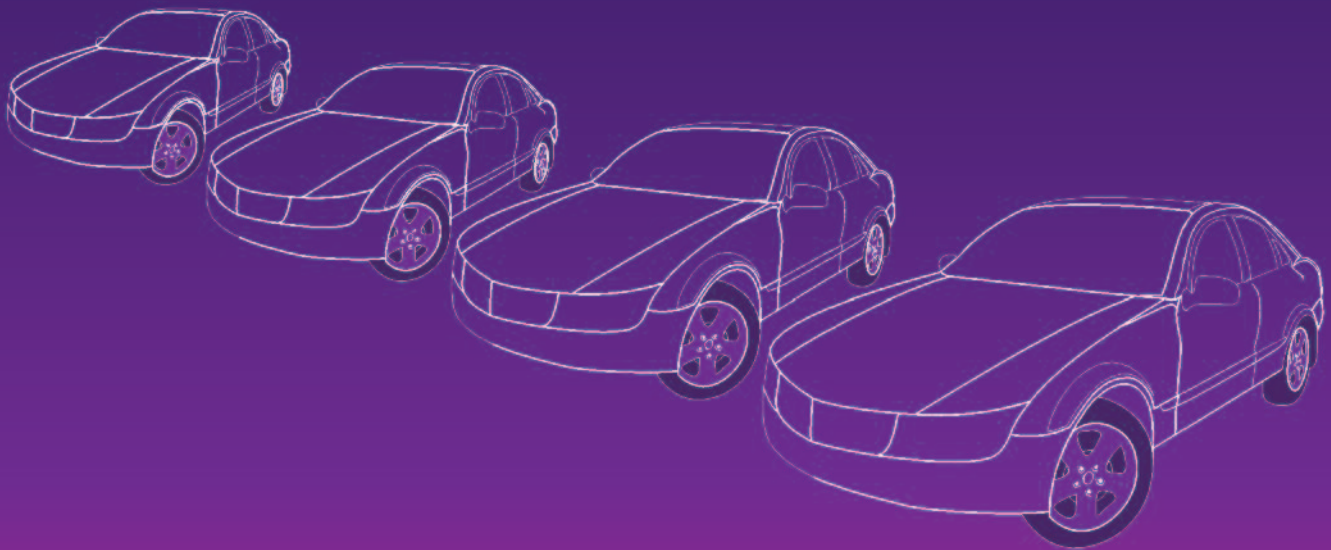


# MOTOR FLEET KEY FACTS



FLEET COVER  
GEARED FOR  
YOUR NEEDS

# Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

## Motor Fleet Policy

The Fleet policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

### STANDARD COVER

#### Accidental Damage/Loss or Damage by Fire or Theft (Policy Sections 1, 1A, 4, 5, 6, 7, 8, 9, 10 & 13)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"><li>Loss of or damage to an Insured Vehicle and it's accessories either by Accidental Damage or by Fire and Theft.</li></ul>	<ul style="list-style-type: none"><li>Foreign Use</li><li>Windscreen / Window Damage</li><li>Medical Expenses</li><li>Emergency Treatment</li><li>Personal Accident Benefits – payable direct to the injured person or their legal representative.</li><li>Personal Belongings</li><li>Trailers – whilst attached to the Insured vehicle and detached if previously declared.</li><li>Principals Indemnity</li><li>If the keys or lock transmitter to your vehicle have been lost or stolen, we will pay up to £500 toward the cost of changing the locks, lock transmitter and central locking interface.</li></ul>	<ul style="list-style-type: none"><li>Excess – Minimum £250, plus any young/inexperienced driver excess as shown in the schedule.</li><li>Basis of Settlement – repair or replacement.</li></ul>	<ul style="list-style-type: none"><li>Loss of use, deterioration, loss of market value because repairs have been carried out, depreciation, wear and tear; mechanical, electrical, electronic or computer failures or breakdowns.</li><li>Damage to tyres from braking or by punctures, cuts or bursts.</li><li>Loss of or damage to your vehicle resulting from someone taking it by fraud or trickery.</li><li>Loss of your vehicle or accessories if it has been left at any time unless: the ignition key has been removed and all doors, windows and other openings have been closed and locked; Having agreed with us that a specifically fitted locking or tracking device, immobiliser or alarm must be fitted, or a discount from your premium has been given for this, the equipment has been set.</li><li>More than £500 for permanently fitted audio/telecommunications equipment, unless it is standard equipment for your vehicle when manufactured.</li><li>The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen.</li></ul>

## Liabilities to Third Parties (Policy Sections 2, 3, 11 & 12)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Indemnity (Limit as shown in the schedule) to the Insured in the event of an accident in respect of:               <ul style="list-style-type: none"> <li>- Death or bodily injury</li> <li>- Damage to property</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity for Trailers</li> <li>• Legal Costs – we may pay for a solicitor or barrister to defend anyone insured under this policy in a court or represent the insured at a Coroners inquest or fatal accident enquiry.</li> <li>• Unauthorised Movement of Obstructing Vehicles and Unauthorised Use or Driving of Vehicles by Employees.</li> </ul>		<ul style="list-style-type: none"> <li>• Liability for death of or injury to anyone in the course of their employment by anyone insured by this policy unless the accident is on a road as defined in the Road Traffic Act.</li> <li>• Anyone who is insured by any other policy.</li> <li>• Liability for loss of or damage to property which belongs to, or is in the charge of, anyone who is insured by this policy.</li> <li>• Liability for loss or damage caused in a place where aircraft land, park or move, including the associated service roads, refuelling areas, and ground equipment-parking areas.</li> <li>• Liability for pollution or contamination unless it is caused by a sudden identifiable event which is accidental and unexpected.</li> </ul>

### General Conditions

<ul style="list-style-type: none"> <li>• Incidents giving rise to a claim</li> <li>• Conduct and control of claims</li> <li>• Cancellation</li> </ul>	<ul style="list-style-type: none"> <li>• Instalments</li> <li>• Reasonable Precaution</li> <li>• Other Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Inspection of Vehicles</li> <li>• Fraudulent Claims</li> <li>• Right of Recovery</li> </ul>	<ul style="list-style-type: none"> <li>• Arbitration</li> </ul>
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### General Exceptions

<ul style="list-style-type: none"> <li>• Limitations to Use</li> <li>• Contractual Liability</li> </ul>	<ul style="list-style-type: none"> <li>• War, Government Action and Terrorism.</li> <li>• Date Recognition</li> </ul>	<ul style="list-style-type: none"> <li>• Earthquake, Riot and Civil Commotion outside of the UK</li> </ul>	<ul style="list-style-type: none"> <li>• Radiation, Radioactive, Toxic and Explosive</li> </ul>
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## Other features

24 hour business assistance services

Helpline number: 0845 300 6168

Free Helpline services available 24 hours a day, 7 days a week for:

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc

Instalment Payment Method available in most cases

## Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

## Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

## Instalments – Consumer Credit Agreement

If you have chosen to pay by instalments with NIG please read the Terms and Conditions of your Consumer Credit Agreement. Failure to comply with the Terms and Conditions of your Consumer Credit Agreement may affect your Policy.

## How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

## How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

## Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on 020 7601 4878.

## Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

