

# Fleet

## Notice to policyholders

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Zurich has introduced a new Fleet policy which is tailored specifically for owners of fleets of over 20 vehicles. This document details the main changes to the policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

### Section 2 – Damage to or loss of vehicle

- New for old cover now applies to commercial vehicles not exceeding the GVW stated in the policy schedule as well as cars within one year of first registration.
- Child seat replacement where fitted within a car following an incident covered by the policy.
- Indemnity provided whilst the vehicle is in the custody or control of any hotel, restaurant or similar organisation for the purposes of parking.
- The cost of draining and cleansing the fuel tank following accidental filling with the incorrect fuel.
- Theft or loss of keys cover to unlimited costs.

### Section 3 – Personal effects

- Personal effect limit increased to £500.

### Section 4 – Emergency hotel expenses and travel costs, medical expenses and personal accident benefits

The following covers have been added:

- Hotel expenses up to £250 for the driver and each passenger if the vehicle is immobilised due to loss or damage, or stolen in the territorial limits, up to a limit of £750 per claim.
- Travel expenses up to a maximum amount payable in connection with any one claim of £250.
- Personal accident benefits of £6,000 have been added in the territorial limits.

### Changes to the way policies are administered

- Updates to the policy are now made on a declaration basis and agreed at the inception of the policy.
- Documentation is now electronic.
- Any premium (Additional or Return) generated less than £100 plus Insurance Premium Tax (IPT) is waived.

#### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

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