

Motor Fleet

Summary of Cover



Arch Motor Fleet Policy Summary

We are keen to work in partnership with You and avoid any misunderstandings.

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 make a fair presentation of the risk to Us and read the document carefully when You receive it. Your cover depends on the choices You have made.

Insurance Provider

Your Insurer will be:

Arch Insurance (UK) Limited
5th Floor
60 Great Tower Street
London
EC3R 5AZ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887.

Certain sections within Your Policy wording may be covered by another named insurer.

Sections of Cover, Features and Exclusions

Your insurance includes the sections, features and exclusions which are detailed in Your Policy documents. Excesses apply to most claims; the amount will vary depending on the section of the Policy applicable and the claim being made. Specified limits apply to some of the benefits provided, please refer to the Policy for full details.

Types of Insurance

This Policy provides cover for Your Vehicles, and is based on the following levels of cover:

- Comprehensive
- Fire and Theft
- Third Party Fire and Theft
- Accidental damage, fire and theft
- Third Party Only

The available cover under Your Policy depends on the level of cover You have selected.

Territory

Your Policy provides cover for Your Vehicles in the United Kingdom. Foreign use cover applies to cars and commercial vehicles within member countries of the European Union, Andorra, Bosnia-Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and the Vatican City. Use in other countries or vehicles other than shown above may be covered. You should contact Us and if We agree to provide cover; however, We may require an additional premium.

Choice of Law and Jurisdiction

Your Policy shall be governed by and construed in accordance with the laws of England and Wales. Any dispute relating to limits, terms, conditions and exclusions or validity of Your Policy shall be subject to the jurisdiction of the courts of England and Wales.

Policy Term and Premium Payment

The duration of the Policy is 12 months from cover inception date, or as detailed in Your Policy Schedule. Your insurance agent will tell You how You can pay the premiums.

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 , caravan or broken down vehicle	✓	✓	✓
Loss or damage to Your vehicle	✓	Fire and Theft claims only	✗
Misfuelling damage	✓	✗	✗
Glass repair or replacement (unlimited)	✓	✗	✗
New vehicle replacement for Private Cars and Commercial Vehicles 7.5T or less which are less than one year old	✓	Fire and Theft claims only	✗
Audio, visual, communication, guidance or tracking equipment	✓	Fire and Theft claims only	✗
Electric Vehicles: including electric charging wall box along with charging cable and/or connector & electric vehicle battery damage including power surge	✓	Fire and Theft claims only	✗
Personal belongings (limit £500) plus child seat	✓	✗	✗
Medical expenses (limit £500)	✓	✗	✗
Personal accident (limit £10,000)	✓	✗	✗

Foreign travel for Private Cars and Commercial Vehicles	✓	✓	✓
Motor Legal Protection Provided by DAS Legal Expenses Insurance Company Ltd (DAS): Assistance with recovering uninsured losses if involved in a non-fault accident (limit £250,000) includes hire assist; a small hire van provided free of charge for up to 14 days if Your Vehicle is stolen or not able to be driven due to fire damage. Plus additional support helplines.	✓	✓	✓

Significant Exclusions 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 or on 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 exclusion does not apply where such liability is required to be covered under the Road Traffic Acts. This exclusion 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.
- Liability, loss or damage that is also covered by any other insurance.
- Any accident, injury, loss or damage whilst any Vehicle is being used in or on an airport or airfield.
- Loss of or damage to Your Vehicle caused by someone who obtained it by fraud or deception.
- Loss of or damage to any property being carried in or on a trailer.
- Under the Motor Legal Protection section: claims where the lawyer appointed for You does not believe that You will be more likely than not to win Your case, and the choice of Your own lawyer (except when legal proceedings start or if there is a conflict of interest).

Your Obligations- Applicable to all sections unless otherwise stated- refer to your policy document

You must:

- Make a fair presentation to Us of the risk at the start, renewal or variation of the Policy.
- Tell Us immediately if there are changes to the risk which may affect the Policy.
- Maintain Your Vehicle in a roadworthy condition.
- Take all reasonable steps to avoid injury, damage or any other claim.
- Comply with the terms and conditions of the Policy generally, and in each applicable section.
- Cooperate with the insurers in the event of a claim.
- Pay the premium.

Tell Us immediately if You are unable to comply with any term of the Policy.

Changes and Cancellation

If You provide new information or request a change to the Policy, We will advise of any alteration which is required to terms, conditions and premium. No changes will take effect until We confirm them in writing.

If You wish to cancel, please refer to General Conditions – Cancellation Section of the Policy. We may make a partial return of premium, provided that no claims have been paid or are outstanding.

You may cancel the Policy at any time during the Period of Insurance by sending written notification to Your insurance agent or to Us.

We may cancel this Policy or any part thereof by giving 7 days' notice to You at the most recent postal or email address which We have on file.

How to make a Claim

To report or make a claim follow the instructions provided in the Claims Conditions: Your Obligations under the General Conditions Section of the Policy. If You need additional assistance, please contact Your insurance agent.

MOTOR CLAIMS OTHER THAN MOTOR LEGAL PROTECTION

All Motor Claims Sections other than Motor Legal Protection Section are provided by Arch Insurance (UK) Limited.

Report Your claim: Call Us on 0333 207 2262. Our 24 hour UK helpline is open 365 days a year. Alternatively call +44 20 3023 3383 from outside of the United Kingdom

You must comply with the Claims Conditions: Your Obligations requirements under the General Conditions Section of the Policy.

TO MAKE A MOTOR LEGAL PROTECTION CLAIM

This section is provided by DAS Legal Expenses Insurance Company Limited (DAS).

Report Your claim: Call DAS on 02920 857238 available 24 hours a day, 7 days a week.

How to Complain

If You have any enquiry arising from Your Policy please contact Your insurance agent who arranged it for You, quoting the Policy number in all cases.

If You have a complaint, please contact:

Complaints Manager
Arch Insurance (UK) Limited
5th Floor
60 Great Tower Street
London EC3R 5AZ
Email: complaints@archinsurance.co.uk

For complaints relating to the Motor Legal Protection please contact:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS Parc
4A Greenway
Bedwas House Industrial Estate
Bedwas
Caerphilly, CF83 8DW.
Email: customerrelations@das.co.uk
Telephone: 0344 893 9013
Or complete an online complaint form at www.das.co.uk/about-das/complaints

If We have not resolved Your complaint within eight weeks, You may be able to refer it to the Financial Ombudsman Service. You must do this within six months of receiving Our final response letter. Contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
Exchange Tower London E14 9SR
www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 / 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Following the complaints procedure does not affect Your rights to take legal action.

Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme (FSCS).

If We are unable to meet Our obligations You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.