

Motor Fleet Insurance Policy (Previously Motor Fleet Plus)

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QBE

Notice of Change

We are delighted to announce the introduction of our new policy wording which has been simplified and re written in plainer language.

We have changed the structure of the policy by setting out your cover under specific headings making it easier to read and navigate through. Most importantly, these changes have been made with our clients insurance requirements at the fore of our thinking. Therefore, you will enjoy a number of enhancements to your expiring cover. This notice summarises these changes and we therefore ask you to read this carefully.

Changes to your cover

Introduction

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Premium payment	Gave us the contractual option to deduct any outstanding premium from settlements due in respect of a claim.	This remedy has been removed.
Cooling off period	Provided a right for a private individual or sole trader to cancel within 14 days of inception or receipt of policy documentation with a full refund of premium paid less administration fees.	Clause is not applicable to commercial motor business and has been removed.
Cancellation	<ul style="list-style-type: none">• Policyholder can cancel the policy at any time by returning the certificate.• A proportionate refund of premium would be allowed (less a £40 administration fee) where there have been no claims.• We can cancel the policy at any time by giving seven days' notice and a reason for cancellation giving a proportionate refund of premium.	<ul style="list-style-type: none">• Cancellation clause now found within the 'General conditions' of the policy.• Policyholder can cancel the policy at any time by giving notice to their broker in writing• We will give a proportionate refund in accordance with the 'short period' rates set out in the policy.• We can cancel the policy at any time by giving seven days' notice and giving a pro rata return or premium.• Where you have arranged to pay premium by finance agreement, we will use any return premium due to discharge the outstanding balance

Definitions

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Accessory/ Accessories	Not previously defined. Certain items were specifically excluded and only available upon your request by endorsement.	Definition clarifies that accessories permanently fitted from first registration form part of the vehicle. This includes audio, communication and satellite navigation equipment.
Finance company	Not previously defined.	Specifies what we mean by finance company where we make reference to it in the document.
Licence	Not previously defined.	Clarifies that any such reference means a legal permit to drive applicable to the driver and category of vehicle being driven.

Your legal liability to others

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Limits of Cover	Silent	Clarifies that where more than one limit is operative, it is the lower limit that applies
Exclusion – tool of trade use	Previously no cover for liability incurred under Section A – Liability to others, for an accident arising out of the operation of any vehicle or any trailer as a tool of trade except as required by the Road Traffic Acts.	Cover now includes liability incurred out of the operation of any vehicle or trailer as a tool of trade during the self-loading and self-unloading process (subject to provisions specified in the policy).

Damage to your vehicle

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
New for old		In the event of theft, the vehicle must have been unrecovered for a period of twenty eight days for the clause to be invoked.
Security requirements	Previously contained an exclusion for loss or damage as a result of the vehicle keys not being removed to a safe and secure place.	This particular exclusion has been removed. <i>N.B. All other security provisions as specified in the policy remain and we will expect that reasonable precautions are taken to prevent loss or damage at all times.</i>

Trailers

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Cover	<p>previously indemnified you where the trailer was either:</p> <ul style="list-style-type: none"> attached to your vehicle, or detached and out of use but remaining on your premises, or whilst temporarily detached during the course of a journey. 	<ul style="list-style-type: none"> Cover has now been extended to include detached trailers whilst on your customer's premises. The £5000 limit of indemnity has been increased to £10,000.

Loss of keys

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Cover	Previously an extension under the Loss or damage to your vehicle Section.	<ul style="list-style-type: none"> Cover is now set out under a specific section. Cover is also extended to include the cost of recoding any alarm system.

Personal effects

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Cover		<ul style="list-style-type: none"> Any loss where the vehicle is not locked and left unattended is not covered.

General Exclusions

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Aircraft and aircraft sites		Clarifies that no cover shall apply whilst your vehicle is airside except where necessary to meet the requirements of compulsory motor insurance governing state airports.
Earthquake	Excluded	Exclusion has been removed.
Hazardous locations	Excluded	Exclusion has been removed.

General Conditions

	PREVIOUS POLICY (PMFP120816)	REVISED POLICY (PFLT010119)
Changes we need to know about	A standalone clause setting out full list of changes of which we should be informed.	Replaced by two separate clauses – 'changes during the policy period' and 'supply of vehicle information'
Privacy Statement	Data Protection Clause	Replaced with QBE 'Privacy notice' issued on all products for GDPR compliance.

Complaints

	REVISED POLICY (PFLT010119)
Contact details	Please note that our email address for complaints has changed. It is now CustomerRelations@uk.qbe.com.

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