Motor Fleet Policy
Notice of Change

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We have reissued your policy wording to update, modernise and clarify the cover we provide. This document summarises the key changes from your previous policy.

Please note that this document does not set out all the changes from your previous policy or the full terms and conditions of the cover provided. These appear in the policy documentation. It is important that you read your policy in full.

We have made most of the changes so that the policy is clearer and easier to read. This document does not address changes made for that reason alone.

This summary does not reflect any policy features or variations which are specific to you. These are set out in the schedule which forms part of your policy.

Policy Definitions

The policy contains the following new defined terms:

Automated vehicle	*Green Card*	*Person*	*Terrorism*
Automated driving mode	*Hire and reward*	*Principal*	*Theft*
Cyber act	*Insured persons*	*Private hire*	*Wear and tear*
Driver	*Legal defence costs*	*Public hire*	
Endorsement	*Misfuelling*	*Safety critical software*	
Fire	*Occurrence*	*Section*	

For consistency, we now use the defined term 'occurrence' in place of previous references to 'incident' or 'accident'.

The policy contains updated definitions of the following terms:

Accessories	*Driver*	*Market value*	*Vehicle*
Advanced driver assistance systems (ADAS)	*Excess*	*Period of insurance*	*Virus*
Certificate of motor insurance	*Hazardous goods*	*Policy*	*You/your*
Damage	*Licence*	*Schedule*	

We have removed the defined term "*Finance Company*" as the policy does not use it.

Section A – Liability to others

We previously called this section 'Section A – Your legal liability to others'.

Limits

We have increased the limit of liability for damage to third party property in respect of any vehicle other than a private car from five million pounds (£5,000,000) to ten million pounds (£10,000,000).

Extensions

Section A of the policy has new extensions of cover for:

- 'Other business use' (your liability arising from your employee's use of a vehicle in connection with your business that you do not provide or own)
- Liability arising in connection with a cyber act
- Charity or carnival use
- Electric vehicle charging

Cover for 'Unauthorised movement' (liability arising out of moving a third party's vehicle that obstructs an insured vehicle) formerly appeared as standalone section; this cover is now an extension under Section A.

Exclusions

A new ‘Airside’ exclusion in Section A replaces the previous General exclusion ‘Aircraft and aircraft sites’.

Section B – Damage to your vehicle

Extensions

The £100 limit under the ‘Replacement child seat’ extension no longer applies.

Section B of the policy has new extensions of cover for:

- Electric vehicle battery, cables, charging wallbox or charging post
- Residual value
- Charity or carnival use

Cover for ‘Loss of Keys’ formerly appeared as standalone section. It is now a Section B extension called ‘Loss of or theft of keys’. The £1,000 limit for this cover no longer applies.

Cover for ‘Additional vehicle technology’ also formerly appeared as a standalone section. It is now a Section B extension called ‘Additional vehicle technology’.

Exclusions

We have removed any Excess applicable to claims under the Section B extensions for ‘Misfuelling’, ‘Car seats’ and ‘Loss of or Theft of Keys’.

Section C – Trailers

This section previously appeared as ‘Section D – Trailer cover’. We have made changes to clarify the scope of towing cover in this Section.

Exclusions

The policy now expressly excludes loss or damage to disabled mechanically propelled vehicles being towed or to caravans.

Section D – Driving abroad

This section previously appeared as ‘Section C – European cover’.

We have widened the policy’s ‘Territorial Limits’ to include the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

The section’s ‘Sea and rail transit’ cover now applies to transit between the countries above as standard.

Section E – Unauthorised use of your vehicle

This section previously appeared as 'Section F – Unauthorised use of your vehicle'.

Section F – Unlicensed drivers

This section previously appeared as 'Section G – Unlicensed drivers (where a licence is not required by law)'.

Section G – Medical expenses

This section previously appeared as 'Section I – Medical expenses'.

Section H – Personal belongings

This section previously appeared as 'Section J – Personal effects'.

The excess and the limit under this section now apply per occurrence rather than per person.

We have removed the exclusion under this Section for vehicles with more than 16 seats.

Section J – Emergency accommodation or transportation costs

This new section covers accommodation or ongoing transportation costs if your vehicle is stolen or loss or damage immobilises your vehicle or necessitates an unplanned overnight stop.

Section K – Crisis management

This new section provides discretionary cover for up to £25,000 public relations costs following an insured occurrence.

Section L – Legal expenses

Section L now applies as standard unless excluded by an endorsement.

Section L now contains a Dispute Resolution Clause which provides for disputes under this section to be resolved by arbitration.

General exclusions

The 'Terrorism and war' exclusion is now two exclusions: 'Terrorism' and 'War'.

There are new exclusions for 'Automated Vehicles', 'Laid Up Vehicles' and 'Nuclear hazards'.

Claims conditions and requirements

The policy now contains an arbitration clause governing any quantum dispute where we have admitted liability (other than disputes under 'Section L – Legal Expenses').

General terms

We have clarified the policy's cancellation provisions. The wording further clarifies your and our rights of cancellation, including when a return premium will be due following cancellation.

Further clarification is now provided in respect of Car sharing and Volunteering.

QBE European Operations
30 Fenchurch Street
London EC3M 3BD

tel +44 (0)20 7105 4000
QBEeurope.com