Fleet Motor Insurance

Insurance Product Information Document

Company: Collingwood Insurance Company Limited

Product: Fleet

Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission
Registered in Gibraltar (Reg. No. 89988). Registered office: Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA

This is a summary of the insurance contract and it does not contain the full terms and conditions. Complete contractual information is provided in the Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

What is this type of insurance?

Fleet motor insurance for UK residents. The policy covers different benefits, depending on the cover you choose.

What is insured?

Third Party Only

- ✓ Unlimited liability to other people for death or bodily injury
- ✓ Liability to other people for property damage up to £10,000,000, or £20,000,000 if involving a private motor car
- ✓ Legal costs to represent and/or defend you for solicitors fees and reasonable cost of legal services arising from an incident
- ✓ Emergency medical treatment charges as required under the Road Traffic Acts
- ✓ Compulsory minimum motor insurance legal liability cover for foreign use of the insured vehicle in the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland
- ✓ Contingent liability - we will cover your legal liability to other people (but not the legal liability of the driver) while any one of your employees uses a vehicle other than an insured vehicle on your business and the vehicle does not belong to you and is not provided by you
- ✓ Joint liability - you and each of your associated and/or subsidiary companies will be regarded as third parties to one and the other in respect of claims under Section 1 Liability to other people of the Policy Booklet
- ✓ Indemnity to principals - we will extend cover to include any liability assumed in connection with the insured vehicle(s) under any contract with a principal for the execution of work or the provision of service

Third Party Fire & Theft - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused by fire, lightning, self-ignition, explosion, theft or attempted theft, up to the market value at the time of the accident
- ✓ Repairers' work guaranteed for three years, free car cleaning service and free collection and re-delivery if our approved repairer is used

Comprehensive - all of the above, plus:

- ✓ Loss or damage to the insured vehicle caused accidentally or as a result of malicious damage or vandalism, up to the market value at the time of the accident
- ✓ Loss or damage to Audio Equipment which is permanently fitted, up to £500
- ✓ Courtesy Car provided while the insured vehicle is being repaired by one of our approved repairers

Optional covers

- Foreign use - Private Motor Cars or Commercial Vehicles not exceeding 3.5-ton Gross Vehicle Weight, which are not used for hire and reward purposes: full policy cover (as stated in the Schedule) can be extended for up to 45 days while the insured vehicle is in any member country of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland as long as you notify your insurance intermediary before your journey abroad
- Foreign use - Commercial Vehicles exceeding 3.5-ton Gross Vehicle Weight and any vehicle which is used for hire or reward purposes, regardless of weight: if before departure, you notify us via your insurance intermediary, obtain our agreement and pay extra premium and accept our additional terms, we will extend this insurance for full policy cover (as stated in the Schedule) while the insured vehicle is in any member country of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland

What is not insured?

- ✗ If the insured vehicle is being used for a purpose which is not permitted or is excluded by the Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or was last in the charge of any person who is not included to drive on the current Certificate of Motor Insurance
- ✗ If the insured vehicle is being driven by or in the charge of any person who does not comply with the terms and conditions of their driving licence, or has never held a driving licence, or is disqualified, banned or prevented by law to drive a vehicle
- ✗ Loss of or damage to the insured vehicle or anything inside it arising from theft or attempted theft when the ignition keys have been left in or on the insured vehicle, or the insured vehicle has not been secured by means of all door locks, or any window or any form of sliding or removable roof or hood have been left open or unlocked
- ✗ Loss of or damage to any item of sound reproduction, communications, navigation or in-vehicle entertainment equipment other than to Audio Equipment as defined in the Policy Booklet
- ✗ Used in an unsafe condition or used to convey any load in an unsafe or illegal manner, either before or after an accident
- ✗ Any loss, damage, death or injury arising as a result of a 'road rage' incident, or deliberate act caused by you or any driver insured to drive
- ✗ Any loss or damage while the insured vehicle is being driven by or is in charge of any person who has been convicted of a previous drink/drugs offence and is subsequently either proven or convicted of a drink/drugs offence as a result of the incident leading to a claim under this policy
- ✗ Liability in respect of an accident, loss or to any aircraft or while the insured vehicle is in any airport or airfield
- ✗ Wear and tear, mechanical or electrical breakdown
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Depreciation or loss of value following repairs
- ✗ If the insured vehicle does not have a valid Department of Transport test certificate (MOT) in force, if one is needed by the law
- ✗ VAT if you are VAT registered
- ✗ For damage to any bridge, viaduct, weigh-bridge or road or anything beneath attributed to vibration or by the weight of the vehicle and its load if the insured vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law
- ✗ For death, bodily injury, loss or damage arising while the insured vehicle is working as a tool of trade (this exception does not apply to the normal activities of a goods carrying commercial vehicle)
- ✗ Loss damage or liability caused by the solidification, spillage, leakage or misdelivery of any load being carried on or being loaded onto or unloaded from the insured vehicle
- ✗ Death, bodily injury, loss, damage and/or liability resulting from the insured vehicle being driven with an insecure load or a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification, or towing a trailer which has an unsafe or insecure load, or towing a greater number of trailers than is permitted by law, or carrying a load which results in the gross plated or gross train weight for the vehicle being exceeded, or being used as a tool of trade (other than if the insured vehicle is a goods carrying commercial motor vehicle and is being used for the normal activities of a goods carrying commercial vehicle)
- ✗ Any liability, loss or damage for driving other cars or vehicles. This policy only provides cover for the insured vehicle

N.B. Please refer to the Policy Booklet for full terms and conditions

Are there any restrictions on cover?

- ! The Excess which is not covered by insurance
- ! We will not pay more than the market value of the insured vehicle
- ! Any liability, loss or damage that occurs outside of the geographical limits of this policy (apart from the minimum cover required by law), unless extended under Section 10 Foreign Use for up to 45 days, or as agreed by us, depending on the vehicle type and use
- ! Liability to other people for property damage is limited to £1,000,000, if at the time of the accident, the insured vehicle is being used for the carriage of passengers for hire and reward or the carriage of hazardous goods
- ! The use of the Courtesy Car will be restricted to the use described on the Certificate of Motor Insurance, but will not include use for hire and reward

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Where am I covered?

✓ Within countries in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands;
✓ This policy also covers the compulsory minimum motor insurance legal liability for foreign use in the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland. Please also see Section 10 – Foreign Use of the insured vehicle in the Policy Booklet for further details on use of the insured vehicle outside of the geographical limits.

What are my obligations?

- The premium must be paid for the current period of insurance;
- You and anyone claiming under this insurance have met all the conditions contained in the Policy Booklet, the Policy Schedule, Certificate of Motor Insurance and any Endorsements applied to the insurance;
- The information you provided or which was provided on your behalf and which is based on a fair presentation of risk before entering into an insurance contract, or contained in any declaration is, to the best of your knowledge and belief, correct and complete;
- You provide us with co-operation and assistance throughout the duration of this policy, for example if we request information or documentation from you when you purchase cover, make changes, submit a claim or renew;
- You take all precautions to prevent loss or damage occurring and the extent of any loss or damage;
- You must tell us of any changes to the information you provided at the time you asked us to insure you, via your insurance intermediary;
- You, or anyone acting on your behalf must not commit a fraudulent act, submit a false document or make an exaggerated statement when applying for cover, renewing or amending the policy or making a claim;
- The insured vehicle must be kept in a roadworthy condition and there must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law;
- In the event of an accident or incident, you must telephone the 24 hour claimline immediately or as soon as practicable but in any event within 72 hours/3 days. If you delay reporting a claim to us it may increase claim costs, which you will become liable to pay. It may also invalidate your right to claim;
- Do not attempt to drive the insured vehicle if it is in a damaged condition;
- Any indication of a claim against you must be notified to us as soon as possible;
- Any writ or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately;
- No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent;
- If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number;
- If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement;
- It is your legal obligation to ensure that your vehicle appears on the Motor Insurance Database (MID); you can do this by checking www.askMID.com. If you have insured your vehicle(s) with us and it or they do not appear on the MID, then you should contact your insurance intermediary in the first instance to get the MID updated.

When and how do I pay?

You will pay your insurance intermediary, for the full premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you.

When does the cover start and end?

Cover starts from and ends as stated on the Policy Schedule, or ends sooner if the policy is cancelled.

How do I cancel the contract?

Your or your duly authorised agent can cancel this policy by contacting us.

Subject to our receipt of your instructions we will allow a refund of premium equivalent to the unexpired period of cover on a pro rata basis (providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance. If a claim, or an incident likely to give rise to a claim, has arisen no refund will be due).