

Commercial Motor Fleet Insurance


















Insurance Product Information Document (IPID)




Company: Somerset Bridge Insurance Services Limited

Product: Commercial Motor Fleet Policy

Insurers: Alwyn Insurance Company Limited (Reg. No. 10621) and Watford Insurance Company Europe Limited (Reg. No. 112869) are licensed and based in Gibraltar and are regulated by the Gibraltar Financial Services Commission.

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.

|  What is insured? |  What is not insured? |
|---|---|
| <ul style="list-style-type: none"> <li data-bbox="92 696 778 801">  Third Party Only Your vehicle will be covered for any third party property claim or claims arising out of one incident following: <li data-bbox="92 853 778 1025">  Property damage: Up to £20,000,000 where your vehicle is a private car not used for hire purposes; Up to £10,000,000 for any other vehicle; or Up to £5,000,000 in respect of any vehicle carrying hazardous goods. <li data-bbox="92 1043 778 1077">  Legal costs up to £5,000,000. <li data-bbox="92 1122 778 1155">  Unauthorised use of the vehicle or unlicensed driver(s). <li data-bbox="92 1178 778 1379">  Third Party, Fire & Theft – all of the above plus. Loss of or damage to your vehicle as shown in your schedule for fire and theft. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. We will pay up to the market value of the vehicle at the time of the accident. <li data-bbox="92 1402 778 1581">  Comprehensive – all of the above plus. Loss of or damage to your vehicle as shown in your schedule for accidental damage. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. We will pay up to the market value of the vehicle at the time of the accident. <li data-bbox="92 1603 778 1637">  Damage to your windscreen or windows is provided. <li data-bbox="92 1671 778 1727">  Medical expenses for each person who is injured while they are in your vehicle as a result of an accident up to £250. <p data-bbox="148 1794 778 1861">N.B. Please refer to your policy wording and schedule for full terms and conditions.</p> | <ul style="list-style-type: none"> <li data-bbox="807 696 1519 730">  Your policy excesses as shown in policy documentation. <li data-bbox="807 763 1519 819">  Damage to your tyres unless caused by an accident to your vehicle. <li data-bbox="807 853 1519 943">  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. <li data-bbox="807 976 1519 1010">  Compensation for not being able to use your vehicle. <li data-bbox="807 1043 1519 1099">  Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment. <li data-bbox="807 1133 1519 1167">  Loss or damage covered by another insurance policy. <li data-bbox="807 1200 1519 1234">  Loss of fuel. <p data-bbox="863 1794 1519 1861">N.B. Please refer to your policy wording and schedule for full terms and conditions.</p> |

|  Are there any restrictions on cover? | |
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|  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. | |



Where am I covered?



This insurance Policy will provide You with the minimum cover required to comply with the laws relating to compulsory motor insurance when you or any person named on your Certificate of Motor Insurance drive or use Your Vehicle for social, domestic and pleasure purposes in the following countries:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland (including Liechtenstein) and The Channel Islands.

If You wish to use Your Vehicle outside the Territorial Limits (United Kingdom and Isle of Man) You will be required to carry a Green Card document to prove that you have valid minimum insurance cover for Your vehicle. If You are not carrying a Green Card when it is required, then You will not be able to drive legally in an EU member state. If You do attempt to drive in the EU without holding a Green Card, You may be accused of driving without insurance and could be subject to a fine, having your vehicle seized or prosecution.

A Green Card document will also need to be requested for any trailer attached to Your vehicle.

You will need to contact your broker to obtain a Green Card document from us and a charge may apply. Where possible please request 14 days in advance of travel.



What are my obligations?

- 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.
- **In the event of a claim or possible claim:**
You will need to pay any stated excess as shown in your schedule.
You must notify us within 72 hours of the incident happening.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.
- 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.



When and how do I pay?

- You will pay your insurance intermediary, for the full premium with your chosen payment method. Your insurance intermediary will explain the payment options available to you



When does the cover start and end?

- Your Insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance, or ends sooner if the policy is cancelled.



How do I cancel the contract?

- You may cancel the insurance at any time by informing your insurance intermediary. Please refer to your policy wording for full cancellation terms and conditions.