



POLICY SUMMARY:

Please note that this policy summary does not contain the full terms and conditions of any contract of insurance that you may enter into with Lima Agency Ltd. You should refer to the relevant Policy Booklet for full terms and conditions.

NAME OF INSURER:

Alpha Insurance A/S is authorised and regulated by Finanstilsynet (The Danish Financial Regulator), authorisation number 53068. You can check this by visiting the Finanstilsynet website at <http://www.finanstilsynet.dk>. As an insurance company authorised within the EU, Alpha Insurance is permitted to conduct business in the UK under Financial Conduct Authority reference 431621. You can check this by visiting the Financial Conduct Authority website at <http://www.fca.org.uk>

TYPE OF INSURANCE:

The type of insurance offered by Lima Agency Ltd is Motor Fleet Insurance. The insurance offers Comprehensive/Third Party Fire & Theft/Third Party only.

SIGNIFICANT 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 people's property by your motor car	£20 million	£20 million	£20 million
Damage to other people's property by your commercial vehicle, minibus, coach or bus	£5 million	£5 million	£5 million
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Loss or damage to your vehicle	✓	✗	✗
Loss or damage to your vehicle by fire, theft or attempted theft	✓	✓	✗
New car replacement for motor cars less than one year old	✗	✗	✗
Theft of keys	Max £1000 cover	Max £1000 cover	✗
Loss or damage to in-vehicle entertainment	Maximum £500 cover	Maximum £500 cover	✗
Glass repair or replacement arranged through 0330 024 0466	Unlimited	✗	✗
Glass repair or replacement not arranged through 0330 024 0466	Maximum £150	✗	✗
Foreign travel for motor cars & commercial vehicles up to 3.5T GVW	✓	✓	✓
Medical expenses	✓	✓	✓
Manslaughter Defence costs	✓	✓	✓
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included up to £5m as standard	Included up to £5m as standard	Included up to £5m as standard
Suspension of cover to Laid Up Fire & Theft	✗	✗	✗

SIGNIFICANT EXCLUSIONS OR LIMITATIONS:

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked. See Section 5 exception c.

Any liability to others or loss or damage to any vehicle covered by the insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. See General exceptions 1.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying an insecure load. See General exceptions 1.

Any legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to the cover we must provide under the Road Traffic Acts or any other laws that apply to motor insurance. This exclusion does not apply to damage to your vehicle. See Section 1 exceptions to section 1.

Personal effects cover is excluded. See Section 5 exception q.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used for the carriage of hazardous goods. See General exceptions 1.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used as a tool of trade. See General exceptions 9.

Any accident, injury, loss, damage or legal liability whilst any vehicle covered by this insurance is being used in or on an airport or airfield. See General exceptions 10.

Maximum vehicle value £100,000. See Section 5.

Loss or damage caused by an inappropriate type or grade of fuel being used. See Section 5 exception r.

Loss or theft of fuel. See Section 5 exception s.

Liability in respect of trailers unattached at the time of loss (except where they have become temporarily unattached during the course of the journey). See Section 2.

Loss or damage incurred when your vehicle is used on a derestricted toll road – including the Nurburgring. See General exception 11.

LIMA PRODUCTS:

You will not receive advice or a recommendation from Lima Agency. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to decide how to proceed and whether the product is suitable for you.

DURATION OF CONTRACT:

The length of time covered by the policy is normally twelve months unless otherwise negotiated at the time of quotation. If the policy is for a longer period than twelve months, you may need to review and update your cover to ensure that it remains adequate.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, if you are a retail customer (see definition in policy booklet) you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If this happens, we will refund your premium, first deducting a charge for the cover provided from beginning of the contract until the policy is cancelled.

If your company goes into administration, receivership or liquidation we have the right to cancel the policy. Refer to General Conditions G.

CLAIMS CONTACT:

You must report any accident or loss under the policy to Lima Agency immediately. Please call 0330 024 0466 or email limaclaims@broadspiretpa.co.uk

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Lima Agency under the policy, you may write to the person and address shown in the Policy Booklet.

If you remain dissatisfied with the Lima Agency response, you can refer the matter to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should the Insurer be unable to meet its financial obligations under the Policy. You may contact the FSCS on 020 7741 4100 or for further information, visit their website at www.fscs.org.uk.

STATUS:

Lima Agency Ltd are authorised and regulated by the Financial Conduct Authority FRN. 763033.
Registered Office: One Caspian Point, Pierhead Street, Cardiff Bay, CF10 4DQ. Company No: 09442623