Fleet Insurance

Insurance Product Information Document

This insurance is underwritten by Blagrove Underwriting Agency Ltd under the authority granted by Starr International (Europe) Limited.

Starr International (Europe) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered number: 676783.

Blagrove Underwriting Agency Ltd (BUA) is authorised and regulated by the Financial Conduct Authority and our reference number is 511162. BUA's offices are at 34 Lime Street, London EC3M 7AT and our registered office is at The Long Barn, Priory Lane, Burford, OX18 4SG (Co Reg No 04209302).

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.blagrove.com

What is this type of insurance?
Comprehensive cover – This policy covers loss or damage caused by accidental damage, fire, theft and third-party liability cover.



What is insured?

- ✓ **Whilst driving your vehicle** you'll be covered for any third party property claims arising out of one incident following:
- ✓ **Property damage** up to £20,000,000 where your vehicle is a private car not used for hire purposes;
  Up to £5,000,000 for any other vehicle or private car;
  Up to £1,200,000 in respect of any vehicle carrying hazardous goods; or
  Up to £1,200,000 for liability arising from an act of terrorism.
- ✓ **Legal costs** up to £1,000,000.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
  The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule.
- ✓ Damage to your **windscreen or windows** is provided.
- ✓ **Emergency accommodation and/or transport** costs up to £250 in total, while the vehicle is being repaired
- ✓ **Misfuelling** cover – draining, flushing and recovery if you put the wrong type of fuel in the insured vehicle.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen & have not been recovered up to £1,000, provided you let the police know and we deem it necessary to replace the stated items due to a risk of the vehicle being stolen.
- ✓ Unauthorised use of the vehicle or unlicensed driver(s).
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.
- ✓ **Personal accident** cover for the driver of any insured vehicle, if involved in an accident and within three months of that accident it is the only cause of death or injury. The most we will pay for death, loss of any limb or permanent loss of sight in one or both eyes is £10,000.
- ✓ **Personal belongings** lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft; this includes up to £200 for any child seat / booster seat / pushchair / buggy or carrycot, up to £2,500 for a wheelchair, up to £150 for an electric vehicle charging cable and up to £500 for other personal belongings.
- ✓ **In-vehicle safety technology** up to £250 if lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft.



What is not insured?

- × Your policy excesses as shown in policy documentation.
- × Compensation when not able to use your vehicle.
- × Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- × Damage to your tyres unless caused by an accident to your vehicle.
- × Loss or damage by theft or attempted theft to the vehicle or its contents if left unlocked, or the windows, roof panel (or the roof panel of a convertible vehicle) is left open, or the keys left in.
- × Loss of fuel.
- × For **Personal Accident**, death or injury caused by suicide attempted suicide while under the influence of drink or drugs or while not wearing a seat belt when they have to by law.
- × Loss or damage covered by another insurance policy.

N.B. Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

! Endorsements may apply to your policy, these will be shown in your policy documents.

! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.

N.B. Please refer to your policy wording for full terms and conditions.

Where am I covered?

✓ We will provide the cover shown on your schedule while you are using your vehicle in the United Kingdom or, if endorsed on the policy, in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia or Switzerland (including Liechtenstein).

✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.

✓ If you are a Northern Ireland customer, the same level of cover shown in your schedule will apply when travelling to the Republic of Ireland.

What are my obligations?

Before and during the policy:

- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

In the event of a claim or possible claim:

- You will need to pay the agreed excess as shown in your schedule.
- You must notify us within 48 hours of the incident happening
- You must not admit to, negotiate on or refuse any claim unless you have our permission.

Windscreen excesses:

- Please refer to your schedule.

When and how do I pay?

- For full details of when and how you pay, you need to contact your broker directly.

When does the cover start and end?

- Your insurance is a 12 month contract and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- The start date and end date of your cover are shown in your policy schedule.

How do I cancel the contract?

- You may cancel the insurance at any time by informing your broker.
- Cancellation will be charged in line with the short-term period rates as shown in your policy wording.