

Motor Fleet Insurance

Insurance Product Information Document (IPID)

Company: Protector Insurance. Registered in England No FC033034. Authorised and regulated by the Financial Conduct Authority 602381.

Product: Commercial Sector Motor Fleet Insurance Cover

This document provides a non-personalised general summary of the key information relating to Commercial Motor Fleet insurance cover. Your policy schedule will show which sections of cover and levels of cover you have selected. You can find full information by reading your policy wording terms and conditions.

What is this type of insurance?

This is an insurance policy, for commercial Motor Fleet vehicles. You can choose to cover Comprehensive, Third-Party Fire and Theft or Third Party Only. Your Policy Schedule will show which section(s) and level of cover you have selected.

Coverage Selected for the Period of Insurance is subject always to the Excess(es) and the limits, terms, conditions, and exclusions of the respective section of the Policy. Full information on coverages is contained in the Commercial Motor Wording MF002.



What Is Insured?

Contents

- ✓ **Third Party Liability** – We will indemnify You against all Costs and Expenses which You shall be legally liable to pay, arising out of the use of the Insured Vehicle, goods falling from the Insured Vehicle and / or during the operation of loading and unloading of the Insured Vehicle and / or Trailer in respect of death of or bodily injury to any person and damage to property.
- ✓ **Accidental Damage (Comprehensive only)** – We will indemnify You in respect of damage to the Insured Vehicle and its Accessories.
- ✓ **Fire & Theft or attempted Theft (Comprehensive and Third-Party Fire & Theft only)** – We will indemnify you in respect of damage caused to your vehicle by Fire, Theft, or attempted Theft.
- ✓ **Windscreen Cover (Comprehensive only)** – We will indemnify you for breakage or damage to your glass windscreen.
- ✓ **Personal Effects** - We will indemnify You or at Your request, any other person, in respect of damage to personal effects while in or on the Insured Vehicle resulting from fire, theft, attempted theft or accidental means.
- ✓ **Loss of Keys** – We will indemnify you If the keys, or any other removable ignition device or lock transmitter, for the Insured Vehicle are lost or stolen.
- ✓ **Trailer Cover** - We will indemnify you in respect of any Trailer declared to Us whilst they are attached to or detached from Your vehicle.



What is Not Insured?

Contents

- ✗ Death or bodily injury to the person driving or in charge of the vehicle.
- ✗ Any claim occurring while the Insured Vehicle is, with Your knowledge or consent, being used for a purpose not permitted under Your Certificate or driven by any person not authorised to drive by Your Certificate.
- ✗ Wear and tear, mechanical, electrical, electronic or computer breakage
- ✗ Breakdown.
- ✗ Deliberate Acts
- ✗ Any claim caused or contributed by Cyber incident.
- ✗ Damage or liability caused by Terrorism and war.



Where am I covered?

✓ This policy covers you in Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man. Any other member country of the European Union (EU). Any other country in respect of which the Commission of the EU is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the EU Directive on insurance of civil liabilities arising from the use of motor vehicles (number 72/166/EEC)



What are my obligations?

We have explained what we believe are the most significant obligations. There are also other obligations, and you will need to read terms and conditions of the policy wording to understand these.

- You must strictly observe and comply with the terms and conditions of your Policy.
- You must notify us of any material change in risk or if your business is wound up or carried on by a liquidator or receiver or put into administration or otherwise permanently discontinued.
- You must make a fair presentation of the risk prior to inception of this Policy or subsequent renewal or mid-term when asking Us to consider any variation or amendment to the Policy.



When and how do I pay?

You will be required to pay as a single payment via the intermediary with whom you took out this insurance policy with.



When does the cover start and end?

Your cover will start and end on the dates you requested. You can find these details on your policy schedule.



How do I cancel the contract?

Once this contract has been taken out you will need to wait until the end date of the policy before you may cancel.



Are there any restrictions on cover?

We have explained what we believe are the most significant restrictions of the policy.

There are other restrictions, and you should read the full terms and conditions to understand the cover under your policy.