass cover</b> (Section 5)	<b>COMP only</b>	<b>Cover</b> is provided via the <b>24 hour claims helpline 0845 373 0154</b> for the breakage of <b>any one windscreen or window</b> . Cover is normally unlimited as long as the glass is replaced by our approved replacement service, however in some circumstances a limit may be applied by endorsement. A <b>£75 excess applies</b> to all claims for glass/windscreen damage <b>unless a higher excess is shown in any endorsement</b> and <b>unless the damage is repaired</b> rather than replaced. If glass replacement is carried out by any one <b>other than our approved replacement service</b> , payment under the policy is <b>limited to £225</b> (before the deduction of any excess) for any one claim. There is <b>no cover</b> under this section for <b>sunroofs, glass sunroofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies</b> . <b>Glass cover may not be available on certain types of policy.</b> You should check your policy booklet, policy schedule and any endorsements that apply to your policy.

## SUMMARY OF MOTOR FLEET INSURANCE COVER (continued)

SUMMARY OF COVER - Continued		
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BENEFIT	LEVEL OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Courtesy Car (Section 6)	COMP	If the claim is covered by the policy and the vehicle involved is a private motor car and it is repairable, a courtesy car will be provided by our approved repairer for the duration of the repairs. The courtesy car can only be provided subject to availability. The intention of the courtesy car is to keep your driver mobile and it will not always be like for like in terms of size, type, value or status.
Contingent Liability (Section 7)	COMP/TPF&T/TPO	The policy provides cover under Section 1 (Third party liability) to protect you, if for some reason your employee's policy is not valid whilst he/she uses his/her own vehicle in connection with your business. You must have taken reasonable steps to ensure that your employee has his/her own insurance in force and you must have given your permission for the use of their own vehicle on your business.
Joint Liability (Section 8)	COMP/TPF&T/TPO	You and each of your associated and/or subsidiary companies will be regarded as third parties in the event of a claim under Section 1 of the policy.
Unauthorised Use (Section 9)	COMP/TPF&T/TPO	The policy provides cover if your vehicle is being used or driven without your consent for any purpose not covered by the Certificate of Motor Insurance. For cover to apply you must have taken all reasonable steps to ensure that all permitted drivers are aware of the policy limitations as far as their use of your vehicle is concerned.
Cover whilst driving abroad (Section 10)	COMP/TPFT/TPO	<p>The policy provides the legal minimum level of cover for all EU countries.</p> <p>Additionally full policy cover is available free of charge whilst you are using a private motor car or small commercial vehicle in the EU for up to 45 days in any one annual period of insurance. This automatic full policy cover abroad is only available as long as you and any permitted driver are normally resident in the UK and the vehicle will not be used for the carriage of goods or passengers for hire or reward whilst outside the UK.</p> <p>There is no automatic cover for larger commercial vehicles (GVW exceeding 3.5 tons) or vehicles used for hire or reward purposes and you must apply for cover before taking such vehicles abroad. Cover abroad on such vehicles is at our discretion and may be subject to additional terms and/or premium.</p>
Indemnity to Principals (Section 11)	COMP/TPFT/TPO	If you enter into a contract to do work for a principal, and the contract requires an indemnity to be provided to your principal, this insurance will cover you.
Occasional Business Use (Section 12)	COMP/TPFT/TPO	<p>The policy provides full cover if you allow your employee to use his/her own car for your business.</p> <p>Your employee must have his/her own insurance even though this might not include business use</p>

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (Sections 2, 3 & 5)	You will have to pay the amounts of excess shown in your schedule and in the policy booklet. The amount will vary depending on the type of damage.
Looking after your vehicle (Sections 2 & 3 and General Condition 2)	<p>The policy may not pay if you have not maintained the vehicle in a roadworthy condition – this includes having a current MOT Certificate if required.</p> <p>We will not pay for damage resulting from an inappropriate type or grade of fuel being used.</p> <p>We will not pay for further damage to your vehicle if, following an accident, it is driven or there is an attempt to drive it in a damaged condition.</p>
Drivers who have previous drink or drugs related motoring offences (Exceptions to Sections 2 and 3)	There is no cover for damage to your vehicle if there is an accident and the person driving (who has a previous drink/drugs offence) is found to be under the influence of alcohol or drugs at the time of such accident.
Driving licences (General Exception 1)	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy.

**SUMMARY OF MOTOR FLEET INSURANCE COVER (continued)**

<b>SIGNIFICANT &amp; UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS (continued)</b>	
<p>Restrictions relating to use of your vehicle (General Exception 10)</p>	<p>The policy <b>does not provide any cover</b> if your vehicle;</p> <ul style="list-style-type: none"> <li>- is <b>being used as a tool of trade</b> (other than a normal goods carrying vehicle being used for the normal goods carrying activities), or</li> <li>- is being used to <b>carry a load which results in the Gross Plated Weight being exceeded</b>, or</li> <li>- is being driven with an <b>insecure load or a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification</b></li> </ul> <p>There is <b>no cover</b> under the policy for loss damage or liability caused by the <b>solidification, spillage, leakage or misdelivery of any load.</b></p> <p>There is <b>no cover</b> under the policy for loss damage or liability <b>whilst</b> any vehicle covered by this insurance is <b>being used in or on an airport or airfield.</b></p>
<p>Restrictions relating to you and who may drive your vehicle</p>	<p><b>These restrictions apply equally to the proposer (whether a sole trader, principal or partner, and to all directors if a limited company) and to all drivers under the policy</b></p> <p>Unless such person(s) has been declared by you and agreed by us to drive any vehicle we will not insure any vehicle(s) driven by any person(s) who:</p> <ul style="list-style-type: none"> <li>(a) has been refused motor vehicle insurance or continuance thereof, or</li> <li>(b) has been either convicted of or charged with (but not tried) of any non-motoring offence, or</li> <li>(c) has not been continuously resident in the United Kingdom for a minimum period of 3 years, or</li> <li>(d) suffers from any disease, physical or mental infirmity which could affect the person's ability to drive, or</li> <li>(e) has during the last 5 years been convicted of or has a pending prosecution for any of the following motoring offences:             <ul style="list-style-type: none"> <li>(i) manslaughter</li> <li>(ii) causing death by dangerous driving (Conviction code CD40, CD50, CD60, CD70, CD80, CD90)</li> <li>(iii) dangerous driving (All 'DD' prefixed conviction codes)</li> <li>(iv) driving under the influence of drink/drugs (All 'DR' prefixed conviction codes)</li> <li>(v) failing to stop after an accident (All 'AC' prefixed conviction codes)</li> <li>(vi) theft or unauthorised taking of a motor vehicle (All 'UT' prefixed conviction codes)</li> <li>(vii) miscellaneous offences (Conviction code MS40, MS50, MS60, MS70, MS80)</li> </ul> </li> <li>(f) has during the last 4 years been convicted of or has a pending prosecution for any offence or combination of offences:             <ul style="list-style-type: none"> <li>(i) which result or may result in more than 6 penalty points being endorsed on his/her driving licence</li> <li>(ii) which result or may result in a loss of licence or suspension/ban from driving.</li> </ul> </li> </ul>

**MOTOR INSURANCE DATABASE**

You are responsible for notifying us and/or your intermediary as soon as any changes are made to your vehicle schedule. We will then submit the revised information to the Motor Insurance Database on your behalf in compliance with the EU 4th Directive. We will not make any charge for this service.

**COMPLAINTS PROCEDURE**

If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.

If you have a complaint about the cover in this policy document, or our service, or concerns about the way **your** policy was sold to **you** please contact our service providers in the United Kingdom, quoting your policy number which is shown on the Schedule to Compliance Manager, Collingwood Insurance Services (UK) Limited, Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne and Wear, NE29 6AR.

In the event that you remain dissatisfied, the problem can be referred to the **Chief Executive Officer of Collingwood Insurance Company Limited**. The complaint or concern should be addressed to The Chief Executive Officer, Collingwood Insurance Company Limited, 3/1 Waterport Place, Gibraltar.

Complaints may subsequently be referred to the **Financial Ombudsman Service**.

**FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

All Collingwood Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk) telephone number 0207 892 7300).