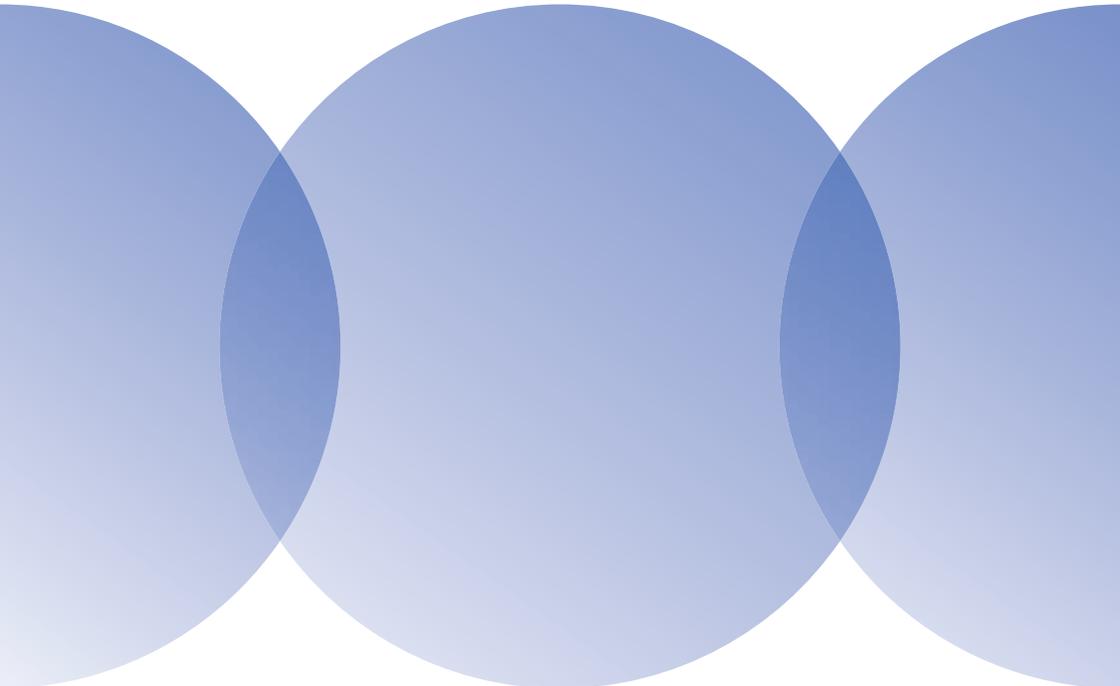


Drivers handbook

Tailored Fleet solutions



Motor fleet handbook giving you more

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Welcome to Zurich

As a Zurich motor policyholder you have access to a range of specialist support services, developed to complement your Zurich policy and keep your business moving in the right direction.

This handbook provides all the information you need, including a comprehensive overview of our services and useful information for European travel. Keeping you moving is our primary concern, reporting an incident quickly means the driver is back on the road sooner and the impact on your business is reduced.

For most drivers an accident can be a traumatic and confusing experience. In this situation it is easy to forget what information you will need to provide to your insurer, so we have provided details of how to contact us and the information we will need. Reporting an accident in a foreign country can be even more daunting, so we have given practical advice for travelling abroad and what to do if you have an accident.

Protect your vehicle

One of the major causes of vehicle theft is the driver leaving the keys in the ignition whilst away from the vehicle.

However close you are to your vehicle, you should remove the ignition keys at all times. Opportunist thieves actively look for drivers who leave keys in the ignition and will steal your vehicle even if you are only a short distance away. Failure to remove the keys from the vehicle could invalidate any claim under your policy.

Managing the impact of accidents on your business

Whilst notifying us of an accident that has occurred involving one of your motor vehicles is a simple process, the timeliness of that notification is critical. It is becoming increasingly important to ensure that accidents involving a Third Party are notified to us as soon as is practical.

What are the benefits of early notification?

- **Reduced vehicle downtime**
The earlier the notification the less disruption to your business with your vehicles back on the road faster.
- **Claims cost savings**
Reporting an incident involving a third party within 48 hours of it having occurred will enable us to approach the third party pro-actively with a view to managing their claim which can bring substantial savings in the average cost of settling a claim.
- **Administrative savings**
In many cases, a Third Party will approach you for resolution of a claim. This could involve trying to identify the driver, chasing claim forms, dealing with correspondence/phone calls from Third Parties. Notifying us of the claim from the outset will enable you to redirect any Third Party queries to us immediately thus reducing the administrative burden on your business.
- **Brand protection/enhancement**
For many of our customers brand awareness is key and involvement in a motor accident creates the potential for poor publicity.

By reporting claims promptly to us we will be able to deal with Third Parties in an understanding and efficient manner which can help minimise brand damage – for many of our customers a Third Party could be a current or prospective customer.

Encouraging early notification of accidents

In order to realise these benefits it is critical that fleet operators and their drivers have a clear process in place for notifying claims promptly. Some simple tips to help this process are:

- Ensure everyone who may have access to your company vehicles understands the importance of prompt notification.
- Ensure all vehicles carry paper and pencils so they can write down all-important information. Ideally, place disposable cameras in all company vehicles.
- Review your internal processes for notification and recording of accidents. Can this be streamlined in any way? Do drivers know who to contact in the event of an accident?
- Ensure we are provided with full information at the time of the accident – details of witnesses, explanation of the circumstances, details of any injuries and damage, how to contact the driver and how to contact the Third Party. Having full information will allow us to accurately assess any claim from a Third Party and enable us to manage that claim from the outset.

Accidents in the UK

What to do in an emergency

By calling **0845 602 3140** and providing us with the following information, we can quickly progress any claims:

- Full policy number and name of policyholder.
- Subsidiary that employee works for (if appropriate).
- Insured driver details – including name and contact information.
- Incident details – including time, date and circumstances.
- Insured vehicle details – including damage and whether recovery is required.
- Third party details – including name and contact information.
- Injuries to you or a Third Party – including name and contact information.
- Witnesses – including name and contact information.
- Police involvement – including name and contact information.

By supplying us with this information we can ensure that we keep you on the road and minimise inconvenience.

Zurich's Motor Fleet Claims Centre

Zurich has made a commitment to provide you with help when you need it most, just by calling **0845 602 3140**. Our Claims Centre is available 24 hours a day, 7 days a week and callers are guaranteed a professional and expert service. We aim to take the hassle out of reporting a claim by providing help when you need it most.

We have streamlined our process so that all drivers contact our claims centre directly should they be involved in an incident.

This removes the burden on the person responsible for your company vehicles by reducing the administration involved.

- One call – contact us direct and we will keep you and your broker updated.
- Early and direct reporting helps us handle your claim more effectively and helps you to control your premium.

If one of your drivers has an accident, the process couldn't be simpler.

By calling **0845 602 3140** either you or your driver will be able to talk to one of our claims experts. They will ask a series of questions, enabling us to begin processing the claim immediately, removing the need for either you or the driver to complete a paper claim form.

We will then take you through the next steps, whether arranging an assessment of the damage or organising the recovery of the vehicle.

What's on offer?

In addition to the emergency helpline, we also offer a range of specialist services.

Recovery service

Our 24 hour recovery service is available free of charge to all comprehensive policyholders, throughout the UK, who use the emergency helpline number.

The recovery includes:

- transport of the vehicle to a Zurich approved repairer
- transport of the driver and any passengers to the nearest source of public transport or to a nearby hotel.

Vehicle repair service (Comprehensive policies)

Once the vehicle is with an approved repairer we can then start working on it immediately, getting it back on the road as quickly as possible. We reserve the right to examine the vehicle at any time before or during repairs. The repairer will provide a three year guarantee on the work carried out and the vehicle will also be valeted before returning it to you.

Please note the Certificate of Motor Insurance must be produced at the time of repair.

Courtesy cars (Comprehensive policies)

Zurich's commitment to keeping you on the road means we also offer you a manual 'group 1' courtesy car. This will be provided within one working day of the repairer receiving your vehicle.

The courtesy car will then be available to you for the whole period of the repair. You may be charged for excess mileage (over 100 miles/day) at 6 pence per mile.

In the case of a disabled driver, we will endeavour to provide a suitable vehicle.

However if we are unable to supply one for the individual, a courtesy car will be provided to a nominated driver (if acceptable) to minimise inconvenience.

This extension is subject to us receiving full details of the nominated driver, prior to issue of a motor insurance cover note.

N.B. Courtesy cars are only available to comprehensive policyholders.

Travelling abroad

Territorial limits

As one of the UK's leading insurance providers, Zurich is committed to providing you with important information relevant to travelling at home and abroad. The Zurich motor policy automatically provides the same level of cover in both the United Kingdom and the European countries listed here:

Andorra	Austria	Belgium
Croatia	Cyprus	Czech Republic
Denmark	Estonia	Finland
France	Germany	Gibraltar
Greece	Hungary	Iceland
Ireland	Italy	Latvia
Lichtenstein	Lithuania	Luxembourg
Malta	Monaco	Netherlands
Norway	Poland	Portugal
San Marino	Slovakia	Slovenia
Spain	Sweden	Switzerland

You should advise your broker or Zurich prior to departure if you are travelling to any country other than those mentioned above.

Preparing to travel abroad

Safety check

- Check tyre tread and pressure (including the spare). The AA strongly recommends you do not drive on tyres with 2mm or less of tread, ideally changing any tyres worn down to 3mm before you go.
- Fit rear view mirrors to both sides of your vehicle.
- Adjust your headlights – when driving on the right, you must adjust your headlights to avoid dazzling oncoming traffic. For older vehicles this can be done using simple adhesive masks on the headlight glass, but for newer vehicles with high density discharge (HID), xenon or many types of halogen headlights, it is not so easy. Check out what you must do well before your intended departure by contacting a dealer for your make of vehicle.
- Familiarise yourself with the laws (e.g. speed limits, compulsory equipment, traffic regulations) and road signs of the country of travel.
- Ensure seatbelts, where fitted, are worn at all times.

What do I need?

- Your current certificate of motor insurance.
- A copy of the European Accident Statement. Available via your broker. This should be completed immediately after an accident to provide insurers with an accurate account.
- Your full UK driving licence (not provisional). In Italy or Spain, an International Driving Permit (IDP) must accompany a UK driving licence which does not incorporate a photo.
- Vehicle registration documents (V5) or registration certificate (V5C). If unavailable, an authorisation letter from the vehicle owner should be obtained.
- Passport and visa. UK passport holders visiting Western European countries for three months or less do not normally require visas. Please check with the relevant embassy or consulate if in doubt.
- European medical card for urgent medical treatment.
- Compulsory equipment required by law in the country of travel. We generally recommend carrying a warning triangle, first aid kit, fire extinguisher and spare headlight bulbs. For a more detailed breakdown of individual country requirements please visit the AA website.
- Green card if required.
- Personal travel insurance. To cover medical expenses, personal accident, baggage, money and personal liability.
- Vehicle excise duty tax disc. This needs to be valid throughout your journey and on your return. If it is due to expire while you are away, you can apply for a new one up to 42 days before its expiry date.

A summary of European regulations

Reproduced with the kind permission of the AA. Below we have indicated the standard legal limits for each of the respective countries.

Country	Maximum speed limits			Emergency telephone numbers		
	Built-up areas	Rural areas	Motorway	Ambulance	Fire	Police
Andorra*	50 kmh	90 kmh		118	118	110
Austria*	50 kmh	100 kmh	130 kmh	144	122	133
Belgium*	50 kmh	90 kmh	120 kmh	100	100	101
Croatia	50 kmh	80 kmh	130 kmh	94	93	92
Cyprus (Republic of)*	50 kmh	80 kmh	100 kmh	99	99	199
Cyprus (Turkish Republic)*	50 kmh	70 kmh		99	99	199
Czech Rep*	50 kmh	90 kmh	130 kmh	155	150	158
Denmark	50 kmh	80 kmh	110 kmh	112	112	112
Estonia*	50 kmh	90 kmh	120 kmh	112	112	110
Finland*	50 kmh	80 kmh	120 kmh	112	100	22
France*	50 kmh	90 kmh	130 kmh	15	18	17
Germany*	50 kmh	100 kmh	130 kmh	112	110	110
Gibraltar	30 kmh	50 kmh		199	190	199
Greece*	50 kmh	90 kmh	120 kmh	166	199	100
Hungary*	50 kmh	90 kmh	130 kmh	104	105	107
Iceland	50 kmh	90 kmh		112	112	112
Ireland*	30 mph	60 mph	70 mph	999	999	999

Country	Maximum speed limits			Emergency telephone numbers		
	Built-up areas	Rural areas	Motorway	Ambulance	Fire	Police
Italy*	50 kmh	90 kmh	130 kmh	118	115	113
Latvia*	50 kmh	90 kmh		03	01	02
Lichtenstein*	50 kmh	80 kmh	120 kmh	144	118	117
Luxembourg*	50 kmh	90 kmh	130 kmh	112	112	113
Malta	50 kmh	80 kmh		112	112	112
Monaco*	50 kmh	90 kmh	130 kmh	18	18	17
Netherlands	50 kmh	80 kmh	120 kmh	113	110	112
Norway	50 kmh	80 kmh	90 kmh	113	110	112
Poland*	60 kmh	90 kmh	130 kmh	999	998	997
Portugal	50 kmh	90 kmh	120 kmh	112	112	112
San Marino*	50 kmh	90 kmh	130 kmh	118	115	112
Slovakia*	60 kmh	90 kmh	130 kmh	155	150	158
Slovenia*	50 kmh	90 kmh	130 kmh	112	112	113
Spain	50 kmh	90 kmh	120 kmh	112	112	112
Sweden	50 kmh	70 kmh	110 kmh	112	112	112
Switzerland*	50 kmh	80 kmh	120 kmh	144	118	117

* You can either dial the individual emergency service number shown, or simply dial 112 from any of these countries for an emergency service operator. The above limits are only a guide to the speed limits applicable in each of the countries. There are many factors, including weather conditions and how long the driver has held a licence, which can have an impact on the legal limit. For a more in-depth breakdown of speed limits across Europe, please visit the AA website at www.theAA.com.

Vehicle damage covered by the policy whilst abroad

If your UK policy provides cover for vehicle damage the following information applies when you are abroad:

Minor damage

If the vehicle has sustained only minor damage and a repairer can make temporary repairs to make it roadworthy, you are authorised to have these repairs carried out. The charges for the work, together with the cost of removing the vehicle to the nearest repairer will form a valid part of your claim. Please retain all receipts.

Other damage

Where the vehicle has sustained more serious damage, immediately telephone or fax Europ Assistance.

Telephone

First dial the appropriate international code to the UK, then **+1444 442900**.

Fax

First dial the appropriate international code to the UK, then **+1444 410164**.

Europ Assistance's 24 hour emergency switchboard operates 365 days a year. Multi-lingual operators, experienced in dealing with all types of motoring problems that you may encounter whilst abroad will answer your call.

They will need to know the following information:

- Zurich scheme reference – ECM.
- Your name and the name of the policyholder.
- Subsidiary that employee works for (if appropriate).
- The address and telephone number where you may be contacted whilst abroad.
- Your policy number (shown on the Certificate).
- Your green card number (if applicable).
- The cover provided by your policy, i.e. comprehensive or third party, fire and theft.
- Vehicle details.
- Brief details of the damage.
- Brief details of the accident.
- Any injuries to you or a third party, with names and contact information.

- Any witnesses and police involvement, with names and contact information.
- Details of membership of any European breakdown/recovery service e.g. Europ Assistance, AA or RAC.

Europ Assistance will arrange for the vehicle to be taken to a suitable repairer or recovered to the UK. It is important that you do not give instructions, either verbally or in writing to the garage where your vehicle has been taken for repair. Zurich or their appointed representatives will give the appropriate authorisation.

If you have to leave your vehicle at a garage following an accident, please ensure that you leave the log book (if available) and keys with the garage. Failure to do this could cause lengthy delays in the repatriation of your vehicle. You should not leave any valuables in the vehicle. Do not leave any article in the vehicle that you need to declare to customs. This could delay repatriation.

If you have arranged separate European breakdown or recovery and you use this facility to have your vehicle brought back to the UK, you must report this to your broker or Zurich. You must also report the name and address of the garage in this country to which the vehicle has been or will be taken.

Personal injuries following an accident abroad

If you or your passengers have sustained injuries as a result of an accident, immediately telephone or fax Europ Assistance in the UK. You should also contact Europ Assistance if persons other than the driver of the insured vehicle or your passengers are injured as a result of an accident.

Telephone

First dial the appropriate international code to the UK, then **+1444 442900**.

Fax

First dial the appropriate international code to the UK, then **+1444 410164**.

You will need to quote the Zurich scheme reference – ECM – and provide Europ Assistance with the following information:

- Your name and the name of the policyholder.
- Subsidiary that employee works for (if appropriate).
- The address and telephone number where you may be contacted whilst abroad.
- Your policy number (shown on your Certificate).

- Your green card number (if applicable).
- The cover provided by your policy, i.e. comprehensive or third party, fire and theft.
- Brief details of the accident, including any injuries sustained.
- Any witnesses and police involvement, with names and contact information.

If, as a result of the accident, you require temporary hotel accommodation, or a replacement vehicle, Europ Assistance will help arrange this.

Please note: the cost of accommodation or replacement vehicle is not covered by your policy.

The Spanish Bail bond

If, as a direct result of an accident or claim in Spain, which is or might be covered by the policy, you and/or any authorised driver is detained or the vehicle impounded by the authorities, any guarantee or monetary deposit required not exceeding £5,000 will be provided. You must immediately contact Europ Assistance quoting Zurich's scheme reference – ECM.

Please note

- As soon as the guarantee is released or deposit becomes recoverable, you and/or the authorised drivers will be required to comply with all the formalities. You will also need to give Europ Assistance all such information and assistance as may be necessary to obtain the cancellation of the guarantee or the return of the deposit.
- If part, or all of the guarantee or deposit is forfeited or taken for the payment of fines or costs in, or as a result of, any penal proceedings against you or the authorised driver, you will be required to repay these sums to Europ Assistance without delay.

Europ Assistance contact details

Europ Assistance,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex,
RH16 1DN.

Telephone

First dial the appropriate international code to the UK, then **+1444 442900**.

Fax

First dial the appropriate international code to the UK, then **+1444 410164**.

Zurich Scheme Number

ECM

Obtaining supplies of this handbook

We hope that this handbook will provide invaluable assistance to our motor fleet customers and their drivers.

Further supplies of this handbook can be obtained in a variety of ways:

- a) By contacting your brokers who can arrange for a printed supply to be sent to you for distribution.
- b) For ease of distribution to your drivers, why not direct them to our web site where this can be downloaded and printed as a pdf document. The link can be found on our Motor webpage at www.zurich.co.uk/corporate, under Products.
- c) If you do not have access to the internet, email us at motor@zurich.com and we will email you a pdf version for printing.

Personalise this handbook

At Zurich we believe we can deliver the best service to our customers and their drivers by working with them.

We understand that you may have existing procedures in place or that only elements of this booklet will be relevant to your fleet operation.

We are more than happy to personalise this handbook for our customers or to assist you in adding the content to your existing driver handbook. If you wish to take advantage of this service, please contact us at motor@zurich.com.

Notes

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 limited company incorporated in the Republic of Ireland No. 13460.

UK Branch registered in England and Wales No. BR7985.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4.

Head Office in the UK: The Zurich Centre, 3000 Parkway, Whiteley,
Fareham, Hampshire, PO15 7JZ

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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