

# MOTOR FLEET INSURANCE: WHAT YOU SHOULD KNOW



Extensive insurance for your cars,  
vans and trucks



**NFU Mutual**  
BUSINESS INSURANCE





# WELCOME TO MOTOR FLEET INSURANCE FROM NFU MUTUAL

**You should read your policy documents carefully, to make sure the policy meets your needs and that you understand any limitations.**

**This document provides a summary of our Fleet insurance's main features including key exclusions and obligations. It's not personalised to your individual needs in any way and does not form part of your contract with us.**

**To help you make the right decision for your business, we've highlighted what we think is important. However, your cover will depend on your circumstances and choices. Full details of your chosen cover will be provided in your policy documentation.**

**We recommend you keep this brochure with your policy documents for future reference.**

## **OUR MOTOR FLEET POLICY**

Keeping your fleet running can be challenging. Our Fleet policy provides wide cover as standard to help you keep things moving if your vehicles are involved in an accident or loss.

## **WHAT IS COVERED?**

You can choose from:

### **Comprehensive**

All sections of the policy apply.

### **Third Party, Fire and Theft**

- Fire or theft
- Liability to the public
- Trailers
- EU compulsory insurance
- European travel
- Garage servicing and hotel parking
- Car sharing
- Motor legal protection
- Road rescue after an accident
- Road rescue after a breakdown.

### **Third Party Only**

- Liability to the public
- Trailers
- EU compulsory insurance
- European travel
- Garage servicing and hotel parking
- Car sharing
- Motor legal protection
- Road rescue after an accident
- Road rescue after a breakdown.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>DAMAGE TO THE VEHICLE</b></p> <p>Loss or damage to an insured vehicle.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• New replacement vehicle for cars up to two years old or light goods vehicles up to 12 months old (conditions apply)</li> <li>• Costs of protecting and transporting the vehicle to our approved repairer, and returning it to the home address</li> <li>• Unlimited cover for audio or visual equipment fitted by the vehicle manufacturer</li> <li>• Unlimited cover for glass replacement</li> <li>• No excess to pay for glass repairs.</li> </ul>	<ul style="list-style-type: none"> <li>• Wear and tear, depreciation or loss of use</li> <li>• Reduction in the vehicle's market value due to repairs</li> <li>• Mechanical, electrical, electronic, or computer system failures, breakdowns or breakages. This includes cyber damage such as malware and viruses.</li> </ul>
<p><b>LIABILITY TO THE PUBLIC</b></p> <ul style="list-style-type: none"> <li>• Your legal liability for personal injury to other people, up to any amount</li> <li>• Your legal liability for accidental property damage: <ul style="list-style-type: none"> <li>- up to £20 million for damage caused by cars</li> <li>- up to £5 million for damage caused by all other vehicles.</li> </ul> </li> </ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Anyone you allow to use or drive the vehicle, and passengers.</li> <li>• Loading or unloading the vehicle.</li> </ul>	<ul style="list-style-type: none"> <li>• Injury to employees unless required by the Road Traffic Act</li> <li>• Pollution, unless it's caused by an accident, fire or malicious damage to the vehicle (and limited to £5 million during any one policy period)</li> <li>• Terrorism, unless required by the Road Traffic Act.</li> </ul>
<p><b>TRAILERS</b></p> <p>You can cover trailers in the same way as other vehicles, including while they're detached.</p>	<ul style="list-style-type: none"> <li>• Exclusions under 'Damage to the vehicle' and 'Liability to the public' also apply to trailers</li> <li>• Cyber damage including corruption of data and denial of access to trailer systems.</li> </ul>
<p><b>PERSONAL ACCIDENT</b></p> <p>This covers you for injury following a vehicle accident:</p> <ul style="list-style-type: none"> <li>• death, up to £15,000</li> <li>• loss of limbs or eyesight, up to £5,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Suicide</li> <li>• Anyone who isn't your spouse, civil partner or business partner.</li> </ul>
<p><b>MEDICAL EXPENSES</b></p> <p>Medical expenses incurred by the driver or passengers after an accident, up to £250.</p>	

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>PERSONAL EFFECTS</b></p> <p>Loss or damage to personal effects while they're in the vehicle, up to £250.</p>	<ul style="list-style-type: none"> <li>• Losses from an unlocked vehicle, unless the vehicle was stolen</li> <li>• Cash</li> <li>• Cyber damage, loss or corruption of data in connected electronic devices.</li> </ul>
<p><b>TOOLS</b></p> <p>Loss or damage to tools while they're in the vehicle, up to £500.</p>	<ul style="list-style-type: none"> <li>• Mobile phones, cameras, laptops, tablets and sat navs</li> <li>• Theft unless there is forcible entry.</li> </ul>
<p><b>EU COMPULSORY COVER</b></p> <p>Provides the compulsory minimum insurance required by other countries in the European Union.</p>	
<p><b>EUROPEAN TRAVEL</b></p> <p>Extends your current vehicle cover to include certain European countries.</p>	
<p><b>GARAGE SERVICING AND HOTEL PARKING</b></p> <p>Covers you whilst your vehicle is in the custody of members of the motor trade or parking attendants.</p>	
<p><b>CAR SHARING</b></p> <p>Car sharing arrangements in which you, or anyone else entitled to drive, participate. Including if you accept expenses from passengers.</p>	<ul style="list-style-type: none"> <li>• Carrying passengers as a business</li> <li>• Car shares where payment includes profit.</li> </ul>
<p><b>MOTOR LEGAL PROTECTION</b></p> <p>Cover up to £100,000 for legal services and advice, including:</p> <ul style="list-style-type: none"> <li>• recovering uninsured losses</li> <li>• motoring prosecutions other than parking</li> <li>• motor contract disputes over £100</li> <li>• replacement vehicle hire if an accident is caused by someone else</li> </ul> <p>You also have access to a free 24/7 helpline.</p>	<ul style="list-style-type: none"> <li>• Costs incurred before a claim has been accepted</li> <li>• Legal issues beginning before the cover starts.</li> </ul>

## BENEFITS WE ALSO INCLUDE

### COURTESY HIRE CAR (CARS AND LIGHT GOODS VEHICLES ONLY)

If your vehicle is stolen, or damaged beyond economic repair, we provide a courtesy car for up to 14 days (this will be a small car, not a direct replacement).

### ROAD RESCUE AFTER AN ACCIDENT (CARS AND LIGHT GOODS VEHICLES ONLY)

We arrange vehicle recovery following an accident, including transportation to a repairer or home address, or to your destination.

### ROAD RESCUE – MUTUAL ASSIST (CARS ONLY)

If your vehicle breaks down more than 1/4 mile from where it's usually kept, you have roadside assistance, which includes labour costs up to one hour to repair the vehicle at the roadside.

If a roadside repair isn't possible, we will transport the vehicle to a suitable garage within 20 miles. You can call our free 24/7 helpline in the event of an accident, windscreen damage or breakdown.

### APPROVED REPAIRER SERVICE

If you use one of our approved repairers, the benefits include:

- no need to obtain quotes
- 3-year guarantee on repairs
- loan car while your vehicle is being repaired (this will be a small car, not a direct replacement).

## OPTIONAL BENEFITS

### EXTENDED ROAD RESCUE (LARGE FLEETS)

You can also extend your Road Rescue cover to include other vehicle types.



# ADDITIONAL INFORMATION



**The advice we give you and cover we provide is based on what you tell us about your business.**

**So it's important that you give us full and accurate information.**

## **PAYING THE PREMIUM**

You can pay your premium annually by bank transfer, cheque, debit or credit card. Or you can pay monthly by direct debit from a UK bank, for no additional charge.

Plus, there's no admin fee for making changes to your policy.

## **WHEN DOES THE COVER START AND END?**

Your policy will normally run for 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.

## **CANCELLING THE CONTRACT**

You can cancel your policy at any time. Just call us or write to us. If you haven't made a claim, we'll refund part of your premium in most cases.

## **GEOGRAPHICAL LIMITS**

This policy covers you in the UK, the Channel Islands and the Isle of Man, unless your policy documents say otherwise.

## **KEY EXCLUSIONS**

Any excess, which is the amount you'll have to pay towards a claim. Your policy documents show where these apply.

## **YOUR OBLIGATIONS**

All insurance policies include terms and conditions, which you need to comply with. You'll find these in your policy documentation, and we've provided a summary here:

1. Tell us of any changes affecting your business. If you're unsure whether we need to know about a particular change, tell us anyway and we'll let you know if it affects your insurance.
2. Let us know if you or your drivers receive any motor convictions.
3. Pay the premium, and tell us about any claims or incidents that may lead to a claim as soon as possible.
4. Your premium may be based on an estimated number of vehicles. If we ask, you must confirm the actual number so we can calculate any additional premium or refund that is due.
5. You are responsible for regularly sending information about your vehicles to the Motor Insurance Database (MID).
6. You must take reasonable steps to:
  - prevent any accidents, injury, loss or damage
  - protect your property and maintain it in good condition
  - take reasonable care in recruiting and supervising employees.

## **PRIVACY POLICY**

To find out more about how we use your personal information and your rights, please view the privacy policy on our website.

# THE NEXT STEP

For more information on how NFU Mutual can help your business please call us for a conversation or to arrange a face to face meeting.

We're here to listen.

We recommend you keep this brochure with your policy documents for future reference.

If you'd like this document in large print, braille or audio, just contact us.

Here are our details

[nfumutual.co.uk](http://nfumutual.co.uk)



**NFU Mutual**

The National Farmers Union Mutual Insurance Society Limited (No.11982). Registered in England.  
Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. A member of the Association of British Insurers.

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