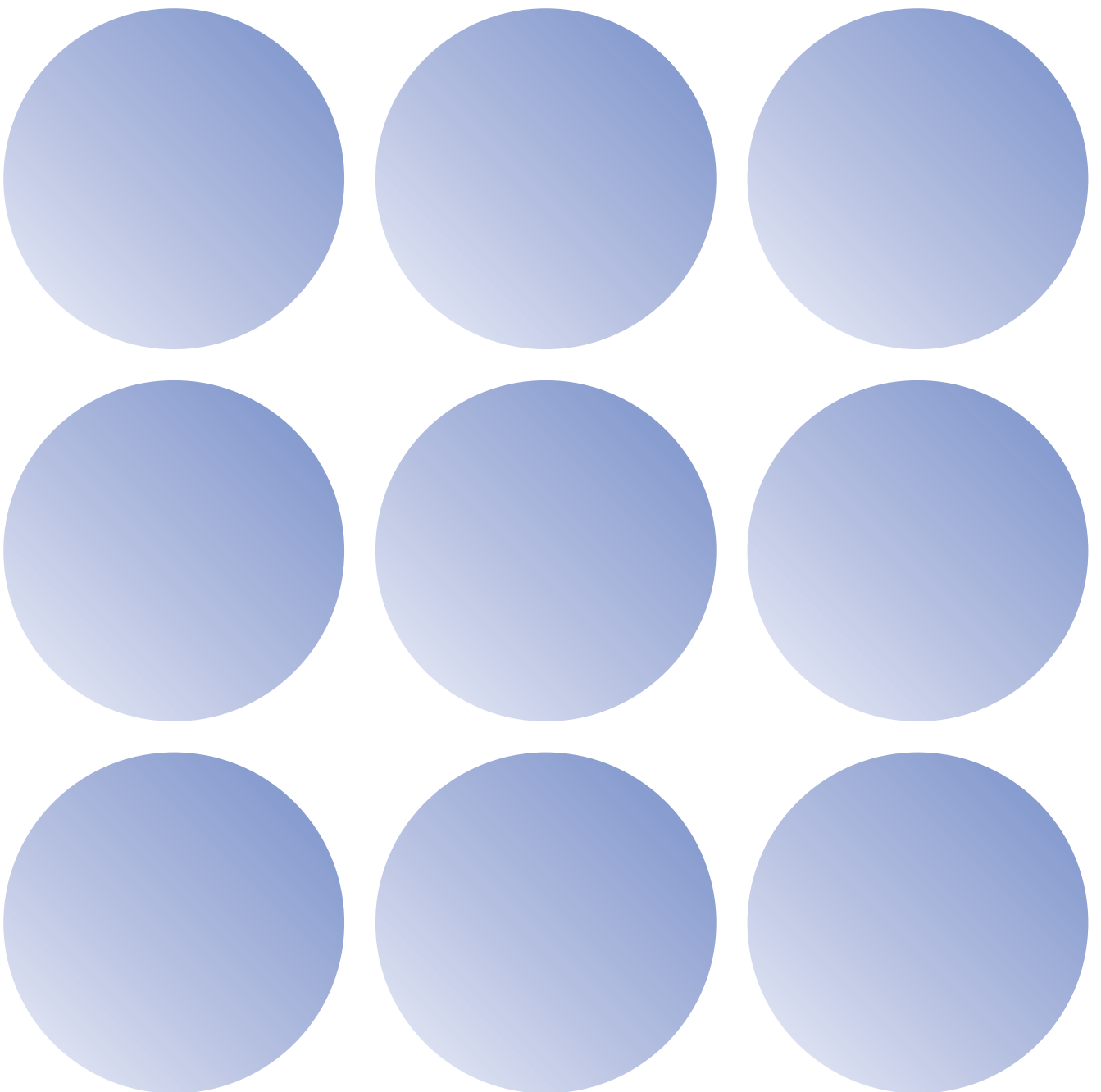


Tailored Motor Fleet Insurance

Policy



Welcome to Zurich

Thank you for taking insurance out with us and welcome to Zurich Global Corporate UK.

As part of Zurich Financial Services Group, one of the world's largest insurance and financial services providers, we are able to provide innovative insurance solutions, products and services tailored to customers' domestic and international needs through an integrated global platform.

Our global network enables us to operate across national, regional and functional boundaries. We provide our customers with the benefit of our international expertise and detailed local knowledge.

At Zurich we believe in working closely with our customers and look forward to continue working with you.

www.zurich.com

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Fleet policy

Having made to the Insurer a proposal which is the basis of and forms part of this contract and paid or agreed to pay the premium as consideration the Insurer will provide the insurance detailed in this policy during the period of insurance stated in the Schedule.

Law applicable to the contract

UK law allows both the Insured and the Insurer to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Channel Islands or the Isle of Man relating to the Insured's address as shown in the Schedule. If there is any dispute as to which law applies it will be English Law.

For and on behalf of Zurich Insurance plc.



Guy Munnoch
Chief Executive

This is a legal document and should be kept in a safe place.

Please read this Policy, Schedule, Vehicle Schedule and Certificates carefully.

If they do not meet your needs please return them to the Insurer or your broker or agent.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998.

It may be necessary for the Insurer to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, the Insurer may share information the Insured gives the Insurer with other organisations and public bodies, including the Police, accessing and updating various databases. If the Insured give the Insurer false or inaccurate information and the Insurer suspect fraud, the Insurer will record this and the information will be available to other organisations that have access to the database(s). The Insurer can supply details of the databases the Insurer accesses or contribute to, on request.

Meaning of words

The policy comprises this present document and its schedule(s) and any endorsements and Certificate issued by the Insurer. Certain words in the policy have special meanings. These meanings are given below and apply wherever the words appear.

Certificate

The current Certificates of Motor Insurance issued by the Insurer.

Insured Vehicle

Any vehicle (excluding a steam driven vehicle)

as follows:

- a) private car meaning any private car, estate car, utility car or minibus
- b) motorcycle meaning any motorcycle, motorcycle and sidecar or moped
- c) commercial vehicle meaning any motor vehicle other than a private car or a motorcycle

which is insured under the policy and described in the Certificate.

Except when the Insured has requested and the Insurer has agreed to provide cover Insured Vehicle does not include any vehicle registered elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Trailer

Any trailer which is the property of the Insured or for which the Insured is responsible. The trailer does not include a disabled mechanically propelled vehicle.

Minibus

A motor vehicle with between 9 and 16 (inclusive) passenger seats.

Driver

Any person driving the Insured Vehicle and entitled to do so by the terms of the Certificate.

Passenger

Any person other than the driver travelling in or on or getting into or out of the Insured Vehicle or any Trailer or disabled mechanically propelled vehicle attached to the Insured Vehicle.

Insured

The person, people or the company shown in the schedule as the Insured.

Road

Any place which is a road for the purpose of any compulsory motor insurance legislation operative within the territorial limits of the policy.

Licence

A Licence to drive an Insured Vehicle of the same class as the Insured Vehicle.

Accessories

Include spare parts for the Insured Vehicle and radios, cassette players, CD players and communication equipment permanently fitted to the Insured Vehicle.

Insurer

Zurich Insurance plc unless otherwise specified in the Schedule.

Pollution or Contamination

All pollution or contamination of buildings or other structures or of water or land or the atmosphere.

Extents of cover

The extent of cover applicable under the policy is as stated in the schedule(s) or any relevant endorsement and the following meanings apply to words or expressions used in this connection.

Comprehensive

The full insurance as written in the policy.

Third Party Fire and Theft

Sections 3, 21 and 22 do not apply. Otherwise the remainder of the policy is operative.

Third Party Only

Sections 2, 3, 4, 5, 8, 9, 10, 21 and 22 do not apply. Otherwise the remainder of the policy is operative.

Third Party Road Risks

Sections 1, 7 and 16 do not apply when liability arises out of death of or bodily injury to any person or damage to property caused or arising beyond the limits of any road. Sections 2, 3, 4, 5, 8, 9, 10, 21 and 22 do not apply. Otherwise the remainder of the policy is operative.

Excesses

When cover is applicable under the policy the Insured will be liable to pay or refund to the Insurer excesses in the amounts which are identified in the schedule(s) and which apply in respect of claims and expenses as follows.

Accidental Damage

All claims and expenses under section 3, other than claims in respect of breakage of glass in the windscreen, windows or sunroof of the Insured Vehicle or the scratching of bodywork resulting solely and directly from such breakage.

Fire

All claims and expenses under section 2 in respect of damage to or loss of the Insured Vehicle by fire, lightning, self-ignition or explosion.

Theft

All claims and expenses under section 2 in respect of damage to or loss of the Insured Vehicle by theft or attempted theft.

Windscreen

All claims and expenses under section 3 in respect of breakage of glass in the windscreen, windows or sunroof of the Insured Vehicle or the scratching of bodywork resulting solely and directly from such breakage.

Personal Effects

All claims and expenses under section 21.

Section 1 – Third Party liability

If death or bodily injury or damage to property is caused by or arises out of the use of or in connection with the loading or unloading of the Insured Vehicle or an attached Trailer the Insurer will indemnify:

- a) the Insured;
- b) the Driver;
- c) any person (other than the driver) permitted by the Insured to use the Insured Vehicle for social domestic or pleasure purposes;
- d) at the request of the Insured any person being carried in or upon or entering or getting into or alighting from the Insured Vehicle;
- e) the legal representatives of any deceased person

who would have been entitled to indemnity under this Section;

against their legal liability in respect of such death or bodily injury or damage and will in addition pay:

- (i) solicitors' fees for representation at any Court of summary jurisdiction or at any Coroners Inquest or Fatal Inquiry in respect of any act which may be the subject of indemnity under this Section;
- (ii) costs of legal services arranged by the Insurer for defending a charge of manslaughter, causing death by dangerous driving or causing death by careless driving when under the influence of drink or drugs (or any equivalent local charge in a country specified in Section 14);
- (iii) other legal costs and expenses incurred with the Insurer's written consent;
- (iv) the Emergency Treatment fee as required under any compulsory motor insurance legislation operative within the territorial limits of the policy.

Exceptions to Section 1

The Insurer shall not be liable in respect of:

- a) death of or bodily injury to any person arising out of, or in the course of, that person's employment by the person claiming indemnity under this Section if insurance cover in respect of liability for such death or bodily injury is in fact provided pursuant to a requirement of any compulsory Employers' Liability legislation within the Territorial Limits;
- b) damage to property owned by or held in trust by or in the custody or control of the Insured or any other person claiming to be indemnified under this Section or being conveyed by such Insured Vehicle;
- c) damage to or loss of the Insured Vehicle;
- d) for any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the Insured Vehicle whilst in or on that part of any aerodrome, airfield, airport or military installation provided for:
 - (i) the takeoff or landing of aircraft and aerial devices or for the movement of aircraft and aerial devices on the ground;
 - (ii) aircraft parking including any associated service roads, refuelling areas, ground equipment parking areas, aprons, maintenance areas and hangars;
- e) for death of or bodily injury sustained by any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the Period of Insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident took place;

- f) in connection with any Insured Vehicle bearing a Trade Plate for death of or bodily injury to any person or damage to property caused or arising beyond the limits of a road except when during the course of the journey it is temporarily garaged elsewhere than in or on any premises which is owned by or in the occupation of the Insured;
- g) for death of or bodily injury to any person or damage to property arising while a commercial vehicle or plant forming part of such vehicle or attached thereto is working as a tool of trade.
This exception does not apply to any:
 - (i) goods carrying commercial vehicle;
 - (ii) forklift truck;
 - (iii) agricultural tractor, self-propelled agricultural or forestry machine or any trailer attached to such vehicle;
- h) the amount in excess of that stated in the Schedule for Damage to Property in respect of any one claim or number of claims arising out of one cause; and in respect of commercial vehicles only;
- i) death or bodily injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to such Insured Vehicle for loading or the taking away of the load from such Insured Vehicle after unloading by any person other than the driver or attendant of such Insured Vehicle;
- j) for death of or bodily injury to any person or damage to property directly or indirectly attributed to:
 - (i) any defects in or the action of any commodities or goods or anything (including packaging containers and labels) transported by or disposed of from the Insured Vehicle or any vehicle not the property of the Insured or provided by the Insured;
 - (ii) treatment given or services provided at or from the Insured vehicle or any other vehicle.

Exceptions d), e), g), i) and j) to section 1 shall not apply in circumstances where it is necessary to meet the requirements of any compulsory motor insurance legislation operative within the territorial limits.

Section 2 – Damage to insured vehicle by fire or theft

In the event of damage to or loss of the Insured Vehicle or accessories by fire or theft or attempted theft, the Insurer will at its discretion repair or replace the Insured Vehicle or the accessory or make a cash settlement not exceeding the market value of the Insured Vehicle or the accessory at the time of the loss or damage.

If any payment is made under this Section on the basis of actual or constructive total loss of the Insured Vehicle, then the Insurer shall become entitled to possession and ownership of the Insured Vehicle or its remains.

Exceptions to Section 2

The Insurer shall not be liable in respect of:

- a) depreciation, wear and tear, mechanical electrical electronic computer and computer software breakdowns or failures or faults or breakages;
- b) loss of use;
- c) the first amount of each claim under this Section up to the sum specified in Excesses in the Schedule;
- d) any diminution in the value of the Insured Vehicle as a result of any event giving rise to a claim under this Section;

- e) damage to or loss of the Insured Vehicle arising from theft or attempted theft whilst the ignition keys or other removable ignition devices of the Insured Vehicle have been left in or on such Insured Vehicle;
- f) damage to or loss of any Insured Vehicle bearing a Trade Plate arising from theft or attempted theft whilst the Insured Vehicle is beyond the limits of a road except when during the course of the journey it is temporarily garaged elsewhere than in or on any premises which is owned by or in the occupation of the Insured.

Section 3 – Damage to insured vehicle other than under Section 2

If the Insured Vehicle or accessories are lost or damaged the Insurer will at its discretion repair or replace the Insured Vehicle or the accessory or make a cash settlement not exceeding the market value of the Insured Vehicle or the accessory at the time of the loss or damage.

If any payment is made under this Section on the basis of actual or constructive total loss of the Insured Vehicle, then the Insurer shall become entitled to possession and ownership of the Insured Vehicle or its remains.

Exceptions to Section 3

The Insurer shall not be liable in respect of:

- a) depreciation, wear and tear, mechanical electrical electronic computer and computer software breakdowns or failures or faults or breakages;
- b) loss of use;
- c) damage to tyres by application of brakes or by punctures cuts or bursts;
- d) the first amount of each claim under this Section up to the sum specified in Excesses in the Schedule;
- e) any diminution in the value of the Insured Vehicle as a result of any event giving rise to a claim under this Section;
- f) damage to or loss of any Insured Vehicle bearing a Trade Plate caused or arising whilst the Insured Vehicle is beyond the limits of a road except when during the course of the journey it is temporarily garaged elsewhere than in or on any premises which is owned by or in the occupation of the Insured.

Section 4 – New car replacement

If any private car in respect of which Sections 2 and 3 of this policy apply is within twelve months of being first registered as new:

- a) lost by theft and not recovered;
- b) damaged to the extent that the estimated cost of repairs including VAT exceeds 50% of the manufacturer's list price including taxes at the time of the loss or damage; the Insurer will replace it with a new private car of the same manufacture and of the same or like type provided that:
 - (i) the Insured requests it;
 - (ii) any other interested party known to the Insurer consents;
 - (iii) such a replacement is available;

In such event the Insured Vehicle shall become the property of the Insurer.

Section 5 – Theft of keys

If the keys or lock transmitter for an Insured Vehicle are stolen by forcible and violent means or robbery or attempted robbery the Insurer will pay up to the maximum of the amount shown in the Schedule in respect of any one occurrence for each Insured Vehicle to replace:

- a) the door locks and/or boot lock;
- b) the ignition/steering lock;
- c) the lock transmitter and/or central locking interface.

Provided that:

- a) such loss is reported to the police;
- b) any other interested party known to the Insurer consents;
- c) this indemnity shall not exceed the market value of the Insured Vehicle immediately before such loss;
- d) the Insurer shall not be liable for the cost of replacing any alarms or other security devices fitted to the Insured Vehicle;
- e) the identity or garaging address of the vehicle would be known to any person who is in possession of the Insured's keys or lock transmitter.

Section 6 – Motor trade

This policy will indemnify the Insured when the Insured Vehicle is in the custody or control of a member of the motor trade for service or repair.

Section 7 – Trailers

The indemnity provided by Section 1 and Section 2 and 3 if they are included in the Schedule shall apply in respect of any Trailer as though it were the Insured Vehicle.

Provided that:

- a) for the purpose of Exception b) of Section 1 an Insured Vehicle and a Trailer or Trailers attached thereto shall together be deemed to constitute one Insured Vehicle;
- b) the Insurer shall not be liable by virtue of this Section to indemnify the Insured in connection with any Insured Vehicle or Trailer while such Insured Vehicle is drawing a greater number of Trailers than is permitted in law.

Section 8 – Repairs

Following a claim under Sections 2 or 3 the Insurer will pay the reasonable cost of:

- a) removal to the nearest competent repairer; and
- b) delivery to the Insured in United Kingdom when repairs have been completed.

Section 9 – Spare parts

The Insurer shall not be liable under Sections 2 and 3 for a greater sum than the maker's last list price in the United Kingdom for the supply of any spare part and at its discretion a cash settlement on this basis may be made if a spare part cannot be obtained.

If the supply of any spare part is delayed or repair is postponed and the Insured uses the Insured Vehicle in a damaged condition the Insurer shall not be liable for the cost of any further damage caused.

Section 10 – Hiring agreements

If to the knowledge of the Insurer the Insured Vehicle is the subject of any contract or hire purchase agreement all settlements made in cash under Sections 2 and 3 shall be to the Owner whose receipt shall constitute a full discharge of the Insurer's liability.

Section 11 – Vehicle loaned or hired

Where required by a contract entered into by the Insured the Insurer will in the terms of and subject to the limitations of Section 1 indemnify the owner of any vehicle loaned or hired to the Insured provided that:

- a) such owner is not entitled to indemnity under any other policy;
- b) this section will not apply in respect of any vehicle registered elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 12 – Cross liabilities

In respect of claims under Section 1, if more than one company or individual is named as the Insured in the Schedule the insurance granted shall apply jointly and individually to all such companies and individuals.

Provided always that the total limit of liability under this policy in respect of any one accident or series of accidents arising out of one event shall not exceed the limit of indemnity specified in the policy.

Section 13 – Unauthorised use

The Insurer will indemnify the Insured in the terms of Section 1 and Sections 2 and 3 if they are included in the Schedule whilst the Insured Vehicle is being used without the knowledge or consent of an authorised official of the Insured. The Insurer shall not be liable under the terms of this Section to indemnify any person driving or using the Vehicle.

Section 14 – Territorial limits and foreign use

This policy applies within the territorial limits of:

- a) any member country of the European Union;
- b) any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7 (2) of the EC Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/EEC);
- c) any other country for which the Insured has requested and the Insurer has agreed to provide indemnity.

Sea transit

The policy will apply whilst the Insured Vehicle is in transit (including processes of loading and unloading) between ports in countries within the territorial limits provided that such transit shall be by a recognised sea route of not longer than 65 hours duration under normal conditions.

Customs duty

The Insurer will indemnify the Insured in respect of the enforced payments of Customs Duty following loss or damage to the Insured Vehicle giving rise to a valid claim under Section 2 or 3 of the policy.

Section 15 – Unlicensed drivers

The requirement of the Certificate that the driver must hold a Licence or have held and not been disqualified from holding or obtaining such a Licence shall not apply in circumstances where a Licence to drive is not required by law.

Provided always that:

- a) the terms of the Certificate shall otherwise apply;
- b) in respect of an Insured Vehicle other than any agricultural tractor or self propelled agricultural or forestry machine the person driving is of an age to hold a Licence to drive the Insured Vehicle on the road.

Section 16 – Indemnity to principals

Section 1 is extended to indemnify any Principal of the Insured against liability at law arising out of the use of the Insured Vehicle in connection with any contract entered into between the Insured and such Principal.

Provided always that:

- a) the Insurer shall not be liable for injury loss or damage arising out of the negligence or other default of the Principal or his servants or agents;
- b) the Insurer shall have the sole conduct and control of any claim arising under the terms of this Section;
- c) such Principal is not entitled to indemnity under any other policy.

Section 17 – Movement of third party vehicles

The indemnity provided by Section 1 shall extend to apply to any accident caused by or arising out of:

- a) the driving or movement of any vehicle not the property of the Insured when it is interfering with the performance of the Insured's business directly connected with the use of an Insured Vehicle;
- b) the parking or movement by employees of the Insured of vehicles belonging to customers or visitors whilst such vehicles are on the Insured's premises.

For the purposes of this Section the words 'or in the custody or control of' in Exception b) of Section 1 shall not apply to such third party vehicle.

Section 18 – Contingent liability

The indemnity granted by Section 1 shall extend to apply in respect of liability incurred by the Insured arising out of the use of any private car not owned or provided by the Insured while being used with the permission of the Insured in connection with the Insured's business by any person in the employ of the Insured.

Provided always that:

- a) the Insurer shall not be liable in respect of loss or damage to such private car;
- b) the Insured has taken all reasonable steps to ensure that there is in force in respect of such private car an insurance that is valid for such use;
- c) if any claim covered by this section is also covered by any other insurance then notwithstanding condition 3 we shall not be liable to make any contribution to such claim;
- d) private car does not include any vehicle registered elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

It is a condition of this Section that before the Insured shall give permission to any person in the Insured's employ (such person hereinafter being referred to as the employee) to use such private car for the business of the Insured the Insured shall take all reasonable steps to ensure that there is in force in the employee's name a separate policy of Motor Insurance giving similar indemnity and including indemnity to the Insured in respect of liability arising from the use of such private car in connection with the business of the Insured.

Section 19 – Contingent liability (vehicles hired with driver)

The indemnity granted by Section 1 shall extend to indemnify the Insured in the event of any accident caused by or through or in connection with any motor vehicle hired (otherwise than under a hire purchase agreement) by the Insured for the purposes of his business but excluding any vehicle that is being driven by or is for the purpose of being driven by him in the charge of the Insured or a person in his employ.

Provided always that:

- a) for the purpose of this Section the words in Exception (i) to Section 1 'by any person other than the driver or attendant of such vehicle' shall be deemed to be deleted;
- b) the Insurer shall not be liable in respect of damage to or loss of such vehicle;
- c) if at the time of the occurrence of any accident giving rise to a claim under this Section there is any other existing insurance covering the same liability the Insurer shall not be liable to make any payment and Condition 3 of the policy shall not apply.
- d) motor vehicle does not include any vehicle registered elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 20 – Declarations

Prior to the commencement of each period of insurance and on each subsequent date agreed the Insured shall declare to the Insurer (in such form as the Insurer shall require) the number of vehicles owned by or in the custody or control of the Insured at such date. In the event of the number of vehicles being greater or less than at the previous declaration an additional premium or refund of premium shall be made by or to the Insured.

Section 21 – Personal effects

The Insurer will indemnify the Insured or, at his request, any other person for damage to or loss of personal effects other than money whilst in the Insured Vehicle, resulting from fire or theft or attempted theft or accidental means, provided that:

- a) the liability of the Insurer in respect of any one occurrence shall not exceed the amount stated in the Schedule;
- b) the Insurer may at its option repair, replace or pay in cash the current market value of any such personal effects;
- c) a receipt from the person indemnified shall constitute a full discharge of the Insurers liability in respect of any claim under this Section;
- d) the Insurer shall not be liable for the first amount of each claim under this Section up to the sum specified in Excesses in the Schedule.

Section 22 – Medical expenses

If any person in the Insured Vehicle shall, in direct connection with that vehicle, sustain bodily injury caused by accidental, external, violent and visible means, the Insurer will, at the request of the Insured, pay the cost of medical expenses in respect of such injury up to the amount stated in the Schedule for each person injured.

Section 23 – Occasional business use

At the request of the Insured, and subject to the issue of a Certificate to cover such use, this policy shall extend to apply in respect of any private car the property of or hired or lent to any employee of the Insured whilst being used in connection with the Insured's business.

Policy Condition 3 shall not apply to this Section.

Section 24 – Towing disabled mechanically propelled vehicles

This policy shall be operative while the Insured Vehicle is being used for the purpose of towing any one disabled mechanically – propelled vehicle and the Insurer will indemnify the Insured in the terms of Section 1 in respect of liability in connection with the towed vehicle.

Provided always that:

- a) such vehicle is not towed for reward;
- b) the Insurer shall not be liable by reason of this Section in respect of damage to the towed vehicle or property being conveyed by such vehicle.

Conditions which apply to the whole policy

1. Accidents, claims and proceedings, either civil or criminal, must be reported to the Insurer in writing without delay. Any writ or summons must be sent to the Insurer immediately.
2. Except with the written consent of the Insurer no person shall be entitled to represent or admit liability on behalf of the Insurer, the Insured or any person claiming indemnity under this policy. The Insurer shall be entitled to conduct the defence or settlement of any claim and to instruct solicitors of its choice to act for the Insured in any civil or criminal proceedings arising from any event giving rise to it.
3. If any other insurance covers the same loss, damage or liability the Insurer shall not pay more than its rateable proportion of any claim.
4. The Insured will take all reasonable steps to maintain and use the Insured Vehicle in a safe condition and to comply with statutory regulations.
5. Observance of the terms of the policy relating to anything to be done or complied with by the Insured or, so far as they apply, to any other person entitled to indemnity or benefit under it shall be a condition precedent to liability of the Insurer. Upon proof of breach of this condition the Insurer shall be entitled to recover from such persons all sums paid by the Insurer including those for which the Insurer would not have been liable but for the provisions of any compulsory motor insurance legislation operative within the Territorial Limits of this policy.
6. This policy may be cancelled:
 - a) by the Insurer giving not less than thirty days notice by Recorded Delivery to the last known address of the Insured address (and in the case of Northern Ireland to the Department of Environment Northern Ireland);
 - b) by the Insured with such cancellation being effective from the date of receipt by the Insurer of the current Certificate. If cancellation is during the first year of insurance any refund of premium will be calculated using the Insurers current short period rates;
 - c) immediately (subject to the requirements of the Consumer Credit Act 1974 if applicable) if the Insured has applied to pay the premium by instalments and an instalment is not received by the due date. In these circumstances the Insured's credit agreement will also be cancelled immediately.
7. If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with current statutory provisions. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against us.
8. If the Insured pays the premium to the Insurer by using the Insurers Direct Debit instalment scheme the Insurer will have the right (which the Insurer may choose not to exercise) to renew the policy each year and continue to collect the premium using this method. The Insurer may vary the terms of the policy (including the premium) at renewal. If the Insured decides that they do not want the Insurer to renew the policy, provided that the Insured tells the Insurer before the next renewal date, the Insurer will not renew it.

Exclusions

The Insurer shall not be liable in respect of:

1. Any consequence of war, invasion act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power except as necessary to meet the requirements of any compulsory motor insurance legislation operative within the Territorial Limits of this policy.
2. Any consequence of:
 - a) earthquake occurring elsewhere than in any member country of the European Union;
 - b) riot or civil commotion occurring:
 - (i) in Northern Ireland;
 - (ii) elsewhere than in any other member country of the European Union.
3. Any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. Any loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement unless the conduct and control of the claims is vested in the Insurer but in any event there will be no indemnity provided in respect of liquidated damages or under any penalty clause.
6. Any claim directly or indirectly arising from use of the Insured Vehicle otherwise than in accordance with the limitations as to use specified in the Certificate except to indemnify the Insured only whilst the Insured Vehicle is in the custody of a member of the Motor Trade for the purpose of maintenance or repair.
7. Any claim directly or indirectly arising from the driving of the Insured Vehicle by any person who to the knowledge of the Insured does not hold a Licence unless the person has held and is not disqualified for holding or obtaining such a Licence. This exclusion shall not apply when a Licence is not required by law.

Motor Insurance Database (MID)

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information.

Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from the Insurer, or at www.miic.org.uk

How to claim

For details on how to make a claim, please refer to your Drivers' handbook.

Complaints procedure

Zurich is committed to providing a high level of service to all its customers. However, if you have any cause for complaint you should in the first instance, contact either your broker or us directly.

If the matter is not resolved to your satisfaction, please contact the Chief Underwriting Officer.

You can telephone: 020 7648 3200.

Or write to:

Chief Underwriting Officer
Zurich Global Corporate UK
London Underwriting Centre
3 Minster Court
Mincing Lane
London EC3R 7DD.

If you are still not satisfied, please contact the Chief Executive Officer's Office.

You can telephone: 020 7648 3200.

Or write to:

Chief Executive Officer
Zurich Global Corporate UK
London Underwriting Centre
3 Minster Court
Mincing Lane
London EC3R 7DD.

A member of the Chief Executive Officer's Office will respond to your complaint and offer resolution wherever possible. Written complaints will be acknowledged within one working day of receipt. If after four weeks you have had no contact, a letter of explanation will be issued.

If you are still not happy with the way we have dealt with your complaint you may be eligible to have your case reviewed by the Financial Ombudsman Service.

This is a free and impartial service available to businesses, with a turnover of £1 million (€1.5 million**) or less.

You can telephone: 0845 080 1800 or email: enquiries@financial-ombudsman.org.uk

Or write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR.

You are entitled to refer to the Financial Ombudsman Service at any stage of your complaint. Your legal rights are unaffected.

**At an exchange rate of 1 GBP = 1.5 Eur.



Policy Form Reference FL101

Zurich Global Corporate UK
London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD, England.
www.zurich.com/corporatebusiness

Zurich Global Corporate UK is a trading name of:

Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460. UK branch registered in England and Wales Registration No. BR7985. Registered Office: Zurich House, Ballsbridge Park, Dublin 4 Ireland. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

