

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 Minifleet policy is specifically designed for fleets of between three and twelve vehicles. 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 cars and motor cycles, £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 and Fire and theft attached trailer	✓	Fire and theft claims only	✗
Glass cover	✓	Fire and theft claims only	✗
Accident recovery and assistance	✓	Fire and theft claims only	✗
Legal Services and Advice	✓	✓	✓
Optional covers			
For Private Cars or Goods-carrying vehicles – up to 7.5 tonnes GVW Breakdown and European Motoring Assistance	✓	✗	✗
Personal belongings and effects cover (£350)	✓	✗	✗
Increased Medical expenses cover (£350)	✓	✗	✗

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 loss of or damage to your vehicle – please refer to Section 1 of your policy

- 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. 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 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.

Duration of policy

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

Administration Charge

We reserve the right to charge £20 for any change you make to your policy.

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.

