

# POLICY SUMMARY - MOTOR FLEET

The information provided in this summary is key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request and in your quotation.

## Who are we?

This insurance is underwritten by Aioi Nissay Dowa Insurance UK Limited which is authorised by the Financial Conduct Authority, and authorised and regulated by the Prudential Regulation Authority, Financial Services Register number 816870. Aioi Nissay Dowa Insurance UK Limited is registered in England and Wales (Company Number: 11105895), registered office: 52-56 Leadenhall Street, London EC3A 2BJ.

## Our product

Our motor insurance policy is suitable for customers with UK, Channel Islands and Isle of Man registered vehicles and UK based businesses. We offer Comprehensive, Third Party Fire and Theft and Third Party Only policies. We provide in house claims handling with a 24hr claims helpline and an approved repairer network.

## Cover (options)

This depends on the type of cover you have chosen. All cover is subject to Aioi Nissay Dowa Insurance UK Limited's underwriting and acceptance criteria.

### Third Party Only

Third party death or bodily injury (unlimited cover) and third party property damage subject to limits.

### Third Party Fire and Theft

As Third Party Only but includes cover against theft or attempted theft or damage to your vehicle by fire.

### Comprehensive

As Third Party Fire and Theft but includes accidental damage cover to your vehicle and glass breakage, Personal Accident cover, Child seat cover, Incorrect Fuelling, New Vehicle Replacement, Replacement locks and Emergency Accommodation.

## Significant features

Cover	Comprehensive	Third Party Fire Theft	Third Party Only
Third Party Personal Injury	✓	✓	✓
Third Party Property Damage	✓	✓	✓
Incorrect fuelling	✓	✗	✗
Child seat insurance	✓	✗	✗
New vehicle replacement	✓	✗	✗
Replacement locks and keys	✓	✗	✗
Emergency accommodation	✓	✗	✗
Glass – Replacement cost is subject to excess.	✓	✗	✗
Glass Repairs free of excess	✓	✗	✗
Section 19 Personal accident cover	✓	✗	✗

## Cover Extensions

These include trailer cover, medical expenses, legal fees and unlimited foreign travel for private cars (within EU countries).

## Policy Limits

Certain Sections of the policy contain financial limits (the maximum sums we will pay under that Section). Please refer to your quotation and schedule as these limits may have increased and varying excesses may apply.

### The following limits apply as standard

Policy Section	Limit of indemnity
Section 1 - Liability to third parties for death or injury	Unlimited
Section 1 - Third Party Property Damage for Cars	GBP 50,000,000
Section 1 - Third Party Property Damage for all other vehicles	GBP 5,000,000
Section 2 - Accidental Loss or Damage	Market value of the vehicle and its accessories
Section 2 - Incorrect Fuelling	Market value of the vehicle and its accessories
Section 2 - Child Car Seat cover	GBP 500
Section 2 - Replacement Locks	GBP 1,250
Section 2 - Emergency accommodation	GBP 100 per person, GBP 400 in total
Section 3 – Fire damage	Market value of the vehicle and its accessories
Section 4 - Theft	Market value of the vehicle and its accessories
Section 5 - Personal Effects	GBP 500 per vehicle
Section 8 - Medical Expenses	GBP 500 per person
Section 9 - Prosecution Defence Costs	GBP 2,000,000
Section 19 - Personal Accident	GBP 10,000

**Your quotation and policy schedule may refer to and contain endorsements which enhance or limit the standard policy terms, conditions, limits and exclusions. It is important that you read these in conjunction with the policy.**

**From time to time you may need to review the cover provided and update this, please contact your insurance adviser.**

## Duration of the policy

Our policies are normally for a period of 12 months and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## Endorsements

Your quotation and policy schedule may refer to and contain endorsements which enhance or limit the standard policy terms, conditions, limits and exclusions. It is important you read them carefully in conjunction with the policy and raise any queries with your insurance adviser. Failure to comply with the terms of an endorsement could result in a claim being declined.

## How to make a claim

If you need to make a claim, please contact us by telephone or email at your earliest opportunity on the details below. The contact list is also provided with your policy. We offer a 24 hour helpline to assist you to report claims.

**Telephone: 0333 103 8114**

**Email: [fleetclaims@aioinissaydowa.eu](mailto:fleetclaims@aioinissaydowa.eu)**

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## Significant Exclusions and Limitations

### All Cover Options

- Loss, damage or liability whilst your vehicle is driven by anyone disqualified from driving or not permitted by your certificate of motor insurance or caused by the deliberate acts of any driver.
- Death of or injury to the driver except under the Personal Accident Section (if covered).
- Third party liabilities while the insured vehicle is in any area to which aircraft have access.
- Any applicable excess(es).
- Contractual liability.
- War and radioactivity.
- Loss, damage or liability arising from the carriage of hazardous goods unless declared and accepted by us.
- Loss, damage or liability caused where your vehicle or any attachment to your vehicle is operating as a tool of trade.

### Third Party Only

- Loss of or damage to the vehicle or its contents.

### Third Party Fire and Theft

- Loss of or damage to the vehicle or its contents, except following fire or theft.
- Theft of your vehicle when the keys are left on or in it and it is not locked and secure.

### Comprehensive

- Your excess.
- Loss of use, unless resulting from an accident involving the insured vehicles.
- Wear and tear or damage to your vehicle caused by lack of maintenance.
- Theft of your vehicle when the keys are left on or in it and it is not locked and secure.
- Theft of items from a convertible unless they were taken from a locked boot.

## Cancellation

**Cancellation By You** - You may cancel this policy anytime during the period of insurance by notifying your insurance advisor that cover is no longer required. For Channel Island and Isle of Man risks certificates and windscreens are required to be returned.

**If your business is a micro-enterprise** – If cover has not started we will provide a full refund of the premium paid. If cover has started we will refund the premium for the exact number of days left on the policy if cancelled both within and beyond the 14 day cooling off period.

**If your business is not a micro-enterprise** - If cover has not yet started we will provide a full refund of the premium paid. If cover has started we will refund that part of the premium as set out in our short period rates below.

Period You have had cover for	Percentage of premium covering period on risk	Refund percentage
Up to 7 days	15%	85%
Up to 30 days	25%	75%
Up to 60 days	30%	70%
Up to 90 days	50%	50%
Up to 120 days	60%	40%
Up to 180 days	75%	25%
Up to 240 days	90%	10%
240 days and over	Full Premium	0%

The short period rates above assume that the policy period is 12 months.

If there is any outstanding premium to be paid to us by you at the time of cancellation this will be deducted from any applicable refund and the

remaining balance paid to you.

If the premium for this policy is being paid through our direct debit facility any return premium will be used to clear your remaining balance, with any surplus funds being paid to you. If the refund does not clear your remaining balance in full, you will be required to settle the outstanding balance to us for the cost of the cover provided up to the date of cancellation, including any applicable service charge.

**Cancellation By Us** - We may cancel the policy by giving you 30 days notice in writing and we will refund a proportionate part of the premium for the unexpired period of the policy.

**Non payment of Premium** - If you fail to pay your premium we will send out a cancellation letter giving you 14 days in which to pay the premium. If payment has not been received within that time period the policy will be cancelled.

## Premium adjustments

Where you make any changes to the policy and any additional premiums payable fall below GBP 50 + Insurance Premium Tax (IPT) at the prevailing rate, we will make no charge. If the change gives rise to a refund of premium and this falls below GBP 50 + IPT, no refund will be given. This does not apply to the cancellation of your policy.

## Complaints

We aim to provide a high level of service and we want you to tell us when we don't. We take all complaints we receive seriously and aim to resolve them promptly, diligently and fairly; we welcome your feedback. We will record and analyse your comments to make sure we continue to improve the service we offer in accordance with the Motor Fleet UK Privacy Notice. This can be viewed online at [www.aioinissaydowa.eu/en/our\\_operations/uk.cfm](http://www.aioinissaydowa.eu/en/our_operations/uk.cfm).

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact us or your broker where applicable.

If you would like to make a complaint about your policy or the handling of a claim, please use the following details:

**Post:** Complaints Controller, Aioi Nissay Dowa Insurance UK Limited, PO Box 1308, Newcastle upon Tyne NE12 2BF  
**Email:** [fleetcomplaints@aioinissaydowa.eu](mailto:fleetcomplaints@aioinissaydowa.eu)  
[fleetclaimcomplaints@aioinissaydowa.eu](mailto:fleetclaimcomplaints@aioinissaydowa.eu)

**Telephone:** 0333 103 8122

Making a complaint does not affect any of your legal rights. If you remain dissatisfied, or if you have not received a written final response within eight weeks from the date of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). Further details can be found in "How to make a complaint" in the policy wording.

## Compensation

We are members of the Financial Services Compensation Scheme (FSCS). If we cannot meet our liabilities you may be entitled to compensation under the Scheme. If you were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU and on their website [www.fscs.org.uk](http://www.fscs.org.uk).

## Choice of Law

The law of England and Wales will apply to this policy and this policy will be subject to the exclusive jurisdiction of the courts of England unless:

- You and we agree otherwise; or
- At the commencement of this policy you are resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply and this policy will be subject to the exclusive jurisdiction of the courts of that country.

Any dispute as to the amount to be paid under the policy shall be settled by arbitration.