

FLEET UNDERWRITING POLICY SUMMARY

Some important facts about your Motor Insurance are summarised below. This summary does not contain the full terms and conditions of the contract which can be found in the Insurance Policy. These are shown in the Insurance Policy a copy of which will be provided on request. This summary does not form part of your contract of insurance

This insurance policy is underwritten by QBE Insurance (Europe) Limited which is a member of the QBE Insurance Group. QBE Insurance (Europe) Limited is authorised and regulated by the Financial Services Authority. FSA Registration Number 202842.

Policy Period	All policies are for a period of 12 months unless agreed otherwise
Third Party Cover (Liability to others)	Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury. Cover up to £5m for damage to property arising out of one accident or series of accidents arising out of one event, except for private cars, when an increased limit of £20m applies.
Legal Representation	
At our option to pay:	
	<ul style="list-style-type: none"> • legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage. • we will also pay Solicitors fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction. • legal expenses in proceedings for manslaughter or reckless driving or causing death by dangerous driving.
Applicable Law	unless we agree otherwise, this insurance will be governed by English Law. we have the right to refuse if you request a different law. minimum RTA insurance cover is compulsory under the Road Traffic Act.
Contingent Liability	your legal liability to Third Parties arising out of the use of a vehicle not belonging to you or provided by you, but which is being used in connection with your business by your employee.
Towing	your legal liability to Third Parties whilst legally towing.
Trailers	when detached from the vehicle but remaining on your premises; cover will be as per the motive unit provided details of the trailer have been supplied.
Principals	liability assumed under an agreement for the execution of works or services.
Unauthorised Movement	liability arising out of your employee moving a parked vehicle which is obstructing the legitimate passage or loading or unloading of the Insured vehicle.
Unauthorised Use	liability arising out of the unauthorised use of the Insured vehicle provided all reasonable precautions taken.
Unlicensed Drivers	liability arising out of the driving of the Insured vehicle when a licence is not required by Law.
Fire & Theft	loss or damage to your vehicle by fire or theft or attempted theft but excluding obtaining property by deception.
Comprehensive Cover	Third Party, Fire and Theft as above and loss or damage to your own vehicle, but excluding any trailer or towed vehicle.
Windscreen Cover	unless otherwise agreed, this is covered under the own damage section of the policy and is subject to any excess shown on the schedule.
Lock Replacement	up to £1,000 towards the cost of replacing locks, ignition and keys.
Personal Effects	in respect of private cars only, cover up to a pre-agreed limit for loss by accident or fire or theft.
Medical Expenses	in respect of private cars only, cover up to a pre-agreed limit towards medical treatment following an accident.
Personal Accident Benefits	in respect of private cars only, cover for the driver up to £5,000 for death or loss of a limb or sight, directly connected with an accident whilst travelling in the Insured vehicle.
New for Old	in respect of private cars only, we will replace with a new car if the insured car is damaged beyond repair in an accident or by fire or theft and the car is less than 12 months old and the cost of repair will exceed 60% of the manufacturers list price.
Legal Expenses Insurance	provided by DAS Legal Expenses Insurance Co. Ltd., for personal injury up to a limit of £50,000 for all claims resulting from one or more event arising at the same time or from the same cause.
Cooling off period	<p>NOTE: This section is applicable to retail customers (as advised by the Broker or Intermediary who arranged this insurance) only; once you have entered into the insurance contract with QBE Insurance (Europe) Limited, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the insurance contract.</p> <p>The duration of this period of reflection is 14 days and commences from either:</p> <p>the day of conclusion of the insurance contract; or</p> <p>the day on which you receive the full terms of the insurance contract detailing the terms, conditions and information about the contract, whichever is the later.</p> <p>You should serve notice of cancellation to the insurance broker through whom you arranged this insurance, at the broker contact address.</p> <p>You must return the Insurance Policy, the Certificate(s) of Insurance and Insurance Disc(s) and it is a criminal offence for which you can be prosecuted not to do so.</p>
Charging	Cancellation within the 14 day cooling off period - £40 or a pro-rata charge based upon time on risk, whichever is the greater.

Cancellation

You may cancel the Insurance Policy at any time by letter and returning the Insurance Policy, the Certificate(s) of Motor Insurance and Insurance Disc(s). Provided the Insurance is an annual contract and there have been no claims in the current period of insurance you will be entitled to a return of premium based on short period rates which are as follows:-

Charging**SHORT PERIOD RATES**

Period not exceeding	Proportion of Annual Premium Payable
1 month	20%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	80%
Over 7 months	100%

The Underwriters may cancel the Insurance Policy by giving seven days notice by Recorded Delivery to your last known address (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland). Subject to the clause below you will be entitled to a pro-rata return of premium upon receipt of the Insurance Policy, the Certificate(s) of Motor Insurance and Insurance Disc(s)

Where the premium or any part thereof is paid with the benefit of a finance agreement and there remains any sum outstanding (whether or not the date for repayment of the said sum or any part thereof has fallen due) by you to the provider of the finance (referred to hereafter as the Finance Company) at the date of cancellation the Underwriters may deduct from the sum otherwise payable to you (as set out above) all or any part of the sum outstanding by you to the Finance Company provided that sum thereby deducted is paid directly by the Underwriters to the Finance Company (See Section 8 of the Policy Document).

Exclusions

The following is a brief list of exclusions and is not exhaustive:

any excess shown on the schedule
 any consequential loss arising out of any accident
 wear and tear, depreciation, mechanical or electrical breakages or failures
 any diminution in the value of the vehicle following repair
 theft of the vehicle by deception
 theft of the vehicle if the keys have been left in or on the vehicle or have not been removed from the vehicle to a safe place
 loss or damage if the vehicle is impounded

Claims

Should be reported to:

QBE Insurance (Europe) Limited
 One Coval Wells
 Chelmsford
 Essex CM1 1WZ
 Telephone number: 0808 100 8181

Total Loss

Payment of a claim on a total loss basis will be contingent upon cessation of all benefits applying to that vehicle from the time and date of the loss. No refund will be given for deletion of that vehicle and any replacement vehicle will only be included subject to payment of the proportionate premium calculated to expiry date.

Complaints Process

If you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your Insurance Policy number and the name of your Broker or Intermediary:

The Managing Director Motor
 QBE Insurance (Europe) Limited
 One Coval Wells
 Chelmsford
 Essex CM1 1WZ

A copy of the complaints procedure will be provided on request

If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting your policy number and the name of your Broker or Intermediary:-

Financial Ombudsman Service
 South Key Plaza
 183 Marsh Wall
 London E14 9SR
 Tel. 0845 080 1800
 Fax. 0207 964 1001
 Email. Complaint.info@financial-ombudsman.org.uk

This complaint process is without prejudice to your right to take legal proceedings

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), should QBE Insurance (Europe) Limited be unable to meet its liabilities under this Document of Insurance. 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.