

# Motor Fleet Insurance

## Insurance Product Information Document



Company: Argus Insurance

Product: Motor Fleet Insurance

Argus Insurance Company (Europe) Limited is registered in Gibraltar No. 01862 and Licensed by the Gibraltar Financial Services Commission.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of Insurance?

This is a commercial motor fleet policy for motor vehicles registered in the name of the policyholder. Fleet policies are designed to cover five vehicles or more. In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of vehicles. It also offers additional benefits (as set out below) depending on the cover you choose.



#### What is insured?

The sections of cover available are shown below. For full details please refer to your policy schedule and documents to see the cover you have chosen and the limits applied.

##### Cover for you and your vehicles:

###### (Third party only)

- ✓ Liability to third parties – covering other people and their property.
- ✓ Payments made under compulsory regulations.
- ✓ Emergency Treatment.
- ✓ Continental use & compulsory insurance requirements – minimum insurance while driving on the continent.
- ✓ Personal Accident for you and your spouse/civil partner (£5,000).
- ✓ Trailers.

###### (Third party fire & theft)

##### All the above plus:

- ✓ Loss or damage, fire, & theft of your vehicles.
- ✓ Replacement locks, if damaged by fire, theft or attempted theft.
- ✓ Child seat cover, if damaged by fire, theft or attempted theft.

###### (Comprehensive)

##### All the above plus:

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ Fleet discount.
- ✓ New Car Replacement if new within one year of its first registration.
- ✓ Medical expenses (£100).
- ✓ Personal effects in the insured vehicle (£150).
- ✓ Child Seat Cover (£100).
- ✓ Replacement of locks (£150).
- ✓ Glass in windscreens, sunroofs & windows.



#### What is not insured?

This is only a summary of what is not covered. For full details, please see the document of Insurance.

##### Cover excludes the following for your vehicles:

- ✗ Use of your vehicles outside of the purposes described under the 'Limitations as to use' section of your certificate of motor insurance.
- ✗ Excesses apply to the vehicles in your fleet and are shown on your quote/schedule – you are responsible for paying this amount in the event of a claim.
- ✗ Loss of value following repair.
- ✗ Loss or damage due to normal deterioration, mechanical or electrical fault, breakdown or failure or due to defective design.
- ✗ Damage to tyres by breaking or punctures, cuts or bursts.
- ✗ Loss or damage by pressure waves.
- ✗ Theft whilst ignition keys are left in the car.
- ✗ Use of your vehicles on airport grounds.
- ✗ Drivers you permit to drive your vehicles without having a valid licence or outside the terms of your certificate of your motor insurance.

##### Optional covers

##### Legal protection and European Breakdown cover excludes

- ✗ If selected, please refer to ARAG UK Policy Wording and IPIDs available at [www.argus.gi](http://www.argus.gi).



#### Are there Any restrictions on cover?

- ! Insured drivers must have a valid driving licence.
- ! Legal Protection and European Breakdown refer to ARAG UK Policy Wording and IPIDs available at [www.argus.gi](http://www.argus.gi).

##### Limits which apply

- ! Liability to others – property damage £1,200,000 any one incident.
- ! Legal Protection and European Breakdown – refer to ARAG Assistance.



## Where am I covered?

- ✓ Gibraltar, (Spain & Portugal, if stated on your Schedule).
- ✓ Any country which is a member of the European Union and any other which the Commission or the European Committees is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC.



## What are your obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- You must tell us about any changes to the vehicle(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.

### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. a change of car, usual garaging or motoring convictions).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Give us the information and help we need. This includes details of any police charges against you or the person driving your vehicle related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*



## How and when to pay?

You can pay your premium as a one-off payment. Payment can be made by bank transfer, cash or debit/credit card.



## When does the cover start and end?

- Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. (We can accommodate less than a year if necessary).
- You can find your policy start and end date on your policy schedule.



## How do I cancel the contract?

- To cancel your policy please contact your insurance adviser. You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is later.
- If you want to cancel, and your insurance cover has not yet started, you'll be entitled to a full refund of the premium paid.
- If your insurance cover has already started and no claim has been made or incident has arisen likely to give rise to a claim, you'll be entitled to a refund of the premium paid, with a deduction for the time for which you've been covered. This is calculated on a pro-rata basis.

Legal Protection and European Breakdown cover (procured by WestMed Insurance Services Limited) is underwritten and administered by ARAG UK. Please refer to ARAG UK terms and conditions available at [www.argus.gi](http://www.argus.gi) for cancellations details.

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