

QBE Fleet Plus Policy Summary

This is a summary of the **policy** and does not contain the full terms and conditions of the cover, which can be found in the **policy** document. It is important that **you** read the **policy** document carefully when **you** receive it.

Name of the insurance undertaking

The insurer of this **policy** is QBE Insurance (Europe) Limited. Registered Address: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD.

Type of insurance and cover

The QBE Fleet Plus Policy provides cover for **your vehicles**. The **policy** will protect **you** and the permitted drivers on the basis of Comprehensive, Third Party Fire & Theft or Third Party Only cover, as selected by **you** when requesting the quote and as itemised in the **schedule** to **your policy**.

Significant features and benefits

Your policy includes the following features & benefits and exclusions or limitations, which are explained in detail in **your policy** document. Any additional endorsements applied to **your policy**, which may affect the cover provided, will be detailed on **your policy schedule**. The following is not an exhaustive list. In particular, **you** must read **your policy** to ensure **you** understand the exclusions and limitations which apply to **you**.

Definitions

Certain phrases are shown in bold font. This indicates they have a special meaning which is set out in the **policy**. **You** should refer to the **policy** document to understand what these special meanings are.

Significant features and benefits and applicable limits	Policy Section	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability for death or bodily injury to third parties or damage to other people's property up to GBP20 million arising out of the use of cars/motorcycles or GBP5 million for other vehicles	7	✓	✓	✓
Loss of or damage to your vehicle	6	✓	✓ Fire & Theft only	✗
Accident Recovery and Approved Repairer Network provided by AICL up to GBP350	14	✓	✓ Fire & Theft only	✗
Medical expenses up to GBP100 per day / GBP1,000 maximum	10	✓	✗	✗
Personal effects up to GBP250	9	✓	✗	✗
New vehicle replacement	6	✓	✗	✗
Windscreen/ window breakage repair/replacement A GBP50 excess applies to replacement claims unless otherwise stated.	6	✓	✗	✗
Replacement locks up to GBP1,000 after deductions of any excess (see your schedule)	6	✓	✗	✗

Significant features and benefits and applicable limits	Policy Section	Comprehensive	Third Party Fire & Theft	Third Party Only
Driving abroad: Cover available in most European Countries – see policy document for details	12	available	available	available
Legal Services and Advice Your legal costs to take legal action for damages for death or bodily injury and damage to the vehicle or property following an accident that was not your fault	13	✓	✓	✓

Enhanced Benefits (Where opted for and additional premium paid)				
Breakdown Assistance provided by the AA	14	✓	✓	✓
European breakdown cover provided by the AA	14	✓	✓	✓

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to **your policy** document for full details, as well as the individual **policy schedule** documentation **we** issue but the most significant or unusual exclusions are outlined below. **Your policy** excludes or limits the following:

- The first part of any claim – this is known as the “**excess**” (See Section 6).

The standard **policy excesses** are detailed in the table below but **PLEASE NOTE:** there are certain circumstances where the **excess** levels may vary to the standard. **You** will be made aware of these circumstances and details of the **excesses** applicable will be provided in **your policy schedule**.

Driver/Person in charge	Amount of excess
a) Under twenty five (25) years of age or when that person has not held a full Great Britain or Northern Ireland driving licence to drive a vehicle of the same class for twelve (12) months or holds a provisional driving licence.	Three hundred and fifty pounds (GBP350) or as otherwise stated in your policy schedule
b) Twenty five (25) years of age or over.	Two hundred and fifty pounds (GBP250) or as otherwise stated in your policy schedule

The above amounts are in addition to any other **excess** which may apply as otherwise specified on the **schedule** and any voluntary **excess** will be additional to any compulsory **excess**.

- Loss or damage arising from theft or attempted theft while the ignition keys of **your vehicle** have been left in or on **your vehicle**.
- Loss of use, depreciation, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages.
- The maximum amount payable for damage to a third party's property will be GBP20,000,000 where **your vehicle** is a private car or motorcycle, but limited to GBP5,000,000 in respect of all other **vehicles**.
- Except with our prior written consent, there is no cover if **your vehicle** is carrying any **hazardous goods** or is at any **hazardous location**.
- Excludes any claim arising from a contract **you** have with another person or organisation.
- Excludes any claim for an event which is not covered under **your** current motor insurance **policy**.

- At any time before **we** agree that legal proceedings need to be issued, **we** will choose the legal representative. **You** can only choose the legal representative if **we** agree that legal proceedings need to be issued or defended or if a conflict of interest arises.
- **We** will not pay for an **accident**, injury, loss or damage that occurs while **your vehicle** is being used for a purpose not shown under the "Description of Use" section of **your certificate of insurance** or while it is being driven by any person not described in **your certificate of insurance** as "Entitled to Drive".

PLEASE NOTE: there are certain circumstances where the **excess** levels may vary to the standard. **You** will be made aware of these circumstances and details of the **excesses** applicable will be provided in **your policy schedule**.

General Information

Duration of Policy

The **policy** will remain in force for 12 months from the date of commencement, or as otherwise shown on **your policy schedule**.

Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

Cancellation rights

If **you** are an individual/sole trader (including a partnership in England and Wales) buying a **policy** which provides cover for **you** in both a private and business capacity, **you** have the right to cancel **your policy** during a period of 14 days either from the day of conclusion of the contract or the day on which **you** receive **your policy** documentation, whichever is the later. If **you** wish to do so, and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by QBE Insurance (Europe) Limited in issuing the **policy**.

To exercise **your** right to cancel **your policy**, please contact **your** insurance adviser, at the address shown on **your** covering documentation. Please also return **your certificate of motor insurance**.

However, if **you** are not an individual/sole trader (including a partnership in England and Wales) **you** have no cancellation rights under this **policy**.

We may cancel this **policy** if **we** do not receive the premium on or before inception and in some other, limited circumstances set out in section 3.2 of the **policy**.

Complaints procedure

All sections other than breakdown assistance (please see below)

Any complaint should be reported to us through **your** intermediary (if any). If **you** wish to contact us directly then please do so at:

Managing Director of Motor
QBE Insurance (Europe) Limited, One Coval Wells, Chelmsford, Essex CM1 1WZ
Tel: +44 (0)1245 272700 fax: +44 (0)1245 272701
Web: www.qbeurope.com/motor

Please quote **your policy** number or claim number as appropriate in any correspondence.

Breakdown assistance only – The Automobile Association Limited

In the event that **you** have either a compliment or a complaint, the AA really wants to hear from **you**. AA welcome **your** comments as they give the AA the opportunity to put things right and to improve the service.

Please phone AA on 0845 6076727 (Text phone users can ring: 0845 8501207)
or write to: Customer Support, AA, Fanum House, Basingstoke, Hampshire RG21 4EA
Fax: 01256 492306 E-mail: CustomerSupport@theAA.com

Where **you** are refused service by the AA, either in whole or in part, **you** have the right to an explanation from the AA in writing. It is the AA's **policy** to acknowledge any complaint within five (5) working days, advising **you** of who is dealing with **your** concerns, and attempt to address them. If investigations take longer, a full response will be given within twenty (20) working days or an explanation of the AA's position with timescales for a full response.

Financial Ombudsman Service

If, after making a complaint, **you** feel that the matter has not been resolved to **your** satisfaction then **you** may be eligible to refer the matter to the Financial Ombudsman Service (FOS). If **you** are an eligible complainant **you** may contact:

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: consumer helpline: 0845 080 1800 Fax: 020 7964 1001
E-mail: complaint.info@financial-ombudsman.org.uk

Eligible complainants are:

- a) private individuals, or
- b) 'micro-enterprises'.

'Micro-enterprises' will be able to bring complaints to as long as the micro-enterprise has an annual turnover of under EUR2 million and fewer than ten (10) employees.

The FOS will only consider a complaint if **you** are an eligible complainant and:

- **we** have been given an opportunity to resolve **your** complaint; and
- **we** have sent **you** a final response letter and **you** have referred **your** complaint to the FOS within six (6) months of **our** final response letter; or
- **we** have not responded to **your** complaint with a decision within eight (8) weeks of **you** making a complaint.

Making a complaint to the FOS does not affect **your** rights under this **policy**, but if **you** are not an eligible complainant then the informal complaint process ceases.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme Beaufort House, 15 St Botolph Street, London, EC3A 7QU or from their website (www.fscs.org.uk).

About Your Insurer

QBE Insurance (Europe) Limited is a private company limited by shares and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202842.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Applicable Law and language applicable to the policy

The law of England and Wales will apply to **your policy**. The language used in the **policy** and any communications relating to it will be English.