



TRUCK MINI FLEET



Summary of Cover

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This is a summary of the three covers available with our Truck Mini Fleet policy. We hope you find it useful.

Type of insurance and cover

The Truck Mini Fleet policy is designed for fleets between 3 and 18 vehicles including trucks, vans, special types and private cars. Trucks of 7.5T GVW or higher should represent the majority of the vehicle schedule. It protects you, permitted drivers and your vehicle. The cover comprises Comprehensive, Third Party Fire and Theft or Third Party Only cover (as chosen by you when requesting the quote and as itemised in your schedule).

Name of the insurance undertaking

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 Prudential Regulation Authority. Firm Reference Number 202153.

Important Facts about your Insurance for Commercial Customers

Some important facts about your Truck Mini Fleet insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides. This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule). Your policy wording can be found at www.Qunderwriting.com.

About your Truck Mini Fleet - Key Benefits:

Key Benefits included automatically	Comprehensive	Third Party Fire and Theft	Third Party Only																
Vision Track CCTV cameras with Dashboard panic buttons supported by online viewing portal, if existing CCTV does not meet minimum requirements.	•	•	•																
Protected 2 Year Premium Rate Protected vehicle rate changes in the 1st year based on the following scale: <table border="1"> <thead> <tr> <th>Claims Ratio</th> <th>Rate Change</th> <th>Claims Ratio</th> <th>Rate Change</th> </tr> </thead> <tbody> <tr> <td>0% to 20%</td> <td>2.5%</td> <td>60% to 80%</td> <td>10.0%</td> </tr> <tr> <td>20% to 40%</td> <td>5.0%</td> <td>80% to 100%</td> <td>12.5%</td> </tr> <tr> <td>40% to 60%</td> <td>7.5%</td> <td>Over 100%</td> <td>15.0%</td> </tr> </tbody> </table>	Claims Ratio	Rate Change	Claims Ratio	Rate Change	0% to 20%	2.5%	60% to 80%	10.0%	20% to 40%	5.0%	80% to 100%	12.5%	40% to 60%	7.5%	Over 100%	15.0%	•	•	•
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Camera management training	•	•	•																
Low Claim Rebate of 3.5% if claims ratio (based on paid and outstanding claims after 2 years) is less than 10% or 2.5% if claims ratio (based on paid and outstanding claims after 2 years) is over 10% but less than 30%	•	•	•																
Claims Handling from a dedicated team committed to deliver service and defence excellence. Incident Care Line open 24hours a day 365 days a year	•	•	•																
Yes Claim Bonus £200 excess reduction for qualifying claims reported within 24 hours	•	•	•																
Courtesy vehicles up to 3.5 tonnes through the Aviva Approved Repairer Network if your vehicle is less than 7.5 tonnes	•	X	X																
Access to courtesy vehicles over 3.5 tonnes at the discretion of Chief Rentals for non-fault incidents involving any vehicle	•	•	•																
Legal Advice for You and any authorised driver for pursuit of damages and other uninsured losses where the accident is not your fault. Underwritten by Arc Legal Assistance Ltd (must be linked to a Road Traffic Accident up to £100,000)	•	•	•																

About your Truck Mini Fleet - Key Features and covers

Features and Covers included automatically	Comprehensive	Third Party Fire and Theft	Third Party Only
Legal liability for death or injury to any person, including passengers	•	•	•
Legal liability for damage to other people's property £5 million	•	•	•
Legal costs incurred with our consent in connection with a claim against you	•	•	•
Damage to the insured vehicle	•	Fire and Theft claims only	X

Enhanced New vehicle replacement up to 12 months for a goods carrying vehicle	•	Fire and Theft claims only	X
European Territorial Limits	•	•	•
Replacement locks for cab doors, the ignition steering lock, the lock transmitter and the central locking interface	•	Fire and Theft claims only	X
Glass cover	•	Fire and Theft claims only	X
Trailers when attached: the cover applicable to your vehicle shall also apply to any attached trailer	•	Legal Liability Fire and Theft	Legal Liability cover only

Features and Covers included automatically (cont.)	Comprehensive	Third Party Fire and Theft	Third Party Only
Trailers when detached: the cover will also apply to any trailer owned, hired, leased or rented to you (for a period of not less than 3 months) or if in your custody or under your control while detached from your vehicle.	•	Legal Liability Fire and Theft	Legal Liability cover only
Trailers Contingent liability covers liability incurred by you in respect of any trailer owned by you or hired to you while it is not in your custody or control, providing there is no other existing insurance covering the same liability.	•	•	•
£500 drivers personal belongings	•	Fire and Theft claims only	•
Physio Cover: up to £400 Physiotherapy for drivers and passengers injured as a direct result of an accident	•	X	X
Psychological Intervention: up to £1200 Psychological Support for drivers and passengers involved in an accident	•	X	X
Payment for Court Attendance: up to £500 per day Court Reimbursement costs if you or any director, partner or driver attends court to defend claims	•	•	•

Commitments and Best Practice by the Customer

The Truck Mini Fleet key benefits of

- Vision Track CCTV cameras with Dashboard panic buttons supported by online viewing portal, if existing CCTV does not meet minimum requirements.
- Protected 2 year premium rate
- Low Claim Rebate

will only apply when the commitments listed below are delivered. Failure to adhere to these commitments could remove your entitlement of the Protected 2 Year Premium Rate and Low Claims rebate benefits unless Q Underwriting expressly agree in writing to their continuance.

Drivers

- Validation checks of all drivers licences at the time of hiring and annually thereafter.
- Reviews take place post-accident to understand causes and identify action to reduce reoccurrence.

CCTV Installation

- Policyholders will be responsible for the payment of VAT to Vision Track within 14 days of the date of the invoice for all new and substituted vehicles.
- Cameras which meet the minimum required specification are to be fitted in all relevant vehicles within 60 days of the policy start date and within 60 days for additional or substituted vehicles thereafter.

Claims Incidents

- At least 75% of all incidents (excluding windscreen and glass) which may lead to a claim are reported to the Aviva 24 hour incident line within 24 hours.
- Camera incident footage is provided within 7 days from the date requested by either Aviva or Q Underwriting.
- Vision Track cameras are configured to include the Policyholder contact details for alert emails. Policyholders give their consent for any remote CCTV footage requests by Aviva, Q Underwriting or their Insurance Broker including access to the platform in relation to any incident which may give rise to a claim.

These commitments form part of your policy, if these are not met you could be liable for an additional £1,000 ADF&T Excess and may lose the benefit of the Protected 2 Year Premium Rate and the Low Claims Rebate.

Key Exceptions and Limitations

Below you will find a summary of the most significant or unusual exceptions to your cover. Please refer to your policy document for full details. Excess details are shown in the table below:

Standard excess unless varied in Quotation	As shown on your schedule and policy
Own damage excluding glass claims	£500
The own damage excess excluding glass claims is increased to the following for young drivers and novice drivers unless varied in the Quotation:	

For named drivers aged 21 to 24	£1500
For named drivers aged 20 or under	No cover available
For novice drivers* named or not	£1000
Glass replacement cover	£75
Trailer Theft Claim (attached or detached)	£500

* Novice drivers are where a full HGV licence has been held for less than 2 years and or a Car or Van full licence has been held for less than 1 year

Exceptions to Loss or Damage to your Vehicle

This summary comes from Section 1 of your policy document. The main exceptions here include:

- loss of use, wear and tear, depreciation, or mechanical, electrical, electronic failure, breakdown or breakage, any computer and equipment failure or malfunction.
- damage to tyres caused by braking or by punctures, cuts or bursts
- loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your vehicle.
- loss or damage caused by the solidification or setting of any materials, where your vehicle is a concrete mixer, unless the solidification is caused by damage directly arising from a motor accident.

Exceptions to Liability to Third Parties

This summary comes from Section 2 of your policy document. The main exceptions here include:

- death or bodily 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 Act.
- loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with anyone, other than the driver or attendant of your vehicle either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it.

Exceptions to Trailers

This summary comes from Section 6 of your policy document. The main exceptions here include:

- If any trailer or disabled mechanically propelled vehicle is being towed otherwise than in accordance with the law.
- Loss or damage to property being carried in or on any trailer or disabled mechanically propelled vehicle.
- Under Section 2 of the policy for any loss or damage arising from the operation of any plant permanently attached to and forming part of your trailer (other than any lifting device for self-loading) as a tool except where such liability is required to be covered by the Road Traffic Act.

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.

Making a claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Aviva Incident Care on **0800 169 4066**.

Late notification will nearly always increase the cost of settling such claims. Therefore, failure to report an incident could result in the increased cost being passed to you, the policyholder, for settlement and an increased excess may apply.

Incident Care **0800 169 4066** is available 24 hours a day, 365 days a year.

When and how do I pay?

Payment options should be discussed with your insurance broker.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or alternatively write to:

Q Underwriting, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on **02920 301030**.

Q Underwriting and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

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 the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

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

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

Any return premium following policy cancellation during the first 12 months of the 2 year term will be subject to the short period scale below. Time on risk charges and returns on cancellation are calculated at the following proportions of the annual premium.

One month	25%	Four months	50%	Seven months	80%
Two months	30%	Five months	60%	Eight months	90%
Three months	40%	Six months	70%	Over eight months	100%

Cancellation after the first year is subject to pro rata terms. Please note that in all instances of cancellation where a claim has been reported in the current period of insurance, no return premium will be payable in respect of that specific vehicle.



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