

## Commercial Motor Fleet Insurance – Summary of Cover

This is a summary of cover provided by the Catlin Motor Fleet Policy. This document outlines the major benefits of the policy and refers to significant exclusions and limitations. It does not contain the full document definitions, terms, exclusions and conditions. The full Policy document (ref CATLIN CMF PD10/07) is available on request.

### Insurer

Catlin Insurance Company (UK) Ltd

Registered office: 6<sup>th</sup> Floor, 3 Minster Court, Mincing Lane, London, EC3R 7DD

Registered in England No. 5328622

Catlin Insurance Company (UK) Limited is authorised and regulated by the Financial Services Authority.

### Territorial Limits and Foreign Travel

- Great Britain, Northern Ireland, the Isle of Man, the island of Guernsey, the island of Jersey and the island of Alderney;
- any other member country of the European Union
- any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of any E.U. Directive on insurance of civil liabilities arising from the use of motor vehicles, but only so far as is necessary to comply with the compulsory motor vehicle legislation of such countries;
- at the Insured's request, any other country in respect of which the Insurer agrees to provide cover but only for the period agreed by the Insurer and provided an International Motor Certificate (Green Card) is issued by the Insurer.

### SECTION 1 – LOSS OF OR DAMAGE TO THE INSURED VEHICLE (including accessories)

Cover	Details/Limit
Damage to the Insured Vehicle	Comprehensive only (Unlimited)
Loss or Damage to the Insured Vehicle as a result of fire, lightning, explosion, theft or attempted theft	Comprehensive & Third Party Fire & Theft only. (Unlimited)
New Car Replacement for UK purchased private cars less than 12 months old	Comprehensive & Third Party Fire & Theft only. (If repairs exceed 60% of manufacturer's last list price)
Lost or Stolen Keys	GBP 1000 limit

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Windscreen and Breakage of Glass	Comprehensive only (Unlimited –subject to GBP 50 excess)
Audio Equipment (if permanently fitted)	Comprehensive & Third Party Fire & Theft only. (Unlimited – subject to policy excess)
Damage or loss caused by act of Terrorism	GBP 250,000
<b>SECTION 1 EXCESS</b>	
Drivers under 21	GBP 300.00
Drivers with provisional licence	GBP 150.00

## SECTION 2 - LIABILITY TO THIRD PARTIES

<b>Cover</b>	<b>Details/Limit</b>
Liability to other persons in respect of death or bodily injury	Unlimited
Damage to Third Party property caused by the Insured's Private Car or Commercial Vehicle with a gross vehicle weight up to and including 7.5 tons	GBP 20,000,000
Damage to Third Party property caused by the Insured's Commercial Vehicle with a gross vehicle weight exceeding 7.5 tons or item of plant/special type	GBP 5,000,000
Unauthorised Movement	As per above Section 2 limits
Joint Insured	As per above Section 2 limits
Principals Indemnity	As per above Section 2 limits
Towage of Trailer/Caravan	As per above Section 2 limits
Legal Defence in defending any Third Party claim	Unlimited
Manslaughter Defence	Unlimited
Contingent Liability	GBP 5,000,000
Hazardous Goods	Subject to prior agreement and excluding UN classified 1 and 7 type goods GBP 5,000,000

## SECTION 3 - MEDICAL EXPENSES

<b>Cover</b>	<b>Details/Limit</b>
Refund of expenses for medical treatment to any occupant of the Insured Vehicle	GBP 1000

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#### SECTION 4 – PERSONAL EFFECTS

<b>Cover</b>	<b>Details/Limit</b>
Damage or Loss whilst in the Insured Vehicle	GBP 250

#### SECTION 5 – UNAUTHORISED USE

Under the terms of Sections 1 and 2 in respect of Insured Vehicle being driven by any person without knowledge or consent of the Insured	Unlimited
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## SIGNIFICANT EXCLUSIONS OR LIMITATIONS

**This policy does not cover**

### SECTION 1

Loss or damage arising from theft or attempted theft unless the ignition key has been removed from the Insured Vehicle and all doors, windows and other openings have been closed and locked

### SECTION 2

Any accident, injury, loss, and/or damage arising from the use of any Item of Plant/Special Type or plant forming part of the Insured Vehicle whilst Item of Plant/Special Type is being used as a tool of trade other than to meet the requirements of the Road Traffic Acts

Any accident, injury, loss, damage or any liability of whatsoever nature other than to meet the requirements of the Road Traffic Acts directly or indirectly caused by or contributed to by or arising from the Insured Vehicle whilst on any aerodrome, airfield, airstrip or airport.

### Period of Insurance

The Insurance offered is a 12 month contract which may be renewed each year.

### Cancellation

The Insured may cancel the Policy upon the surrender of the Policy and Certificate of Motor Insurance. The charge for the expired Period of Insurance will be calculated in accordance with the scale shown in the General Conditions of the Policy.

### Claims

In the event of a claim occurring or the Insured should call the **Catlin Motor Claims 24 hour Free phone Service** on **0800 066 5364**

### Complaints Procedure

Catlin Insurance Company (UK) Limited is dedicated to providing a high quality service and wants to ensure that it maintains this at all times. If the Insured feels that Catlin has not offered a first class service or if the Insured has any questions or concerns about the Policy or the handling of a claim the Insured should, in the first instance, contact its broker through whom this Policy was placed.

If the Insured is unable to resolve the situation and wishes to make a complaint, the Insured can do so at any time by referring the matter to Compliance Department, Catlin Insurance Company (UK) Limited, 3 Minster Court, London, EC3R 7DD

Tel No: 020 7743 8487

E-mail: [catlinukcomplaints@catlin.com](mailto:catlinukcomplaints@catlin.com)

If the complaint cannot be resolved by the Compliance Department the matter may be referred to the Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than GBP 1 million (for a group of companies, this means a group annual turnover of less than GBP 1 million) or from charities with an annual income of less than GBP 1 million, and from trusts with a net asset value of less than GBP 1 million.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel No: 0845 080 1800

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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