

Fleetshield

Policy Summary

Your Intact Insurance Isle of Man Limited FleetShield Policy is an annual contract which may be renewed each year subject to your needs and our terms and 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 and benefits and any significant limits or exclusions. For full policy details and our full terms and conditions, please read your Policy documents, a copy of which will be provided on completion of your contract or at any time on request.

Table 1 Standard Features and Benefits

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

Features and benefits	Significant exclusions or limitations	Policy section
<p>Territorial Limits</p> <ul style="list-style-type: none"> Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Any country in the European Union and certain specified countries. 	<p>For any other country details of the trip must be supplied prior to going abroad to ensure cover is in force.</p>	Definitions
<p>Third Party Only</p> <ul style="list-style-type: none"> Third Party Liability for death, injury, or damage to property. 	<p>Unlimited cover for death or injury.</p> <p>The following limits apply for any one claim for damage to third party property:</p> <ul style="list-style-type: none"> £20,000,000 in respect of motor cars. £5,000,000 in respect of any other insured vehicle. £5,000,000 in respect of terrorism. 	2
<ul style="list-style-type: none"> Including: <ul style="list-style-type: none"> Claimants costs and expenses. Additional costs with our written consent such as Corporate Manslaughter and other defence costs. 	<ul style="list-style-type: none"> Excluding: <ul style="list-style-type: none"> Fines and penalties. Deliberate or intentional act or omission. 	2
<p>Indemnity to Principal</p> <p>Indemnity to any principal with whom you have an agreement.</p>	<p>Excluding negligence of the principal.</p>	2
<p>Indemnity to Hirer</p> <p>Indemnity to hirer of the vehicle is included.</p>	<p>Excluding negligence of the hirer.</p>	2
<p>Unauthorised Movement</p> <p>Legal liability arising out of the movement of third party vehicles by an employee to allow passage of an Insured Vehicle.</p>		2
<p>Third Party Fire & Theft</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>	1

Table 1 Standard Features & Benefits (continued)

Features and benefits	Significant exclusions or limitations	Policy section
<p>Comprehensive</p> <ul style="list-style-type: none"> As Third Party Fire & Theft, plus the cost of repairing/replacing vehicles following loss or damage by other accidental causes. Damage to windscreens. 	<ul style="list-style-type: none"> Subject to any excess stated in your Policy/ Policy Schedule. Subject to any excess stated in your Policy/ Policy Schedule. 	1
<p>Audio Visual Equipment</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>New Vehicle Cover</p> <p>If within one year a vehicle, purchased or leased as new, by the Policyholder, is stolen and not recovered or incurs damage exceeding 50% value prior to damage, we will:</p> <ul style="list-style-type: none"> Pay for or provide a new replacement vehicle of same make and model, if available or Settle the outstanding hire or lease amount if greater than the market value. 	<ul style="list-style-type: none"> Vehicles must be owned, hired or leased by the Policyholder since first registration. For vehicles other than motor cars or a Goods Carrying Vehicle not greater than 3.5 ton GVW the payment will be limited to a maximum of £10,000 above market value at the time of loss. 	1
<p>Loss or Theft of Keys</p> <p>Cover for replacement keys, locks or lock transmitter if keys or lock transmitter are lost or stolen.</p>	<p>No limit applies.</p>	1
<p>Vehicles in Custody of Motor Trade</p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		1
<p>Incorrect Fuelling</p> <p>We will pay costs of :</p> <p>Draining incorrect fuel and cleansing the fuel tank.</p> <p>Rectifying damage inadvertently caused by the Insured Vehicle being driven or moved.</p>	<ul style="list-style-type: none"> Reimbursing cost of incorrect fuel or Costs of damage caused by the driving by anyone knowing the Insured Vehicle was incorrectly fuelled. 	
<p>Trailers</p> <p>Automatic cover for third party towing risks plus;</p> <p>Loss or Damage:</p> <ul style="list-style-type: none"> If the trailer is attached to a motor car, or 	<p>Loss or damage cover for attached trailers will be that applying to the towing vehicle.</p>	3

Table 1 Standard Features & Benefits (continued)

Features and benefits	Significant exclusions or limitations	Policy section
<ul style="list-style-type: none"> • While attached to the motor vehicle and if your Policy Schedule shows that 'unspecified trailers' are covered, <li style="padding-left: 20px;">or • 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 style="padding-left: 20px;">or • If the trailer is specified in your Policy Schedule, whilst attached or detached. 	<p>We will pay up to the amount stated in your Policy/Policy Schedule.</p>	
<p>Personal Effects</p> <p>Cover for loss or damage to personal effects while in or on the insured vehicle.</p>	<ul style="list-style-type: none"> • Limit shown in your Policy/Policy Schedule. 	4
<p>Medical Expenses</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"> • Limit shown in your Policy/Policy Schedule. 	4
<p>Unauthorised Use</p> <p>Indemnity to Policyholder only, if a vehicle is driven without the Policyholder's consent by an employee.</p>		4
<p>Personal Accident Benefit</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>£10,000 for death, permanent loss of sight or loss of limbs.</p>	4
<p>Temporary Replacement Vehicles</p> <p>Cover for vehicles supplied by;</p> <ul style="list-style-type: none"> • a recommended repairer free of charge. <p>Whilst an 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 or good carrying vehicle not exceeding 3.5t GVW.</p>	4
<p>Emergency Accommodation</p> <p>Emergency overnight accommodation in event of being unable to reach destination same day as result of loss or damage to the Insured Vehicle.</p>	<p>Up to 2 nights and maximum of £100 for the driver or £500 all occupants.</p>	4

Table 1 Standard Features & Benefits (continued)

Features and benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery</p> <p>Provides assistance with the recovery of any uninsured losses including legal expenses incurred as a result of a motor accident involving an Insured Vehicle which is not the fault of the Policyholder or the driver, against the responsible party.</p>	<ul style="list-style-type: none"> • Any claim where there isn't a reasonable chance of success. • Any accident not reported to us within 180 days. • Limit of £100,000. • Excluding Legal costs for accidents which are the fault of the policyholder or driver. 	9

Table 2 General Conditions and 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 or limitations, please read your Policy.

Conditions		Policy section
<p>Insurance Act</p> <p>The rights and obligations applying to the Policyholder and the Insurer shall be interpreted in accordance with the provisions of the Insurance Act 2015 of England and Wales.</p>		6
<p>Duty to prevent loss</p> <p>It is a condition that all reasonable steps are taken to prevent, injury loss or damage and maintain vehicles in a roadworthy condition.</p>		6
<p>Motor Insurance Database</p> <p>It is your legal requirement to advise vehicle details to the Motor Insurance Database.</p>	Does not apply to vehicles registered in the Isle of Man.	6
<p>Changes to Risk</p> <p>The Insurers to be advised of any information relating to any changes in risk or material circumstances which have the potential to increase the frequency or severity of losses.</p>		6

Exclusions or limitations		Policy section
Loss or damage to the vehicle.	<ul style="list-style-type: none"> The cost of wear and tear, loss of value, parts breaking down or failing. The loss from deception by an alleged purchaser or his agent. 	1
Theft or attempted theft of vehicle.	<ul style="list-style-type: none"> Excluded if vehicle left unlocked, unattended or with keys left inside. 	1
Third Party Working Risk.	Except as required by road traffic legislation.	2
Airside use.	Except as required by road traffic legislation.	2
Pollution.	Unless caused by a sudden identifiable, unintended and unexpected incident.	2
Carriage of Hazardous Goods.	Except as required by road traffic legislation.	2
Terrorism.	Except as required by road traffic legislation.	2
Use and Driving of the Vehicle.	<ul style="list-style-type: none"> Excluding <p>Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.</p>	5
Excesses and limits		Policy section
The Policy maybe subject to excesses. In addition limits may also apply.	Refer to the Policy and the Policy Schedule.	1,3,4,7 and 9

Important Information

Your Right to Cancel

If once you have checked your policy you decide not to proceed with our insurance you have a statutory right to cancel the policy within 14 days, starting on the date you receive your policy documentation.

You may cancel your policy by giving us notice in writing or by calling us on **01624 645900**. On receipt of your notice and, the return of your Motor Insurance Certificate(s), we will refund any premiums already paid, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Team on **01624 645900** as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Our complaints procedure

We aim to give customers a high standard of service at all times.

If you are unhappy with the service provided for any reason or have cause for complaint, you should initially raise your concerns with your usual business contact.

They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, you should write to:

The Managing Director
Intact Insurance Isle of Man Limited
P.O. Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

E-Mail Address: ombudsman@iomoft.gov.im
Telephone Number: 01624 686 500.

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

Financial or Trade Sanctions

Intact Insurance Isle of Man Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax where applicable. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms & conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For other payments by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel" above.

Termination of the contract

You may cancel the contract at any time by providing us with written instructions to do so. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 30 days notice in writing to your last known address. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance provided that no claim has been made since inception or renewal.

Law and language applicable to the policy

Manx Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms and conditions. The language used in this policy and any communication relating to it will be English and any dispute concerning the interpretation of this Policy shall be resolved within the non-exclusive jurisdiction of the courts of the Isle of Man.

Who regulates us?

Intact Insurance Isle of Man Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.