



POLICY SUMMARY

Motor Fleet

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you.

Arista Insurance Motor Fleet Policy Summary

Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document.

Insurance Provider

This insurance is provided by Arista Insurance Limited and the cover is underwritten by certain underwriters at Lloyd's and other insurers unless otherwise specifically noted on the schedule.

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Type of Insurance

This policy provides cover for your vehicles. The cover provided is Comprehensive, Third Party Fire and Theft or Third Party Only depending on the cover basis selected by you.

Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.

Motor Fleet Policy

Cover, Features and Benefits

	Comprehensive	Third Party Fire and Theft	Third Party Only
Liability to others in respect of death or injury (unlimited)	✓	✓	✓
Liability for damage to other peoples property (limit £20,000,000 for private cars and £5,000,000 for all other vehicles)	✓	✓	✓
Legal costs: incurred with our written consent in connection with a claim against you	✓	✓	✓
Duty of care: Health and Safety; Corporate Manslaughter legal costs	✓	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Loss or damage to your vehicle	✓	Fire and Theft claims only	✗
Glass repair or replacement (unlimited)	✓	✗	✗
New vehicle replacement for Private Cars and Commercial Vehicles 3.5T or less which are less than one year old	✓	Fire and Theft claims only	✗
Audio, visual, communication, guidance or tracking equipment (unlimited for manufacturers own and £750 limit if not)	✓	Fire and Theft claims only	✗
Personal belongings (limit £250)	✓	✗	✗
Medical expenses (limit £500)	✓	✗	✗
Personal accident (limit £10,000)	✓	✗	✗
Foreign travel for Private Cars and Commercial Vehicles	✓	✓	✓
Legal Document Max - access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies	✓	✓	✓

Significant Exceptions and Limitations - Please refer to your policy document for full details

- Loss of use, wear and tear, failures, breakdowns or breakages of mechanical, electronic or computer equipment
 - Damage to tyres unless caused by an accident
 - Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked, left with the keys in it, left with the windows, roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
 - Any legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply where such liability is required to be covered under the Road Traffic Acts. This exception does not apply to damage to your vehicle
 - Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered under the Road Traffic Acts
 - Anyone who is insured under any other policy
 - Any accident, injury, loss or damage whilst any vehicle is being used in or on an airport or airfield
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Cancellation

If this cover does not meet with your requirements please return all your documents and Motor Certificate(s) to your insurance agent who arranged the cover within 14 days of receipt. We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent, and any return premium will be as stated in the policy document.

How to Make a Claim

If you need to report or make a claim for **accident, fire, theft or vandalism** contact our UK helpline which is open 24 hours a day, 365 days a year on **0844 543 3700**. Please have your policy number to hand when calling.

If you need to make a claim for **windscreen** damage contact our windscreen helpline which is open 24 hours a day, 365 days a year on **0844 543 3700**. Please have your policy number to hand when calling.

If you need additional assistance please contact your insurance agent.

How to Complain

If You have any enquiry or complaint arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista Insurance office quoting the Policy number in all cases

If You are not satisfied with the way in which a complaint has been dealt with please write to
The Chief Executive
Arista Insurance Limited
40 Mitre Street, London EC3A 5BZ

After this action if You are still not satisfied with the way a complaint has been dealt with You should do the following

If Your Underwriter is at Lloyd's You may ask the Policyholder and Market Assistance department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary) The address is

Policyholder and Market Assistance,
Lloyd's Market Services,
One Lime Street,
London EC3M 7HA
Telephone: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Having followed this procedure for Lloyd's Underwriters or if Your Underwriter is not at Lloyd's Your complaint may be referred to the Financial Ombudsman Service (FOS) The address is

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9GE

Financial Services Compensation Scheme

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk



Arista Insurance Limited

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