

**POLICY SUMMARY:**

Please note that this policy summary does not contain the full terms and conditions of any contract of insurance that you may enter into with Chaucer Insurance. You should refer to the relevant Policy Booklet for full terms and conditions.

**NAME OF INSURER:**

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

**TYPE OF INSURANCE:**

The type of insurance offered by Chaucer Insurance is Motor Fleet Insurance. The insurance offers Comprehensive/Third Party Fire & Theft/Third Party only.

**SIGNIFICANT FEATURES AND BENEFITS:**

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Damage to other people's property by your motor car	£20 million	£20 million	£20 million
Damage to other people's property by your commercial vehicle, minibus, coach or bus	£5 million	£5 million	£5 million
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Loss or damage to your vehicle	✓	✗	✗
Loss or damage to your vehicle by fire, theft or attempted theft	✓	✓	✗
New car replacement for motor cars less than one year old	✓	✓	✗
Theft of keys	✓ (maximum £1,000 cover)	✓ (maximum £1,000 cover)	✗
Loss or damage to in-vehicle entertainment	✓ (maximum £500 cover)	✓ (maximum £500 cover)	✗
Glass repair or replacement arranged through Chaucer Glassline	Unlimited	✗	✗
Glass repair or replacement NOT arranged through Chaucer Glassline	£150	✗	✗
Foreign travel for motor cars & commercial vehicles up to 3.5T GVW	✓	✓	✓
Medical expenses	✓	✓	✓
Manslaughter Defence costs	✓	✓	✓
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included (up to £5m as standard)	Included (up to £5m as standard)	Included (up to £5m as standard)
Suspension of cover to Laid Up Fire &	✓	✗	✗

Theft			
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**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked – see Section 5, exceptions c.

Any liability to others or loss or damage to any vehicle covered by the insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed –general exceptions 1.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying an insecure load – general exceptions 1.

Any legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to the cover we must provide under the Road Traffic Acts or any other laws that apply to motor insurance. This exclusion does not apply to damage to your vehicle – see Section 1, exceptions to section 1.

Personal effects cover is excluded.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used for the carriage of hazardous goods –general exceptions 1

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used as a tool of trade – general exceptions 9

Any accident, injury, loss, damage or legal liability whilst any vehicle covered by this insurance is being used in or on an airport or airfield – general exceptions 11

Maximum vehicle value £100,000 – see Section 5

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, exceptions to section 5 (R)

Loss or theft of fuel. Refer to exceptions to section 5 (S)

**DURATION OF CONTRACT:**

The length of time covered by the policy is normally twelve months unless otherwise negotiated at the time of quotation. If the policy is for a longer period than twelve months, you may need to review and update your cover to ensure that it remains adequate.

**CANCELLATION:**

We hope you are happy with the cover this policy provides. However, if you are a retail customer (see definition in policy booklet) you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later without giving any reasons. If this happens, we will refund your premium, first deducting a charge for the cover provided from beginning of the contract until the policy is cancelled.

**CLAIMS ADDRESS:**

You must report any accident or loss under the policy to Chaucer Insurance immediately. Please call 0800 072 2050 for accident or loss or 0800 587 0808 for broken or damaged glass.

**TRAVELLING OUTSIDE THE UK - CLAIMS NOTIFICATION:**

If you are travelling abroad and need to notify us of a claim, please contact our local agents on 0044 1252 820161.

**COMPLAINTS PROCESS:**

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person and address shown in the Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

**COMPENSATION SCHEME:**

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.