

# Minifleet (including Single Business Vehicle) Summary of Cover

This is a summary of the Minifleet (including Single Business Vehicle) policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Name of the insurer

The insurer of this policy is Aviva Insurance Limited.

## Type of insurance and cover

The Minifleet (including Single Business Vehicle) policy is specifically designed for fleets of between one and twenty vehicles that are owned and used by business customers. The policy can provide cover for a maximum of two vehicles that are personally owned and registered to Company Directors or the Proprietor or Business Owner where the business is not a limited company. The policy will protect you and the permitted drivers, and comprises Comprehensive, Third Party Fire and Theft or Third Party only cover, as selected by you when requesting the quote and itemised in your schedule.

## Key covers, features & benefits

Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits.

Covers, features and benefits	Comprehensive	Third Party Fire and Theft	Third Party only
<b>Legal Liability for death or injury to any person, including passengers</b> (unlimited)	✓	✓	✓
<b>Legal liability for damage to other people's property</b> (limit £20,000,000 for cars and motor cycles, £5,000,000 for all other vehicles)	✓	✓	✓
<b>Legal costs:</b> incurred with our consent in connection with a claim against you	✓	✓	✓
<b>Damage to the insured vehicle and attached trailer</b>	✓	Fire and theft claims only	✗
<b>Glass cover</b>	✓	Fire and theft claims only	✗
<b>Accident recovery and assistance</b>	✓	Fire and theft claims only	✗
<b>Legal Services and Advice</b>	✓	✓	✓

Covers, features and benefits	Comprehensive	Third Party Fire and Theft	Third Party only
<b>Optional covers</b>			
<b>For Private Cars or Goods-carrying vehicles - up to 7.5 tonnes GVW</b> Breakdown and European Motoring Assistance	✓	x	x
Personal belongings and effects cover (£350)	✓	x	x
Increased Medical expenses cover (£350)	✓	x	x

If you have selected any of the optional covers, they will be itemised on your schedule and the cover will be set out in full in your policy documentation.

## Claims Service

In the event of a claim being made and your vehicle needing to be repaired, the benefits of using Aviva's approved repairer network include:

- repairs being guaranteed for 3 years (or as long as you own the vehicle, if less than 3 years after the repair)
- if you are entitled to a courtesy vehicle our network providers can provide a Class A vehicle replacement for private cars or a Class V1 car derived van for goods carrying vehicles up to 7.5T, with an option to hire larger vehicles at a discounted cost to you.

## No claim discount

Where you are insuring 1 or 2 vehicles your policy will be rated using a No claim discount scale. At renewal your No claim discount entitlement will either:

- increase by one year where there have been no claims affecting No claim discount in the last year, or
- reduce in accordance with our No claim discount scale set out in your policy wording where there have been one or more claims affecting no claim discount in the last year.

You also have the option of protecting your No claim discount once you've reached a 5 year entitlement.

## Uninsured driver promise

If you are hit by an uninsured driver and provide us with the other driver's name, contact details and their vehicle registration number, we will not reduce your No claim discount. This only applies where the driver of your vehicle is not at fault.

## Key exceptions or limitations

Shown here is a summary of the most significant or unusual exceptions. These are simply meant as a summary and you should refer to your policy documentation for full details of the policy exceptions.

### Exceptions to Cover for Your Vehicle (please refer to Section 1 of your policy)

- Loss of use, wear and tear or depreciation, or mechanical, electrical, electronic or computer failure, malfunction, breakdown or breakage
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle
- Loss of value following repair
- Where an excess applies, the amount that you will have to pay, and the cover that the excess applies to, will be shown in your policy and schedule. The minimum excess is £250.

### Exceptions to Your liability to third parties (please refer to Section 2 of your policy)

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with anyone, except for the driver or attendant, bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section or to property being conveyed in your vehicle
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event except where such liability is required to be covered by the Road Traffic Acts.

**Exceptions to Cover for Your Vehicle** (please refer to Section 1 of your policy) and **Your liability to third parties** (please refer to Section 2 of your policy)

- Loss, damage, injury or death caused or arising from any cyber act except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death where your vehicle is being used autonomously where at the time of the accident it was not appropriate to do so and/or safety critical software has not been installed and/or unauthorised software has been installed into the vehicle, except where such liability is required to be covered by the Road Traffic Acts.

**Where am I covered?**

This will depend on the product and choices you have made. Please refer to the schedule and policy booklet for details of where you are covered.

**When and how do I pay?**

Payment options should be discussed with your insurance adviser.

**What are my obligations?**

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy.
- You must make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

**How long does my Minifleet (including Single Business Vehicle) policy run for?**

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule and Motor Certificate(s)) and for any period for which you renew the policy, as long as you continue to pay your premium.

**How do I cancel the contract?**

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

**How to Claim**

To make a claim phone the Claims Helpline (24 hours) on 0800 246 876. Please have your policy number to hand when calling.

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.

**How do I make a complaint?**

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where you will find further information.

**Would I receive compensation if Aviva were unable to meet its liabilities?**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.