

keyfacts®

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet, certificate of motor insurance, schedule and any endorsements that may apply.

Groupama Insurance Company Limited provides this insurance.

Type of insurance: Small Fleet – Comprehensive
Length of contract: 12 months
The law which applies to the contract: The law of England and Wales

Features and benefits

Summary of the cover we provide	Details and limits	Section of the policy that contains more details
Loss of or damage to an insured vehicle This policy covers loss of or damage to an insured vehicle, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft.	<ul style="list-style-type: none"> ▪ Please read your policy for details of the cover, limits and exclusions. 	Part A and general exceptions and endorsements.
Injury and death This policy covers you for all your legal responsibilities as a result of death of or injury to anybody caused by an incident involving an insured vehicle.	<ul style="list-style-type: none"> ▪ Please read your policy for details of the cover, limits and exclusions. 	Part B and general exceptions.
Damage to other people's property This policy covers damage to any other people's property as a result of an incident involving an insured vehicle.	<ul style="list-style-type: none"> ▪ The most we will pay is: <ul style="list-style-type: none"> (i) £5,000,000 in respect of any vehicle other than cars and motorcycles; (ii) £20,000,000 in respect of cars and motorcycles; or (iii) £100,000,000 in total where more than one of your vehicles is involved in the same incident or series of incidents arising out of the same event. 	Part B
Territorial limits & using an insured vehicle abroad This policy provides full policy cover in: <ul style="list-style-type: none"> ▪ England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, any other country that is a member of the European Union; and ▪ any other country stated on the back of the Certificate of Motor Insurance. 	<ul style="list-style-type: none"> ▪ The policy provides the minimum cover you need by law to use your vehicle in any country not in the European Union which the Commission of the European Union approves as meeting the conditions of Article 7 (2) of the Directive on Insurance of Civil Liabilities arising from using motor vehicles (72/166/EEC). ▪ If you need more than the minimum cover outside the territorial limits and we agree to give you this cover, as long as you pay any extra premium we ask for we will give you an international insurance certificate (Green Card). 	Part D
New car benefit If your vehicle is a car, we will replace it with one of the same make, model and specification from a supplier of our choosing if: <ul style="list-style-type: none"> ▪ your car is less than 12 months old; ▪ you are the first and only registered keeper (or the second registered keeper if the first registered keeper is a company we recognise as a main agent of the car's manufacturers) or you have leased the car under a recognized leasing agreement and the leasing company agrees to the replacement; and ▪ your car has: <ul style="list-style-type: none"> - been stolen and not found; or - been damaged and the cost of repairing the car is more than 60% of the manufacturer's United Kingdom list price at the time of the damage (including car tax and VAT) for a car that is exactly the same. 	<ul style="list-style-type: none"> • We will only replace your car if you and anyone else who has a financial interest in your car agrees. • If a replacement car which is the same make, model and specification as your old car is not available, we will pay you the price of your car, accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less any excess that may apply. • If we settle a claim under this section of the policy, your lost or damaged car becomes our property and you must send us its registration document (V5 or V5C). 	Part A

<p>Radio and audio equipment This policy covers loss or damage to any radio or audio equipment permanently fitted to your vehicle.</p>	<ul style="list-style-type: none"> • There is no limit on the level of cover we provide for radio or audio equipment fitted by the manufacturer at the time the vehicle was made. • We will pay up to £500 for radio or audio equipment not fitted to the manufacturer's specification for your vehicle. This limit will apply after taking off any excess that applies. • We will also pay for loss or damage to any radio or audio equipment which has been removed from your vehicle if: <ul style="list-style-type: none"> - the equipment is designed to be removed (or partly removed); - the equipment cannot work without your vehicle; and - you have temporarily removed it from your vehicle for security reasons. 	Part A
<p>Emergency medical treatment We will pay for emergency treatment fees as set out in the Road Traffic Acts.</p>		Part B
<p>Personal belongings We will cover loss of or damage to clothing and personal belongings caused by fire, theft, attempted theft or an accident while they are in or on your vehicle.</p>	<ul style="list-style-type: none"> ▪ The most we will pay for any one event is £250. ▪ A list of items we do not cover is shown in the policy. ▪ We will not cover property left in a convertible car unless it is stored in a locked boot or locked glove compartment. ▪ We will not cover property you leave in your vehicle when it is unoccupied and the vehicle is unlocked, the windows or sunroof are open or the keys are inside or on the vehicle. 	Part C 1
<p>Medical expenses This policy covers medical or dental expenses for each person injured in your vehicle if it is in an accident.</p>	<ul style="list-style-type: none"> ▪ The most we will pay is £250 for each injured person. ▪ Your excess does not apply to this part of the policy. 	Part C 2
<p>Lost or stolen vehicle keys and replacing locks This policy covers any necessary replacement of keys and locks if your vehicle keys are lost or stolen.</p>	<ul style="list-style-type: none"> ▪ You are covered under this section of the policy as long as you did not leave your keys in or on your vehicle when they were lost or stolen. ▪ Cover under this section of the policy will only apply if, the loss is reported to the police should the keys be stolen and any party with a financial interest in the vehicle agrees to the replacement of the keys or locks. ▪ Your excess does not apply to this part of the policy. ▪ We will not cover the cost of replacing any alarms or other security devices fitted to the vehicle. 	Part C 3
<p>Emergency overnight or travel expenses If your vehicle cannot be driven after an accident or loss covered by this policy or is stolen, we will pay: <ul style="list-style-type: none"> • up to £50 for each person who was travelling in your vehicle at the time to stay in a hotel for one night if you cannot continue your journey until the next day; or • travel expenses of up to £150 in total for everyone who was travelling with you in your vehicle. </p>	<ul style="list-style-type: none"> ▪ The most we will pay for any one event is £150. ▪ Your excess does not apply to this part of the policy. 	Part C 4
<p>Temporary replacement vehicle We will provide a replacement vehicle for up to 14 days when your vehicle is being repaired under this policy. <ul style="list-style-type: none"> ▪ If the damaged vehicle is a car it will be replaced by a similar car not exceeding 1,400cc. ▪ If the damaged vehicle is a commercial vehicle it will be replaced by a similar vehicle not exceeding 3.5 tonnes GVW. </p>	<ul style="list-style-type: none"> ▪ Your vehicle must be repaired by a Groupama partnership repairer. ▪ The loss or damage must have happened in Great Britain or Northern Ireland. ▪ The cover is not available if: <ul style="list-style-type: none"> (a) your vehicle is stolen and not found; (b) we offer to settle your claim under the new car benefit clause of this policy; or (c) a Groupama partnership repairer and/or any vehicle engineer appointed by us declares that your vehicle is damaged beyond economical repair. 	Part C 5
<p>Vehicle sharing Your policy covers you for carrying passengers in your vehicle who pay you to do so.</p>	<p>For this cover to apply:</p> <ul style="list-style-type: none"> • your vehicle must not be built or adapted to carry more than eight passengers (not including the driver); • the vehicle must not be a motor cycle; • you are not carrying the passenger as a business; • arrangements for payment are made prior to the commencement of the journey; and 	Part C 11

	<ul style="list-style-type: none"> • you are not making a profit from the passengers' payments. 	
<p>Personal accident benefits We provide benefits if you or the driver or your vehicle is accidentally injured within the territorial limits while travelling in or getting in or out of any vehicle and this injury results, within three calendar months, in:</p> <ul style="list-style-type: none"> • death; • permanent and total loss of sight in one or both eyes; or • losing one or both arms (above the wrist) or legs (above the ankle) or total loss of use of an arm or leg. 	<ul style="list-style-type: none"> ▪ We will pay up to £5,000 for each person for each accident. ▪ The injury must be diagnosed, or the death certified, by a doctor registered to practise in the European Union. ▪ If you or the driver has any other motor insurance policy with us, we will pay the benefit under one policy only. 	Part C 12
<p>Indemnity to principal Where your vehicle is being used in connection with contract work on behalf of a principal we will, at your request, indemnify the principal under the terms of part B of this policy.</p>	<p>This cover does not apply to:</p> <ul style="list-style-type: none"> ▪ liability arising from any act, default or neglect of the principal or his employee or agent; ▪ liability assumed by you by agreement which would not have attached in the absence of such an agreement (including liability for liquidated damages or under any penalty clause); or ▪ liability for death of or bodily injury to any person employed by the principal, arising out of and in the course of such employment except where it is necessary to meet the requirements of the Road Traffic Acts. 	Part C 9
<p>Unauthorised movement The cover provided under parts A and B of this policy applies in respect of any vehicle not belonging to you nor hired, leased or lent to you which is being moved by you, or a person in your employment, for the exclusive purpose of parking or to facilitate the passage of a vehicle insured by this policy.</p>		Part C 10
<p>Unauthorised use When your vehicle is being used, without your knowledge or consent, the cover provided under parts A, B and C of this policy will apply and we will not rely on general exception 1 (b), provided that the driver is an employee of the insured and you have taken all reasonable steps to ensure that your employees are aware of the limits and restrictions of this policy.</p>		Part C 7
<p>Contingent liability</p> <ul style="list-style-type: none"> ▪ We will indemnify you under part B of this policy while any vehicle not belonging to you, nor hired, leased or lent to you is being used in connection with your business by any person in your employ. <p>To benefit from the cover offered by this section of the policy, you must have taken all reasonable steps to ensure that there is other current and valid insurance in force covering the use of the vehicle.</p>	<p>This cover does not apply:</p> <ul style="list-style-type: none"> ▪ to liability for loss or damage to the vehicle; ▪ if there is any other valid insurance; or ▪ in respect of liability for death of or bodily injury to any person arising out of and in the course of their employment with you, whilst travelling in or entering or exiting the vehicle except where it is necessary to meet the requirements of the Road Traffic Acts. 	Part C 8
<p>Trailers The level of cover stated in your schedule applies to trailers, declared to us, while they are attached to or detached (and visible) from your vehicle.</p> <p>Spare trailers do not need to be visible from your vehicle.</p> <p>If any trailer becomes detached from your vehicle, the cover provided under part B of this policy.</p> <p>The cover provided under part B of this policy also applies to any disabled mechanically propelled vehicle whilst attached to your vehicle provided that it is not being towed for reward.</p>	<p>This cover does not apply:</p> <ul style="list-style-type: none"> ▪ when any trailer or disabled mechanically propelled vehicle is being towed unlawfully; ▪ to loss of or damage to any property being carried in or on any trailer; ▪ to loss of or damage to any towed disabled mechanically propelled vehicle or its contents; ▪ to any loss or damage caused by acts of terrorism; or ▪ to any loss of or damage to any trailer or caravan which is owned by any person in your employment. 	Part C 6

Main exclusions and limits

Summary of cover	Details	Section of the policy that contains more details
Failures and breakdowns	<ul style="list-style-type: none"> ▪ We will not cover any mechanical, electrical or computer equipment breaking or failing to work properly. 	Part A
Deception	<ul style="list-style-type: none"> ▪ We will not cover loss or damage by deception by someone who claims to be a buyer or a buying or selling agent. 	Part A
Deliberate damage	<ul style="list-style-type: none"> ▪ We will not cover loss or damage you, or anybody insured under this policy, has done deliberately. 	Part A
Vehicles left unoccupied	<ul style="list-style-type: none"> ▪ We do not cover loss of or damage to, your vehicle if it is unoccupied, that is, nobody is inside it and is left: <ul style="list-style-type: none"> - unlocked; - with the windows or roof open; or - with the keys inside (or on) the vehicle. 	Part A
Trade plates	<ul style="list-style-type: none"> ▪ We will not cover loss of or damage to any vehicle bearing a trade plate when such vehicle is beyond the limits of a road except when during the course of a journey it is temporarily garaged elsewhere than in or on any premises owned by you or in your occupation. 	Part A
Mobile or self-propelled cranes	<ul style="list-style-type: none"> ▪ We will not cover loss or damage to mobile or self-propelled cranes whilst operating as a tool of trade, except for loss or damage arising directly from fire, theft or attempted theft. 	Part A
Non standard electronic equipment	<ul style="list-style-type: none"> ▪ We will not cover loss of, or damage to in vehicle entertainment equipment, phones, electronic-navigation or radar-detection equipment not permanently fitted to your vehicle unless they are designed to be removed or partly removed, and cannot function independently of your vehicle when temporarily removed for security purposes. 	Part A
Government and local authorities	<ul style="list-style-type: none"> ▪ We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying an insured vehicle. 	Part A
Market value	<ul style="list-style-type: none"> ▪ We will not cover any reduction in the market value of your vehicle (for example, reductions caused by the age of the vehicle or the number of miles it has covered). ▪ We will not cover loss in the market value of your vehicle resulting from any repair, whether or not this has happened as a result of any claim under this policy. 	Part A
Goods and services	<ul style="list-style-type: none"> ▪ Liability for death of or bodily injury to any person or damage to property directly or indirectly attributed to: <ul style="list-style-type: none"> - any defect in or the action of any commodities or goods or anything (including packaging containers and labels) transported by or disposed of from the vehicle or any vehicle not your property or provided by you; or - treatment given or services provided at or from the vehicle or any other vehicle; except so far as is necessary to comply with the Road Traffic Acts. 	Part B
Maximum vehicle weight	<ul style="list-style-type: none"> ▪ Liability for damage to any bridge, viaduct, weighbridge or road or anything above, beneath or fixed to them, by vibration or by the weight of the vehicle and its load if the insured vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law. 	Part B
Loading or unloading	<ul style="list-style-type: none"> ▪ Death or bodily injury that happens beyond the limits of any road, in connection with anyone, other than the driver or attendant of your vehicle, either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it. 	Part B
Delivery	<ul style="list-style-type: none"> • Death of or bodily injury to any person, or loss or damage to any property caused by, or arising out of a delivery of a load where such delivery was not authorised or ordered or was unlawful. 	Part B

Tool of trade	<ul style="list-style-type: none"> • Death of or bodily injury to any person, or damage to any person's property caused by, or arising out of the operation as a tool of trade any vehicle, trailer or plant. 	Part B
Use on a racetrack	<ul style="list-style-type: none"> ▪ This policy does not cover any loss, damage, injury or liability arising while an insured vehicle is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring. 	General exceptions

Your and our rights to cancel your policy

If this policy does not meet your needs, you have 14 days from the date you received your policy documents to cancel the policy and get a full refund. To cancel your policy please contact the insurance broker or intermediary who sold you your policy. To get a refund, you must return the policy document, any certificate of motor insurance or cover note and any insurance discs.

If you want to cancel your policy after this 14 day period, you must write to tell us and send us your certificate of motor insurance and any insurance discs at the same time. As long as you have not made a claim under the policy, we will refund the part of your premium that covers the rest of the period you would have been insured for. We will cancel your policy from the date we receive your certificate of motor insurance.

We or your insurance broker or intermediary, may cancel this policy by giving you seven days' notice in writing, which we will send by recorded delivery to the most recent address we have for you. You must send us the certificate of motor insurance before we can refund any premium.

Making a claim

If you want to make a claim, please phone 0870 600 2123.

For broken glass, please phone 0800 587 6899.

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone 0870 600 2123 or e-mail fleetclaims@groupama.co.uk

For complaints about policy administration and documents, please phone 0870 850 0123.

If you are not happy with our final decision, you can pass your complaint to the Financial Ombudsman Service.

FOS is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. More information is available from us or the Ombudsman.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0207 892 7300**.

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office: 6th floor, One America Square, 17 Crosswall, London, EC3N 2LB
www.groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority