

This is a summary of the 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 Fleet Insurance policy is specifically designed for fleets of any size and mix of vehicles that fall outside of our Minifleet product acceptance criteria. 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 policy includes the following key covers, features and benefits, which are detailed in your policy documentation.

Covers, features and benefits	Comprehensive	Third Party Fire and Theft	Third Party only
Legal Liability for death or injury to any person, including passengers (unlimited)	✓	✓	✓
Legal liability for damage to other people's property (limit £20,000,000 for private cars, motorcycles and minibuses not used for hire or reward, £5,000,000 for all other vehicles)	✓	✓	✓
Legal costs: incurred with our consent in connection with a claim against you	✓	✓	✓
Damage to the insured vehicle including attached or detached trailers	✓	Fire and theft claims only	✗
Glass cover	✓	Fire and theft claims only	✗
Accident recovery and assistance	✓	Fire and theft claims only	✗
Personal Belongings cover £350	✓	✗	✗
Medical Expenses cover £350	✓	✗	✗
<b>Optional covers</b>			
For Private Cars, Goods-carrying vehicles – up to 7.5 tonnes GVW or Motorcycles 121cc and above.			
Legal Services and Advice	✓	✓	✓
Breakdown and European Motoring Assistance	✓	✓	✓

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.

#### Key exceptions or limitations

Detailed 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 Damage Cover

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- 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 detailed in your policy and schedule.

#### Exceptions to Liabilities to Third Parties Cover

- 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 the bringing of a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it by anyone other than the driver or attendant
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section and to property being conveyed by 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 Damage Cover and Liabilities to Third Parties Cover

- 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.

### Duration of policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

### 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.

### Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim.

### Where am I covered?

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

### 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 also 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

### When and how do I pay?

Payment options should be discussed with your insurance adviser.

### 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, contact your insurance adviser.

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116.  
Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland  
Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485.  
A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5.  
Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority.  
Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority.  
Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.