

The Jubilee Motor Policy has been compiled to offer fleet customers as wide as possible cover and the ability to offer bespoke wordings to suit the needs of our customers.

The following is a summary of our standard fleet policy wording but does not describe all the terms and conditions applicable. We recommend that the policy document is read fully to ensure that the coverage is understood and meets requirements.

In addition, we have shown some additional services that we can offer through our service provider, WNS Assistance.

Summary of Cover

Third Party Only Cover provides:

- Unlimited legal liability for death or injuries to Third Parties
- Legal liability for damage to Third Party property limited to £25,000,000 in respect of Private Cars and £5,000,000 for all other vehicle types
- Costs incurred defending charges under the Corporate Manslaughter & Corporate Homicide Act 2007 up to a maximum sum of £5,000,000.

Third Party, Fire and Theft Cover provides the above and includes:

- Cover for loss or damage to Insured Vehicles caused by fire, theft, or attempted theft (excluding theft if the keys have been left in the vehicle)
- The cost of the replacement of locks up to a limit of £500 in the event of the theft of the keys of an Insured Vehicle
- Loss or damage to an Insured Vehicle caused by Fire, Explosion or Theft up to a maximum limit of £10,000,000 in respect of any one loss or series of losses arising from a single event.

Comprehensive Cover provides the above and includes:

- Cover for loss or damage to Insured Vehicles caused by accidental causes (including windscreens and windows) up to a maximum limit of £10,000,000 in respect of any one loss or series of losses arising from a single event.
- Replacement with New Car Cover in respect of Private Cars
- Personal Accident cover subject to a limit of £5,000
- Personal Effects cover subject to a limit of £250
- Medical Expenses subject to a limit of £250

Please Note – Your attention is drawn to the following

Market Value

The maximum amount payable for loss to the Insured Vehicle under our policy for any one incident shall not exceed the Market Value of the Insured Vehicle immediately prior to such loss or the estimate of value of the Insured Vehicle (where appropriate) as declared to JJS Fleet Underwriting

Keys

Policy cover will not operate if an Insured Vehicle is lost, stolen or damaged by theft or attempted theft whilst the Insured Vehicle is unlocked or the keys are left in the vehicle

Drivers

Cover may be invalidated if responsibility is not taken to ensure that all drivers of Insured Vehicles hold a valid driving licence of the class required to drive the vehicle concerned

Data Protection

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 DVLI 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 us, or at www.miic.org.uk

Jurisdiction

Unless it has been agreed otherwise, this insurance is governed by English Law

Territorial Limits

The cover provided by the Policy applies in the following territories:

- Great Britain, Northern Ireland, The Isle of Man and the Channel Islands
- In any other country that is a member of the European Union
- In any other country which has made arrangements which meet the insurance conditions of and is approved by the commission of the European Union

Including during transit (including loading and unloading) between such countries by a recognised air, sea or motor-rail route not exceeding 65 hours

Claims Handling

This is provided by our service partner, WNS Assistance and provides the following:

- 24 hours a day, 365 days a year driver assistance
- 24 hour vehicle recovery of Insured Vehicles
- Courtesy Cars (Group A) are available for the duration of repairs to an Insured Vehicle
- Quality cost effective repairs obtained from a nationally negotiated labour rate and rigorous time management
- Total claims assistance in managing the whole of the claims process
- Internet Tracking – WNS Assistance provides real-time access to all claims data via a secure website. This market leading technology is called Motorguard and is unique to WNS Assistance and is ideal for the supply of Risk Management information.

Our Claims Service Helpline is 0870 040 2854

In addition to the above brief summary of services provided, we can also offer:

Uninsured Loss Recovery, this includes:

- £100,000 legal expense cover
- On-Site litigation unit

Accident Management:

- For those customers who do not benefit from the full range of inclusive claims handling services due to the level of cover purchased, the option to include the full Accident Management package is available.

Cancellation Right

We aim to ensure that our customers will be extremely satisfied with the level of cover and services provided under the Jubilee Motor policy wording. However, retail customers do have the right to cancel their policy within 14 days of receiving the full policy wording, without giving any reasons. If that happens, the premium payable will be pro-rata of the annual premium for the cover provided from the beginning of the contract until the policy is cancelled.

Complaints

The complaints procedure is detailed in the full Policy wording. In the first instance you should contact Jubilee Motor Policies. You may, at any time, make a complaint to the Lloyd's Complaints Department and if not resolved, the Financial Ombudsman

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations a Policy Holder may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim..

Jubilee Motor Policies is managed by Jubilee Managing Agency Limited
Registered address: Sidcup House, Station Road, Sidcup, Kent DA15 7EX