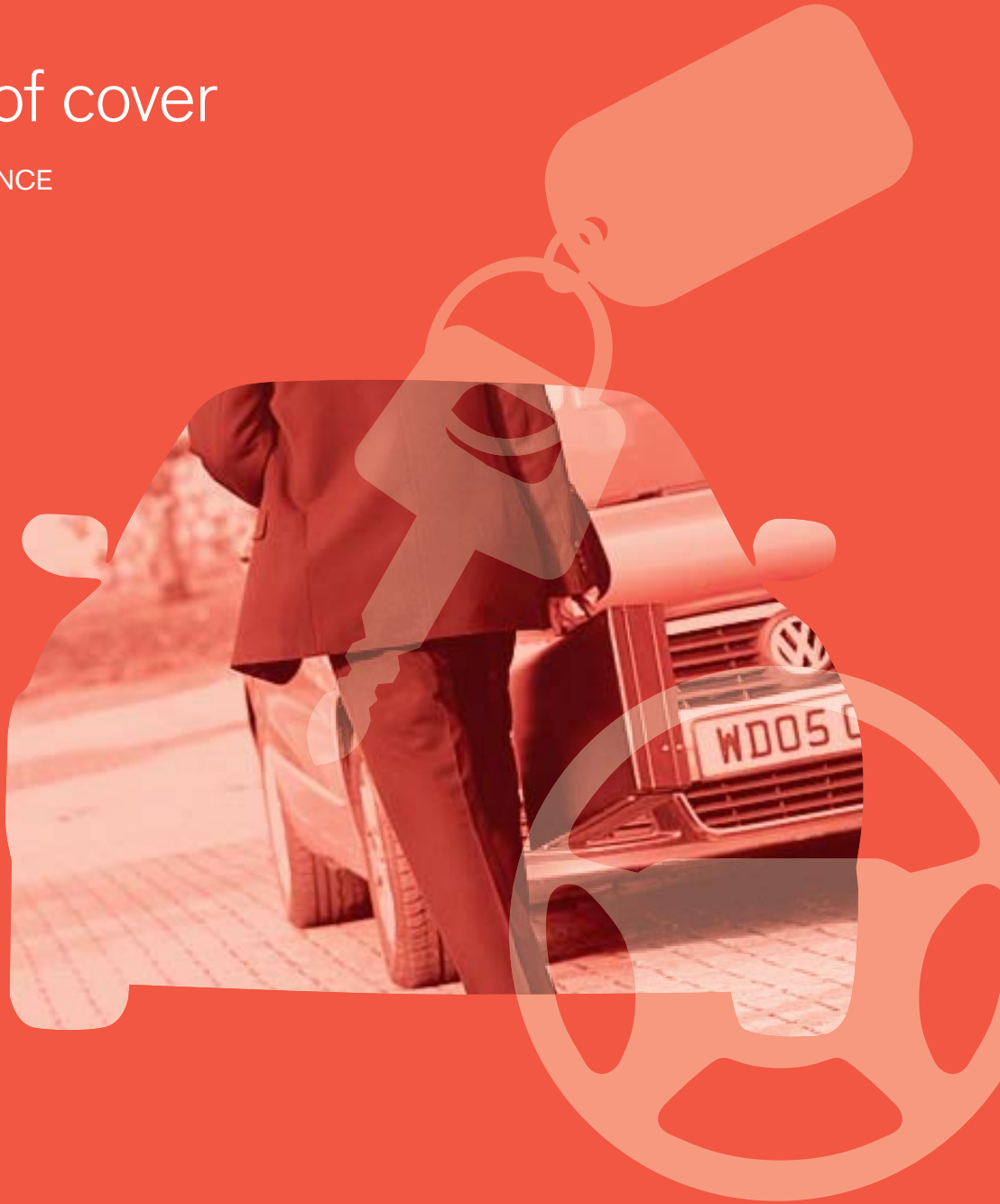


summary of cover

MOTOR FLEET INSURANCE



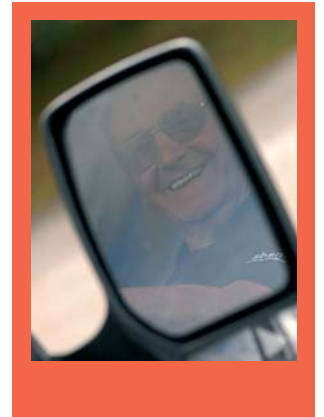
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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Motor Fleet policy

The policy offers you insurance for

- Loss or Damage to Vehicles
 - Liability to Others
 - Personal Accident Benefits and Medical Expenses
 - Personal Effects and Theft of keys
 - Accommodation and travel expenses
 - Trailers and attachments
 - Foreign Travel
 - Uninsured loss recovery
 - Legal expenses
- Third Party Fire and Theft
Provides legal liability (as with third party only) and also includes loss or damage to your vehicles by fire, theft or attempted theft.
 - Comprehensive
As well as Third Party Fire and Theft cover this option extends to include the cost of repairing or replacing your vehicles following an accident or loss.
 - In addition to the covers above you can insure uninsured loss recovery and legal expenses.



The summary highlights the main features and exclusions to help you decide if the policy meets your needs. For all the terms and conditions that apply, please consult the policy document.

Cover options

You select the cover you require from the following options:

- Third Party only
Covers legal liability following an accident caused by your vehicles resulting in death or injury to any person and/or damage to third party property.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from your broker or us on request. When you take out cover with us we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this contract is 12 months from the start date on your policy schedule.

Loss or damage to your vehicles

Features and benefits

Claims settlement

We will either repair, replace or pay an amount equal to the value of the vehicle or any accessories.

New vehicle replacement is provided for private cars that are stolen and not recovered or are a total loss within one year of the date of registration.

Personal leased vehicles

Cover is provided for residual values owing to a lease company following a total loss if vehicles are registered to individual employees under personal contract arrangements.

Basis of cover

If the comprehensive option has been selected, cover is provided for accidental loss of or damage to your vehicles and accessories.

For third party fire and theft option, cover is provided for loss or damage to your vehicles and accessories resulting from fire, theft or attempted theft only.

Significant exclusions and limitations

- The maximum amount we will pay is market value
 - page 9 of the policy

Limit

£15,000 (in excess of the value of the vehicle prior to the loss)

- excluding theft if the keys are left in or on the vehicle
 - page 9 of the policy
- excluding any subsequent reduction in the market value of a car that has been repaired
 - page 9 of the policy
- Comprehensive cover is subject to a young / inexperienced driver excess
 - page 6 of this summary
- excluding any additional excess the amount of which will be agreed with you and confirmed on the policy schedule

Comprehensive cover features

Features and benefits

Windscreen breakage

Repair or replacement following windscreen or glass breakage.

Misfuelling

Covers the cost of draining, cleaning and repairing as result of incorrect fuelling.

Personal accident benefits

Cover if as a result of an accident the driver of an insured vehicle dies or suffers permanent injury such as loss of eye(s) or limb(s).

Medical expenses

Cover for any medical expenses incurred if the driver or any passengers are injured in an accident involving the insured vehicle.

Personal effects

Cover for loss of or damage to personal effects in an insured private car.

Replacement of locks and keys

If the keys to your vehicle are lost or stolen we will pay for the replacement of locks and keys.

Significant exclusions and limitations

- excluding sunroofs
 - page 8 of the policy
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Limit

£750

Limit

£10,000

- excluding persons under 16 or over 70
 - page 13 of the policy

Limit

£500 per person

Limit

£500 anyone occurrence

- excluding theft from an open or convertible car unless property is locked in the boot
 - page 13 of the policy
- excluding computer and navigation equipment
 - page 13 of the policy

Limit

The market value of the vehicle

Features and benefits

Significant exclusions and limitations

Young / inexperienced driver excess

The amount of each claim that you will have to pay for damage to the vehicle whilst driven by:

Drivers under 21 years of age £400

Drivers 21 years of age but under 25 years of age £300

Drivers 25 years of age or more holding a licence other than a full UK driving licence or has held a licence for less than 12 months £300

Any additional excesses that may apply will be shown on the policy schedule

Liability to others

Features and benefits

Applies to all cover options

Liability to others

Covers your legal liability for accidental bodily injury to third parties or damage to their property involving your vehicles.

Legal defence costs and claimant's costs are also included.

Significant exclusions and limitations

Limits

Death or bodily injury

Unlimited

Third party property damage

For private cars £20,000,000 for damages and £5,000,000 for legal costs and expenses

For all other vehicles £5,000,000 for damages and legal costs

For vehicles at high risk premises £1,000,000

- excluding loss arising from terrorism
 - page 12 of the policy
- excluding damage to property being transported in the vehicle
 - page 11 of the policy

Features and benefits

Included as standard

Misdelivery

Covers your legal liability arising from delivery of a load to the wrong address.

Misplacement

Covers your legal liability arising from delivery of a load to the wrong site or location.

Contingent liability

Covers your legal liability for vehicles not owned by you but which are used in connection with your business.

Unauthorised movement

Provides cover whilst any obstructing vehicle is moved by you or your employees for a purpose directly connected with your business.

Unauthorised use/driving

Cover for any damage or liability arising from insured vehicles being used or driven by your employees without your consent.

Unlicensed drivers

Cover for any damage or liability arising from Insured vehicles being driven when a licence is not required by law.

Significant exclusions and limitations

Limit

£50,000 any one occurrence

Limit

£50,000 any one occurrence

This only covers your contingent liability it does not take the place of normal insurance for the vehicle and driver
– page 11 of the policy

Accommodation and travel expenses

Features and benefits

Covers the cost of either one night's accommodation including expenses or travel costs to your destination or to your home, whichever is less, if a vehicle cannot be driven as a result of insured loss or damage.

Significant exclusions and limitations

Limit

£75 per person (maximum of 4 persons)

- excluding events occurring outside the United Kingdom
 - page 14 of the policy
- excluding expenses that are insured under Section 13 Uninsured loss recovery and legal expenses (if in force)
 - page 14 of the policy

Trailers and attachments

Features and benefits

The policy cover applies to any trailer specified to us that belongs to you or is your responsibility whilst attached to an insured vehicle or at a premises agreed with us.

The policy cover applies to any disabled vehicle attached to an insured vehicle.

Significant exclusions and limitations

Limit

£10,000 per trailer

- excluding damage to property in the trailer or disabled vehicle
 - page 16 of the policy
- excluding liability whilst a trailer is being used as a tool of trade
 - page 16 of the policy
- excluding damage to a trailer caused by overturning whilst it is being used as tool of trade
 - page 16 of the policy

Foreign travel

Features and benefits

Applies to all cover options

European cover

Cover as selected is provided for foreign travel in all EU countries plus Croatia, Iceland, Norway, Switzerland (incorporating Liechtenstein) and Andorra. Additional countries will be considered.

Full EU Documentation

All documents comply with and are in accordance with full EU requirements.

Spanish Bail Bond

If you are involved in an accident in Spain which results in you being detained or your vehicles being impounded by the authorities, we will provide a guarantee/deposit for an amount up to £3,000 to secure release.

Customs Duty Charges

Enforced customs duty charged on your vehicle is included whilst travelling abroad providing this arises solely as a result of loss or damage insured under the policy.

Significant exclusions and limitations

- excluding expenses that are insured under Section 13 Uninsured loss recovery and legal expenses (if in force)
 - page 17 of the policy

Uninsured loss recovery and legal expenses

This optional cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited (DAS) who will handle claims on our behalf.

Features and benefits

We will protect your legal position in the areas shown below.

In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Unless DAS agree to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.

You can select to insure any of the following

Accident loss recovery & personal injury and Drivers travel assistance

We will pursue your legal rights to recover uninsured losses and costs after a non-fault motor accident.

We will cover the cost of either accommodation or travel costs to your destination or home, whichever is less, if a vehicle cannot be driven as a result of an accident, fire, vandalism or attempted theft.

Motor contract disputes

We will pursue your legal rights in a contractual dispute involving an insured vehicle.

Significant exclusions and limitations

Limit

Unless indicated otherwise £100,000 any one event

- excluding costs and expenses before DAS's acceptance of a claim
 - page 21 of the policy
- excluding claims reported more than 180 days after the date you should have known about the event
 - page 21 of the policy

- excluding accidents which cause the death of, or bodily injury to, any passenger (other than your directors, partners, and employees) in a vehicle with more than 17 seats
 - page 19 of the policy

Limit

£75 per person (maximum of 4 persons)

- excluding events occurring outside the United Kingdom
 - page 19 of the policy
- excluding the first £250 of each and every claim other than if the claim relates to an undisputed debt
 - page 20 of the policy
- excluding any claim relating to the settlement payable under an insurance policy
 - page 20 of the policy

Features and benefits

Policyholder's motor protection

We will defend you in respect of criminal prosecutions for infringement of road traffic laws or regulations in connection with the ownership or use of an insured vehicle.

We will represent you at a hearing following an event which results in the relevant licensing authority revoking, suspending, or altering the terms of, or refusing to renew your license.

Employees motor protection

We will defend your employees in respect of criminal prosecutions for infringement of road traffic laws or regulations in connection with the use of an insured vehicle.

We will represent your employees at a hearing following an event which results in the relevant licensing authority revoking, suspending, or altering the terms of, or refusing to renew their license.

Significant exclusions and limitations

- excluding cover in respect of parking or obstruction offences – page 20 of the policy

- excluding cover in respect of parking or obstruction offences – page 21 of the policy

Plus

Free 24-hour helpline services provided by DAS for all our Motor Fleet policyholders who have cover under Uninsured loss recovery and Legal expenses section:

Legal advice

Provides free advice on any commercial legal problem relating to your organisation within the European Union, the Isle of Man, Channel Islands, Switzerland and Norway.

Tax advice

Provides advice on any tax matters affecting your organisation, under the laws of the United Kingdom.

Drivers' assistance

Help if an insured vehicle cannot be driven because of an accident or breakdown in Europe. DAS will arrange a contractor, but you must pay any costs.

Counselling

Available for you and your employees following a motor accident.

Employment manual and DAS businesslaw

Offering online employment and business law guidance.

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes.

Cancelling the policy

Your right to cancel in the cooling-off period

If after insuring with us and receiving the full written policy details, including the schedule, you subsequently change your mind you have 14 days to write to the sender of the documentation confirming that you do not wish to continue and return your certificate of motor insurance. No charge will be made and any premium you have already paid will be refunded.

Your right to cancel

You can cancel the policy providing you give Ecclesiastical Insurance notice in writing and return the certificate of motor insurance. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, calculated from the date you return the certificate. If you have made a claim then the full annual premium is due.

Our right to cancel

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

What if I need to make a claim?

We know that repairs to your vehicles need to be dealt with as quickly as possible.

To help achieve this we will give you the flexibility to use either our approved repairers or your preferred repairers subject to our agreement.

In the United Kingdom

All you need to do is telephone the Ecclesiastical Motoring Helpline free on 0800 246817

This free service includes:

- At the scene advice
- Collection of you and your vehicle from the scene of the accident and delivering the vehicle to a garage for repair
- A courtesy car while your car is repaired providing you use one of our approved repairers

In Europe

You will need to telephone us on +44 (0) 1452 528533

and speak to our Claims Department, to report the accident and seek advice on how to get the vehicle repaired.

If your windscreen breaks

Telephone Autoglass free on 0800 363636

Where Comprehensive insurance applies, Autoglass will repair or replace the broken windscreen subject to the windscreen excess.

Where Third Party, Fire and Theft insurance applies you will be responsible for the payment of any bill.

Legal expenses claims

For Accident loss recovery and Personal injury claims contact DAS on 029 2085 4000

For all other Legal expenses claims contact DAS on 0117 934 2000

What if I have a complaint?

If you have any reason to complain about the advice or service you have received you should contact either your Broker or Ecclesiastical Insurance Office plc depending on who sold you the policy.

If making your complaint to Ecclesiastical you can contact in writing or verbally the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office plc
Beaufort House,
Brunswick Road,
Gloucester GL1 1JZ.

Tel 01452 528533
Fax 01452 423557

Email complaints@eigmail.com

You may also have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on:

Tel 0845 080 1800 or emailed at
complaint.info@financial-ombudsman.org.uk

or visit their website:
www.financial-ombudsman.org.uk

If you are unable to refer your complaint to Financial Ombudsman we will direct you to an alternative. Neither option prejudices your right to take legal proceedings.

Full details of Ecclesiastical's complaints procedure is in the policy document or can be provided separately on request.

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation should we be unable to fulfil our obligations.

For further information you can contact the FSCS on:

Tel 020 7892 7300 or email them on
enquiries@fscs.org.uk

or visit their website:
www.fscs.org.uk

The Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID data may be used by the DVLA, DVLNI and the police. If you are involved in an accident (in the UK or abroad), other UK insurers and the Motor Insurers' Bureau may search the MID to obtain relevant policy information.

As a fleet policyholder, you are obliged by the Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003 to advise of changes to your vehicle schedule as soon as possible, to allow the MID to be accurately updated.

We can advise you how to meet your MID obligations.

You can find out more about the MID from us, or at www.miic.org.uk

Key facts summary of cover ends

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless your organisation is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

Notes

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/register

**or by contacting the FSA on
0845 606 1234**

Charity
Care
Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
Motor fleet
Household

For further information on any
of our products, please speak
to your insurance broker.

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg.No.24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EGAM, AIMS & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.