

Commercial Vehicle / Fleet Policy Summary

IMPORTANT

You must report all incidents to us immediately on 0800 825 0081 so we can help to resolve any claim

Important information about your Commercial Vehicle / Fleet Insurance are summarised below. Please be aware this document is merely a summary and does not describe all of the terms and conditions of your insurance policy, each policy is uniquely tailored to suit your individual requirements, if any aspect or area is unclear or incorrect please contact your Insurance Agent who sold you the policy for clarification of the cover / conditions / exclusions.

This document should be read in conjunction with the Policy Wording, Statement of Fact and Certificate and Schedule.

Insurer: QIC Europe Limited (details can be provided upon request).

POLICY BENEFITS:

Policy Period: Policies are for a 12-month period unless otherwise stated in your schedule

Cover: (your schedule will show which cover you have chosen)

- **Third Party Only:** Unlimited cover in respect of your legal liability for death of or injury to other people. Cover is limited to £2,000,000 for damage to property from any one claim or series of claims arising out of one incident unless otherwise specified on your schedule.
- **Third Party Fire & Theft:** the same as 'Third Party Only' plus loss or damage by fire, theft or attempted theft.
- **Comprehensive:** the same as 'Third Party Only' & 'Third Party Fire & Theft' in addition to Accidental Loss or Damage, Damage to Windscreen and Windows.

SIGNIFICANT EXCLUSIONS:

(below is a brief list of exclusions which is not exhaustive. Please refer to the policy wording for full details of all exclusions).

- Use of any vehicle for hire or reward, racing, pacemaking, speed-testing, rallying, reliability trials, competition or whilst driven on a motor sport circuit unless specifically endorsed on the schedule.
- Wear and tear, breakdown of mechanical, electrical, electronic or computer equipment.
- Misfuelling.
- Any excess shown in the policy.
- Loss of or Damage to an Insured Vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if:
 - a. it has been left unlocked.

- b. it has been left with the keys in it or on it.
- c. while any window is left opened or if any door is not locked.

- Loss of or Damage to an Insured Vehicle by someone who obtained it by fraud or deception regardless of whether the vehicle is bought or sold.
- The Insured Vehicle's value reducing, including loss of value as a result of Damage whether repaired or not.
- Damage to an item being towed or attached to any insured vehicle, or any property carried in or on such item.

Claims: All incidents must be reported to us regardless of whether the incident is your fault

CALL OUR 24-HOUR CLAIM LINE TO REPORT ANY INCIDENT: **0800 825 0081**

Complaints: If You have any questions or concerns about the Policy or the handling of a Claim You should, in the first instance, contact the Insurance Agent through whom this insurance was placed or Ark Commercial Motor direct at:

Head of Compliance,
Ark Commercial Motor
Oak House
Eastwood Business Village
Harry Weston Road
Coventry
CV3 2UB

If after contacting the above, You believe there is a reason to escalate the complaint You may contact the Insurers direct. Please contact their 'Complaints officer' at the address detailed on Your Schedule of Insurance.

In the event that Your complaint remains unresolved and in order to seek an independent review, You may also write to the Financial Ombudsman Service (FOS):

Financial Ombudsman, Service South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme: We are covered by 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 contract. This depends on the circumstances of the claim. Compensation is only available to commercial customers in limited circumstances.

Further information about the compensation scheme arrangements are available by visiting the website at <http://www.fscs.org.uk>.

Cancellation: If this policy cover does not meet with your requirements please advise your Insurance Agent in writing within 14 days of receipt of the documentation. Ark will return the premium paid on a pro rata basis so you will only pay for the days you have been on cover, provided no claim has been made during that period and there is no evidence of fraudulent activity.

After 14 days, You can cancel this policy by writing to your Insurance Agent. In that event and subject to no claim or evidence of fraudulent activity during the current period of insurance we will return the premium after deduction using the short period rates below, for the period the policy has been in force:

Period of the Policy	Amount of premium You pay
Up to one month	30%
Up to two months	40%
Up to three months	50%
Up to four months	60%
Up to five months	70%
Up to six months	80%
Up to seven months	90%
Over seven months	Full premium to be paid

We or our duly authorised agent may cancel this insurance by giving not less than seven days' notice from the date of the dispatch of a letter to your last known address. In that event we will return the premium less the proportionate part corresponding to the period the policy has been in force, as long as you or someone else has not made a claim under this policy and there is no evidence of fraudulent activity.