



Vantage Fleet

September 2020

We've made some changes. The Vantage Fleet policy replaces the Motor Fleet policy.

We are continually reviewing and improving our Motor Fleet products and would like to draw your attention to the following changes and enhancements we have made to your Vantage Fleet policy wording.

Full details will be contained within a new policy wording which will be issued to you, alongside your renewal schedule, incorporating these changes.

Please read through these changes, along with your full policy wording, to ensure that you understand them and that the new policy wording still meets your needs.

If you need any further details or you have any questions please do not hesitate to contact your Insurance representative for assistance.

This document should be retained with your policy documentation.

Vantage Fleet policy wording

Changed name from Motor Fleet insurance to Vantage Fleet policy wording.

Defined terms

Advanced driver assistance systems	New
Approved repairer	New
Hazardous goods	New
Market value	Updated
Personal effects	New
Policy	New
Principal	New
Terrorism	New
Vehicle	Updated
Vehicle types	Updated
Windscreen replacement provider	New
You, your	Updated

Policy conditions *(Moved from section 16 to the front of the wording)*

Cancellation condition	Updated
Care of your vehicle	Updated
Payments for car sharing arrangements	New

Vantage Fleet policy wording *continued*

Changed name from Motor Fleet insurance to Vantage Fleet policy wording.

General exclusions (Moved from section 15 to the front of the wording)

Pollution and contamination exclusion	New
Terrorism exclusion	Removed

Section 1 – Legal liability to others

Increased limit for ‘any other vehicle’ from £5m to £10m	Updated
Hazardous goods £2m limit	New
Costs and expenses £5m limit	New
Terrorism £5m limit	New
What is not covered – Loss or damage caused by vibration or weight of the insured vehicle if the insured vehicle exceeds the maximum gross vehicle, plated or train weight.	New
Manslaughter legal defence costs	New

Section 2 – Loss or damage to your vehicle

Damage to your vehicle up to £1m any one claim	Updated
Windscreen and window replacement	Amended to clarify repairs are free
Replacement locks and keys	Changed name and removed limit
Electric vehicles	New
Personalised registration plates	New
Amended ‘what is not covered’ points 3 and 11	Updated
Audio visual communication and guidance equipment	Increased limit from £1,000 to £2,500
Replacement vehicle	Increased the CV weight to 7.5t
Leased vehicles	New
Misfuelling	New
Car seat cover	New

Section 7 – Trailers and mechanically disabled vehicles

Specified trailers	Removed
Unspecified trailers	Removed
Trailers	New

Section 8 – Personal accident

Increased limit	Increased limit from £2,500 to £5,000
Amended ‘we will not pay’	Removed the limit of ‘during any one period’

Vantage Fleet policy wording *continued*

Changed name from Motor Fleet insurance to Vantage Fleet policy wording.

Section 9 – Medical expenses

Increased limit	Increased limit from £250 to £1,000
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Section 13 – Geographical limits and European travel

Updated the countries within the Geographical limits	Included – Monaco, Lichtenstein and San Marino
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