

POLICY SUMMARY:

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority, and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, SJ1062, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

TYPE OF INSURANCE:

The type of insurance offered is Motor Fleet Insurance. The insurance offers either Comprehensive, Third Party Fire & Theft & Third Party Only as detailed within your schedule.

SIGNIFICANT FEATURES, LIMITS AND BENEFITS:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Legal liability for damage to other people's property by your motor car	£20 million	£20 million	£20 million
Legal liability for damage to other people's property caused by any other vehicle	£5 million	£5 million	£5 million
Legal liability to others whilst towing a trailer or caravan	Included	Included	Included
Loss or damage to your vehicle	Included	Fire and Theft only	Excluded
New car replacement for motor cars less than one year old	Included	Included	Excluded
Theft of keys - £1000 limit applies	Included	Included	Excluded
In-vehicle sound reproduction & communications equipment - £500 limit applies and cover is subject to the policy excess	Included	Included (in the event of fire and theft only)	Excluded
Glass repair or replacement limit when arranged through Glassline	Unlimited	Excluded	Excluded
Glass repair or replacement limit when NOT arranged through Glassline without our prior consent	£150	Excluded	Excluded
Foreign travel for motor cars & commercial vehicles up to 3500 kg GVW	Included	Included	Included

Personal Accident Benefits: For you or your employee(s) for death or loss of limbs/sight up to age 69 - £2500 limit applies	Included	Excluded	Excluded
Medical expenses - £250 limit applies	Included	Excluded	Excluded
Personal belongings - £100 limit applies	Included	Excluded	Excluded
Manslaughter Defence costs	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company	Included	Included	Included
Suspension of cover to Laid Up Fire & Theft	Included	Included	Excluded

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

Excess - You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser

The maximum vehicle value is £100,000. Refer to, Section 5 (the most we will pay)

Any liability to others, or loss or damage to any vehicle covered by this insurance when:

- the vehicle is being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial. Refer to, General exception K
- the vehicle is being used for the carriage of hazardous goods. Refer to, General exception A (12)
- the vehicle is being used as a tool of trade. Refer to, General exception I
- the vehicle is being used in or on an airport or airfield. Refer to, General exception J
- the vehicle is being driven with an insecure load, or a number of passengers. Refer to, General exception A (11)
- the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate, Refer to, General exception A (9)

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended Refer to, Exceptions to Section 5, (C)

Any legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to damage to section 5. Refer to, Exceptions to Section 1 (K)

Loss or damage to any vehicle covered by this insurance caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to section 5 (R)

Loss or theft of fuel. Refer to exceptions to section 5 (S)

Liability in respect of trailers unattached at the time of loss (except where they have become temporarily unattached during the course of the journey). Refer to, Section 2 ‘What we do not cover’ (F)

DURATION OF CONTRACT:

The length of time covered by the policy is normally twelve months unless otherwise negotiated at the time of quotation and detailed within the policy schedule. If the policy is for a longer period than twelve months, you may need to review and update your cover to ensure that it remains adequate.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, if you are a retail customer (see definition in policy booklet) you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If this happens, we will refund your premium, first deducting a charge for the cover provided from beginning of the contract until the policy is cancelled.

Other cancellation rights apply; please refer to, General condition F.

If your company goes into administration, receivership or liquidation we have the right to cancel the policy. Refer to, General conditions F.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to Markerstudy Insurance Services Limited at: Prospect House, Thanet Way, Whitstable, Kent, CT5 3FD

Claims Telephone Number - 0800 072 2050.

If you are travelling abroad and need to notify us of a claim, please contact our local agents on 0044 1252 820161.

COMPLAINTS PROCESS:

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Markerstudy Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

COMPENSATION SCHEME:

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Markerstudy Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.
Markerstudy Insurance Services Limited is registered in England (No. 2135730) and authorised and regulated by the Financial Conduct Authority.