

Small Fleet Policy Summary

This policy is underwritten by Allianz Insurance plc.

This is a summary only, full terms and conditions can be found in the policy wording, a copy of which is available on request.

What is covered

You can choose one of three different types of cover, which are summarised below.

Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other peoples' vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover provided above, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

Comprehensive (Comp)

In addition to the cover provided above, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions. If you wish to change anything or if there is anything you do not understand please notify your insurance adviser or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.

What happens if I take out cover and then change my mind?

Your policy will cover you for 12 months and is renewable annually.

If you are an individual or sole trader (including a partnership in England or Wales) you have a right to cancel within a 14 day reflection period and receive a return of any premiums paid less an administration charge and an amount representing the cover you have received. For any subsequent cancellation after the 14 day period, provided you have not incurred any incident which may give rise to a claim, the policy provides a return of premium based on the scale stated within your policy. Full details can be found in the policy wording.

How do I notify a claim?

claims START is a service from Allianz to help you through the sometimes difficult first stage when making a claim. An immediate call on **0800 587 5858** will ensure that your claim is handled quickly and smoothly. This number is open 24 hours a day, 365 days a year. Allianz will provide all drivers with a **claims START** card to allow you to contact us immediately in the event of a claim.

Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

Significant Features, Exclusions and Conditions

The following will automatically be included in your policy, unless cover is described as follows.

Cover	Section Applicable
Third Party Fire and Theft.	Sections A, C, D, G, H, and J. Section B operates only in respect of loss or damage caused by fire, theft or attempted theft.
Third Party Only.	Sections A, C, D, G, and J.

Significant Features	Exclusions and Limitations	Policy Section
Loss or damage to your vehicle <ul style="list-style-type: none"> Nationwide Approved Repairer Network Repair estimates are not required Free Class A courtesy vehicle whilst yours undergoes repair at an Approved Repairer* Free collection and delivery of your vehicle 5 year guarantee on all repairs through our Approved Repairer Network Free wash and vacuum. 	<ul style="list-style-type: none"> Excludes loss or damage arising from theft or attempted theft whilst the ignition key has been left in or on the vehicle. * Vehicles undergoing repair must be a private car or commercial vehicle up to 3.5 tonnes. 	B
Accidental Damage, Fire, Theft and Malicious Damage Excess	The following excesses apply in addition to any other excess shown in the Policy Clause(s). <ul style="list-style-type: none"> Drivers under 25 years of age £250 Drivers 25 years or over who have not held a full driving licence for 12 months. £175 	B
New for old Cover A replacement car or commercial vehicle if your vehicle is stolen or damaged and the cost of repair exceeds 50% of the price of a new identical vehicle.	<ul style="list-style-type: none"> The vehicle must be under one year old You must have owned, hired (under HP) or leased the vehicle since first registered Excludes goods carrying vehicles in excess of 7.5 tonnes GVW. 	B

Windscreen Cover In partnership with Autoglass we provide <ul style="list-style-type: none"> • Total nationwide coverage for the repair or replacement of windscreens, bodyglass and rear windows • A facility to set up an Autoglass account • Windscreen repair without deduction of excess. 	<ul style="list-style-type: none"> • Replacement windscreens subject to the excess stated in the Policy Wording 	B
Third Party Liability for death, injury and accidental damage to property	<ul style="list-style-type: none"> • Unlimited indemnity for death or injury Indemnity for accidental damage to other persons property: • £20,000,000 in respect of cars • £5,000,000 for all other vehicles • £5,000,000 in respect of all vehicles for acts of terrorism • £1,000,000 in respect of all vehicles carrying hazardous goods • £5,000,000 in respect of prosecution under the Corporate Manslaughter Act. 	A
Trailers Attached cover applies to all trailers. Detached cover applies to all trailers owned by you or for which you are responsible.	<ul style="list-style-type: none"> • Whilst detached, cover is restricted to Third Party Only, Section A • No wider cover will apply to any trailer than is provided to the towing vehicle. 	C
Foreign Travel Western European-wide certificate wording includes all European Union Countries, dispensing with the need for Green Cards.		D
Replacement Locks If your vehicle keys have been lost or stolen.	<ul style="list-style-type: none"> • The maximum we will pay is £1000. 	H
Personal Effects Up to £500 for Rugs, Clothing and Personal effects.	<ul style="list-style-type: none"> • Excludes money, jewellery, securities, furs, goods or samples carried in connection with any business • Excess of £50 applies • Any loss where the vehicle is left unlocked. 	F
Personal Accident Cover for the driver.	<ul style="list-style-type: none"> • £5000 indemnity limit. 	I
Medical Expenses For any person injured in the insured vehicle.	<ul style="list-style-type: none"> • £250 indemnity limit per person subject to a maximum limit of £1000 for any one cause. 	E
Legal Protection Up to £100,000 for legal services and advice. Contact our Fleet helpline number on 0844 854 1784.	<ul style="list-style-type: none"> • A claim for an event which is not covered under your current Small Fleet policy • Legal advice is only available over the telephone 	J
Indemnity to Principals Provides legal liability for any principal of the policyholder.	<ul style="list-style-type: none"> • Cover applies only if you would have been entitled to indemnity had the claim been made against you • Conduct and control of all claims must be vested in us. 	A
Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.	<ul style="list-style-type: none"> • Only whilst being used by your employee in connection with your business. 	A

Additional benefits

We offer a range of in-house services free of charge and have also secured a range of additional benefits via third party providers all at discounted prices.

Additional Benefits	Risk Management Features	Claims Features
<ul style="list-style-type: none"> • FREE windscreen repairs with Autoglass.* • Up to 63% discount on a range of breakdown services with AA. • Motor legal advice line providing 24/7 access to specialist legal advisors. 	<ul style="list-style-type: none"> • FREE risk management information and use of award winning Risk Director website. • Access to EXCLUSIVE discounts on a range of risk management products, such as Fleet Risk Survey, Driver Development courses and Licence Checking via market leaders RoSPA. • Allianz Partnership plus facility – providing financial assistance towards the costs of implementing risk management initiatives. • Tracker Network UK (Ltd) – discounted products from the UK's most successful stolen vehicle recovery system. • In vehicle safety solutions to manage risk and improve driver safety. 	<ul style="list-style-type: none"> • FREE claims reporting cards and 'scene of accident' information to support your needs and control claims costs.* • Flexible claims reporting through our Claims START service – via telephone open 24/7, our web reporting facility or email. Ensures you can report claims and receive assistance whenever required. • Recovery, protection and redelivery of the insured vehicle following an accident.* • Courtesy vehicles are provided through the Allianz Approved repairer network (Class A vehicle).* • Facility to provide a like for like replacement vehicle at competitive hire rates should the Class A courtesy vehicle not be suitable. Removing the need for you to make additional arrangements.* • Nationwide Allianz approved repairer network, includes a five year guarantee on all repairs at competitive pricing. • Dedicated UK based claims handlers.

* Subject to Policy cover and availability

Complaints

Policyfast Limited take a pride in providing a first class service to all Our Policyholders, however occasionally an enquiry or a complaint may arise, often as a result of misunderstanding, which will usually be resolved quickly and efficiently to Our Policyholders satisfaction.

If You have an enquiry or cause to make a complaint regarding Your Certificate, You should firstly contact the Broker/Agent who arranged the insurance for You. If they are unable to resolve the problem, please contact:

Operations Manager
Policyfast Limited
Unit 5, Vantage Park
Washingley Road
Huntingdon
PE29 6SR

If You are not satisfied with the way Your complaint has been dealt with, You may write to the insurer at the following address: -

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Tel: 01483 552438
Fax: 01483 790538
Email: accscsm@allianz.co.uk

If after following the above procedure, Your complaint has not been resolved to Your satisfaction, You have the right to refer the matter to the Financial Ombudsman Service at the following address.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

In all communications the Certificate Number appearing in the Schedule of Cover should be quoted.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties, including any details of directors, officers, partners and employees whose consent you must obtain to allow us to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys and for market research and compliance business reviews which may be carried out by third parties acting on our behalf.

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement;
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the Insured Persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to:

Customer Satisfaction Manager,
57 Ladymead,
Guildford,
Surrey,
GU1 1DB

Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

Personal details provided may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.