

Some important facts about the Jubilee Motor Policies at Lloyd's Motor Fleet Policy are summarised below. This summary does not describe all the terms and conditions of the policy so please take time to read the policy wording to make sure that you understand the cover it provides.

Your cover is valid for 12 months unless specifically agreed.

### **Summary of Cover**

#### **Third Party Only Cover provides:**

- Unlimited legal liability for death or injuries to Third Parties
- Legal liability for damage to Third Party property limited to £25,000,000 in respect of Private Cars and £5,000,000 for all other vehicle types. This is reduced to £500,000 if the vehicle is being used to carry petrol, liquid petroleum gas, explosives or chemicals of a volatile explosive corrosive or toxic nature.

#### **Third Party, Fire and Theft Cover provides the above and includes:**

- Cover for loss or damage to Insured Vehicles caused by fire, theft, or attempted theft (excluding theft if the keys have been left in the vehicle)
- The cost of the replacement of locks up to a limit of £500 in the event of the theft of the keys of an Insured Vehicle

#### **Comprehensive Cover provides the above and includes:**

- Cover for loss or damage to Insured Vehicles caused by accidental causes (including windscreens and windows)
- Replacement with New Car Cover in respect of Private Cars
- Personal Accident cover subject to a limit of £5,000
- Personal Effects cover subject to a limit of £250
- Medical Expenses subject to a limit of £250

### **Please Note – Your attention is drawn to the following**

#### **Market Value**

The maximum amount payable for loss to the Insured Vehicle under our policy for any one incident shall not exceed the Market Value of the Insured Vehicle immediately prior to such loss or the estimate of value of the Insured Vehicle (where appropriate) as declared to Jubilee Motor Policies at Lloyd's. This value will be assessed by taking the average of CAP Clean and Glass's Guides to Values.

#### **Use of incorrect Fuel**

If the Insured Vehicle suffers damage as a result of the use of incorrect fuel then our policy cover will not operate in respect of this damage or for any costs incurred for the removal &/or disposal of the incorrect fuel

#### **Keys**

Policy cover will not operate if an Insured Vehicle is lost, stolen or damaged by theft or attempted theft whilst the Insured Vehicle is unlocked or the keys are left in the vehicle

#### **Drivers**

Cover may be invalidated if responsibility is not taken to ensure that all drivers of Insured Vehicles hold a valid driving licence of the class required to drive the vehicle concerned

#### **Data Protection**

Policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant Policy information.

Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from us, or at [www.miic.org.uk](http://www.miic.org.uk)

#### **Jurisdiction**

Unless it has been agreed otherwise, this insurance is governed by English Law

#### **Territorial Limits**

The cover provided by the policy applies in the following territories:

- Great Britain, Northern Ireland, The Isle of Man and the Channel Islands
- In any other country that is a member of the European Union/European Community (EU/EC)
- In any other country approved by the EU/EC commission and whose insurance requirements follow EU/EC directives currently in force

Including during transit (including loading and unloading) between such countries by a recognised air, sea or motor-rail route not exceeding 65 hours

#### **Cancellation Charges**

If the Policy is cancelled , the following short period charges will apply:

<u>Period Not Exceeding</u>	<u>Proportion of Annual Premium Payable</u>
One Month	20% (minimum premium £25.00)
Two Months	30%
Three Months	40%
Four Months	50%
Five Months	60%
Six Months	70%
Seven Months	80%
Eight Months	90%
Over Eight Months	Full Premium

#### **Complaints**

The complaints procedure is detailed in the full policy wording. In the first instance you should contact Jubilee Motor Policies at Lloyd's. You may, at any time, make a complaint to the Lloyd's Complaints Department and if not resolved, the Financial Ombudsman.

#### **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations a Policy Holder may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Jubilee Motor Policies at Lloyd's is managed by Jubilee Managing Agency Limited  
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