

# [FleetShield]

## *Policy Summary*



# [FleetShield]

## keyfacts

Your Tower Insurance Company FleetShield Policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

You can select the cover that suits your needs, from:

- [ ] *Third Party Only – Protection against third party legal liability for accidental injury or damage including costs and expenses incurred.*
- [ ] *Third Party Fire & Theft – Fire & Theft cover for your vehicles and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.*
- [ ] *Comprehensive – Accidental damage, fire & theft cover for your vehicles and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.*

Full details of the cover you have chosen are shown in your Policy Schedule and Certificate of Motor Insurance, including details of the vehicles insured and persons allowed to drive.

The following tables provide a summary of the main policy features & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy documents, a copy of which will be provided on completion of your contract or at any time on request.

## Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- [ ] *Your 'Right to Cancel'.*
- [ ] *Making a claim.*
- [ ] *Our complaints procedure.*
- [ ] *The Financial Services Compensation Scheme.*

## Table 1 Standard Features & Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> The territorial limits of the Policy are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. This includes transit by sea between any of these territories.</li> <li><input type="checkbox"/> Cover is automatically extended to any country in the European Union and certain specified countries.</li> </ul>	<p>For any other country details of the trip must be supplied prior to going abroad to ensure cover is in force.</p>	<p>Definitions</p>
<p><b>Third Party Only</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Protection against Legal Liabilities for injury to other persons (including passengers).</li> <li><input type="checkbox"/> Protection against Legal Liabilities for damage to third party property.</li> <li><input type="checkbox"/> Payment of emergency treatment fees.</li> </ul>	<p>The following limits apply for any one claim for damage to third party property:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> £20,000,000 in respect of motor cars.</li> <li><input type="checkbox"/> £5,000,000 in respect of any other insured vehicle.</li> </ul>	<p>2</p> <p>4</p>
<p><b>Indemnity to Principal</b></p> <p>Indemnity to any principal with whom you have an agreement.</p>	<p>Excluding negligence of the principal.</p>	<p>2</p>
<p><b>Indemnity to Hirer</b></p> <p>Indemnity to hirer of the vehicle is included.</p>	<p>Excluding negligence of the hirer.</p>	<p>2</p>
<p><b>Unauthorised Movement</b></p> <p>Legal liability arising out of the movement of third party vehicles by an employee to allow passage of an Insured Vehicle.</p>		<p>2</p>
<p><b>Third Party Fire &amp; Theft</b></p> <p>As Third Party Only, plus loss of, or damage to vehicles caused by fire, lightning, explosion, theft or attempted theft.</p>	<p>Subject to any excess stated in your Policy/Policy Schedule.</p>	<p>1</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Comprehensive</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> As Third Party Fire &amp; Theft, plus the cost of repairing/replacing vehicles following loss or damage by other accidental causes.</li> <li><input type="checkbox"/> Damage to windscreens.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Subject to any excess stated in your Policy/Policy Schedule.</li> <li><input type="checkbox"/> Subject to any excess stated in your Policy/Policy Schedule.</li> </ul>	1
<p><b>Audio Visual Equipment</b></p> <p>Covers audio, telephone, visual navigation and visual entertainment equipment.</p>	<p>Only applies to equipment that is permanently fitted, or can only be used in your car.</p>	Definitions and 1
<p><b>Better Vehicle Cover</b></p> <p>We will pay the cost of purchasing a new replacement vehicle of the same make and model if within one year of first registration as new in the name of the policyholder an insured vehicle is stolen or incurs damage exceeding 50%.</p>	<p>For vehicles other than motor cars the payment will be limited to a maximum of £5000 above market value at the time of loss.</p>	1
<p><b>Loss or Theft of Keys</b></p> <p>Cover for replacement keys, locks or lock transmitter if keys or lock transmitter are lost or stolen.</p>	<p>Up to £1000 for any one incident.</p>	1
<p><b>Vehicles in Custody of Motor Trade</b></p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		1
<p><b>Personal Effects</b></p> <p>Cover for loss or damage to personal effects while in or on the insured vehicle.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Cover must be Comprehensive.</li> <li><input type="checkbox"/> Limit shown in your Policy/Policy Schedule.</li> </ul>	4
<p><b>Medical Expenses</b></p> <p>Payment of medical expenses for bodily injury to any occupant or occupants of the Insured vehicle following an accident.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Cover must be Comprehensive.</li> <li><input type="checkbox"/> Limit shown in your Policy/Policy Schedule.</li> </ul>	4
<p><b>Unauthorised Use</b></p> <p>Indemnity to Policyholder only, if a vehicle is driven without the Policyholder's consent by an employee.</p>		4

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Personal Accident Benefit</b></p> <p>Provides a lump sum benefit for the driver of an Insured Vehicle in respect of bodily injury, sustained as a result of an accident.</p>	<p>£5000 for death, permanent loss of sight or loss of limbs.</p>	4
<p><b>Temporary Replacement Vehicle</b></p> <p>Insurance provided will apply to any temporary replacement motor car supplied by a priority repairer whilst the Insured Vehicle is being repaired as a result of loss or damage covered by the policy.</p>	<p>Applies if the Insured Vehicle is a Motor Car and not used for the carriage of goods, or for hire or reward.</p>	4
<p><b>Uninsured Loss Recovery</b></p> <p>Provides assistance with the recovery of any uninsured losses including legal expenses incurred as a result of an accident involving an Insured Vehicle.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Any claim where there isn't a reasonable chance of success.</li> <li><input type="checkbox"/> Any accident not reported to us within 180 days.</li> <li><input type="checkbox"/> Limit of £50,000.</li> </ul>	9

## Table 2 Optional Benefits

The following benefits can be included in the policy and, if chosen, will be shown in the Schedule.

Optional Covers	Significant Exclusions or Limitations	Policy Section
<p><b>Trailers</b></p> <p>Policy cover applies:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> If the trailer is attached to a motor car, or</li> <li><input type="checkbox"/> If the trailer is specified in your Policy Schedule, or</li> <li><input type="checkbox"/> While it is attached to the motor vehicle and if your Policy Schedule shows that 'unspecified trailers' are covered, or</li> <li><input type="checkbox"/> If it has been attached to a vehicle and while away from your premises it is temporarily detached, but still in the vicinity of that vehicle.</li> </ul>	<p>We will pay up to the amount stated in your Policy/Policy Schedule.</p>	3
<p><b>Occasional Business Use</b></p> <p>Cover for vehicles belonging to employees while being used occasionally in connection with the policyholders business.</p>		Additional extension

## Table 3 General Conditions & Exclusions

The following apply to the Policy as a whole, regardless of the specific cover you have selected. For full details of these and other conditions & exclusions, please read your Policy.

Cover	What is not covered	Policy Section
Loss or damage to the vehicle.	<ul style="list-style-type: none"> <li>[ ] The cost of wear &amp; tear, loss of value, parts breaking down or failing.</li> <li>[ ] The loss from deception by an alleged purchaser or his agent.</li> </ul>	1
Theft or attempted theft of vehicle.	Excluded if vehicle left unlocked with keys left inside.	1
Third Party Working Risk.	Excluded, except as required by road traffic legislation.	2
Airside use.	Excluded, except as required by road traffic legislation.	2
Terrorism.	Excluded, except as required by road traffic legislation.	Schedule
Pollution	Excluded unless caused by a sudden identifiable, unintended and unexpected incident.	2
Use and Driving of the Vehicle.	Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.	5
<b>Other Conditions &amp; Exclusions</b>		<b>Policy Section</b>
Reasonable precautions.		6
It is a condition that you take all reasonable precautions to prevent injury, loss or damage and maintain your vehicles in a roadworthy condition.		
Damage to property owned by you or in your custody or control is excluded.		2
Damage to property being carried in any of your vehicles is excluded.		2
<b>Motor Insurance Database.</b>		6
It is your legal requirement to advise vehicle details to the Motor Insurance Database.		
<b>Excesses and Limits</b>		<b>Policy Section</b>
The Policy may be subject to excesses, which are the amounts you must pay in the event of a claim. In addition, certain limits may also apply. These will be shown in your Policy Schedule, plus any standard excesses shown within your Policy.		1,3,4,& 7