

Key Features

Underwritten by Aviva Insurance UK Limited

This is a summary of the cover available with our MotorRiSK policy.

Please note that this policy summary does not contain the full terms and conditions, 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 UK Limited

Type of insurance and cover

The MotorRiSK policy protects you, permitted drivers and your truck. The cover provided is Comprehensive

Key covers, features and benefits

Your policy includes the following key covers, features and benefits, shown in the table below. These details are set out in full in your policy document

Covers, features and benefits	
Legal Liability for death or injury to any person, including passengers	•
Legal liability for damage to other people's property £5,000,000	•
Legal costs: Incurred with our consent in connection with a claim against you	•
Damage to the insured vehicle	•
New vehicle replacement	•
Personal Belongings and Personal Accident	•
Replacement Locks: for cab doors, the ignition/steering lock, the lock transmitter and central locking interface	•
Glass Cover	•
Trailers: any trailers whilst attached and any trailer owned, hired or in the policyholder's custody or control whilst detached	•

Contingent liability cover: Covers liability incurred by the policyholder arising out of use of trailers either belonging to or hired to the policyholder whilst attached to another operator's vehicles	•
Accident recovery and Club Approved Repairer Service	•

Key exceptions and limitations

Below you'll find a summary of the most significant or unusual exceptions to your cover. Please refer to your policy document for full details.

Exceptions to loss or damage to your vehicle

This summary comes from Section I of your policy document. The main exceptions here include:

- 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 while the ignition keys of your truck have been left in or on your truck

Exceptions to liability to third parties

This summary comes from Section II of your policy document. The main exceptions here include:

- 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 anyone, other than the driver or attendant of your vehicle either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it

Exceptions to trailers

This summary comes from Section VIII of your policy document. The main exceptions here include:

- loss or damage caused directly or indirectly by fire if your trailer is equipped for the cooking or heating of food or drink
- death, bodily injury or illness of any person caused by food poisoning or anything harmful contained in any goods supplied or any harmful or incorrect treatment given at or from your trailer
- if your trailer is a caravan, other than to indemnify you within the terms of Section II of the policy while your caravan is attached to your vehicle
- the first £500 of any theft claim in respect of detached trailer cover

Excesses

The first part of any claim is known as the “excess”.
These are detailed in the table below.

Standard Excess	As shown on your schedule
Own damage excluding glass claims:	£500
These excesses are increased as follows :	
Claims arising from tipping	£1,000
Loss or damage to refrigerated vehicles / trailers / equipment	£1,000
Claims whilst abroad	£1,000
Glass replacement cover	£75

Duration of policy

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

Your right to cancel this policy

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days, either from the day of purchase of the contract or the day on which you receive your policy documentation (whichever is the later). A full explanation of the cancellation rights can be found in your policy document.

How to Claim

To make a claim phone Fleetline (24 hours) on **0800 246 846**
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 not, we would like to hear from you.

In the first instance, please contact your insurance broker or usual contact at Aviva Insurance UK Ltd. 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 the matter 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). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk or write to the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsooken, London E1 8BN

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