

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements which apply to your own policy for full details of the your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance Motor Fleet
 Period of Cover 12 months

FEATURES AND BENEFITS

Summary	Details and Restrictions	Section of the Policy that Contains further Details
LOSS OF OR DAMAGE TO YOUR VEHICLE This policy covers loss of or damage to your vehicle, its accessories and spare part caused as a result of certain events. The main events are accidents, fire and theft.	<ul style="list-style-type: none"> Your policy outlines this cover, the limitations and exclusions in detail 	Part A, General Exceptions and Endorsements
INJURY AND DEATH This policy covers you for your liability arising from an incident involving your vehicle that results in injury or death of any person.	<ul style="list-style-type: none"> Your policy outlines this cover, the limitations and exclusions in detail 	Part B and General Exceptions
THIRD PARTY PROPERTY DAMAGE This policy covers damage to any third party property arising out of an accident involving your vehicle.	<ul style="list-style-type: none"> The maximum amount we will pay is £20,000,000 in respect of cars and motorcycles and £5,000,000 in respect of all other vehicles. 	Part B
FOREIGN USE This policy automatically provides the cover you have chosen for travel within countries which are members of the European Union, or other countries which meet the requirements of the European Commission Directives on Motor Insurance.	<ul style="list-style-type: none"> For travel outside the European Union, or countries specified on reverse of Certificate of Insurance, prior application must be made and you may be required to pay an required additional premium 	Part D and reverse of Certificate of Insurance.
AUDIO EQUIPMENT This policy covers loss or damage to any audio equipment permanently fitted to your vehicle.	<ul style="list-style-type: none"> The level of cover is unlimited for equipment fitted as standard This limit will apply after any applicable excess 	Part A
NEW CAR REPLACEMENT We will provide you with a new car if your car is less than 12 months and is stolen and not recovered or is damaged and repair costs exceed 60% of the manufacturer's list price	<ul style="list-style-type: none"> Your car must be less than 12 months old at the time of the loss or damage and must have been registered as new in your name A replacement car of the same make and model must be available If no replacement car is available we will pay you the market value of your car at the time of the loss or damage 	Part A
MEDICAL EXPENSES Expenses if you or your passengers are injured in a road accident involving your vehicle.	<ul style="list-style-type: none"> Maximum amount payable is £250 for each injured person 	Part C2
LOSS OF VEHICLE KEYS This policy covers loss or theft of vehicle keys.	<ul style="list-style-type: none"> Loss of keys left in or on an unattended vehicle is excluded 	Part C3
HOTEL EXPENSES Cover is provided towards the cost of overnight accommodation in a hotel where this is necessary following a loss or accident to your vehicle.	<ul style="list-style-type: none"> Maximum amounts payable are £50 for the driver or upto £100 for all people in the vehicle. 	Part C4
TRAILERS Cover is provided for any trailer attached or temporarily detached stationary and visible from your vehicle. Full-detached cover is available by endorsement.	<ul style="list-style-type: none"> The cover applicable to the towing vehicle applies whilst attached. Third Party Only cover applies automatically whilst detached. 	Part C6

FEATURES AND BENEFITS (Continued)

Summary	Details and Restrictions	Section of the Policy that Contains further Details
REPLACEMENT VEHICLE RENTAL COVER Up to 14 days free Replacement Vehicle Rental when your vehicle is being repaired as a result of a claim under this policy.	<ul style="list-style-type: none"> ▪ Maximum of 14 days cover ▪ Vehicle must be repaired by a Groupama Partnership Repairer ▪ Not available where your vehicle has been declared a Total Loss ▪ Not available where your vehicle has been stolen and is un-recovered ▪ Only applicable to cars and commercials up to 3.5t 	Part C5.
EMERGENCY TREATMENT We will pay emergency treatment fees as required under the Road Traffic Acts		Part B
EXCESS A compulsory Accidental, Malicious Damage, Fire and theft excess applies to all Comprehensively rated policies. The minimum amount of excess is £100. For Third Party Fire and Theft rated vehicles the excess amount applies to Malicious Damage, Fire and Theft.	<ul style="list-style-type: none"> ▪ Additional Accidental Damage excesses apply if your vehicle is being driven by an inexperienced driver or by a driver who is under the age of 25 ▪ If you have asked for a higher Accidental Damage excess amount this will apply in addition to any compulsory excesses 	Part A exceptions, Policy Schedule and Endorsements
GLASS REPAIR/REPLACEMENT Comprehensively rated policies cover repair and replacement of glass in your vehicle windscreen and/or windows.	<ul style="list-style-type: none"> ▪ A minimum excess of £60 applies if the glass is replaced (No excess applies if the glass is repaired) 	Policy Schedule and Endorsement W03
PERSONAL EFFECTS This policy covers loss or damage to personal effects clothing or rugs due to fire theft or attempted theft or an accident involving your vehicle.	<ul style="list-style-type: none"> ▪ The Maximum amount payable is £250. ▪ This limit is <u>not</u> subject to excess. 	Part C1

SIGNIFICANT EXCEPTIONS AND LIMITATIONS

Summary	Details	Section of the Policy that Contains further Details
FAILURES AND BREAKDOWNS	<ul style="list-style-type: none"> ▪ This policy does not cover and we will not pay for mechanical, electrical, electronic or computer failures or breakdowns 	Part A, Exceptions
DECEPTION	<ul style="list-style-type: none"> ▪ This policy does not cover loss of your vehicle by deception 	Part A, Exceptions
DELIBERATE ACTS	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to your vehicle as a result of a deliberate act by anybody insured by this policy 	Part A, Exceptions
UNOCCUPIED VEHICLE	<ul style="list-style-type: none"> ▪ If your vehicle is left unoccupied loss or damage is excluded if your vehicle is unlocked, or the windows or roof opening are open, or the keys are in or on your vehicle 	Part A, Exceptions
TERRORISM	<ul style="list-style-type: none"> ▪ This policy does not provide any cover under Part B – Liability to Others in respect of any claim arising out of a terrorist act. ▪ The maximum amount of cover for loss or damage to your vehicle is £250,000. 	Part A and Part B.

We hope that you will be happy with your insurance policy. If this policy does not meet your needs you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium. No refund of premium will be given if you have made a total loss claim or an incident has occurred that may give rise to such a claim.

To do this you should contact the intermediary or organisation that sold you your policy.

Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

If you wish to make a claim please telephone 020 8441 4500 if you are reporting an accident, theft or vehicle fire. For glass repair or replacement please telephone 0800 85 44 54.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk; or via www.groupama.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE
www.groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority