

## Your Premier Motor Fleet Policy

**Policyholder:**

**Policy Number:**

You are an important customer to Us and, to recognise this fact, there are a number of enhancements We have made to Your product. This document, which should be read as one document with Your policy wording and The Schedule, outlines these enhancements. If a higher amount is stated in The Schedule as applying, then the limit in The Schedule shall continue to apply.

***The following clauses are added to Section 1 of your policy.***

### Misfuelling

For the purposes of this clause, misfuelling means the accidental filling of the fuel tank of your vehicle with inappropriate fuel for the type of engine.

Where your vehicle is a Private Car or a Goods-carrying Vehicle up to 7.5 tonnes GVW, in the event of misfuelling in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, we will arrange for RAC to:

- i. attend your vehicle to drain and clean the fuel system on site (where this is possible); or
- ii. transport your vehicle (including the driver and up to four passengers) to the nearest garage approved by us who will drain and clean the fuel system, if this is not possible on site.

Provided that you notify us of the incident through Fleetline and follow all advice given.

Any voluntary or compulsory excess will not apply to a claim which is settled under this clause.

#### **We will not pay for:**

1. any claim arising from contamination caused other than by misfuelling
2. the cost of any fuel, other than up to 10 litres of the correct fuel after draining and cleaning has been carried out.
3. any reduction in the market value of your vehicle or loss of warranty
4. any loss or damage to your vehicle caused by misfuelling.

Loss or damage to your vehicle caused by misfuelling will be considered under accidental damage, which is covered subject to the terms of Section 1 and any excess applicable.

### New private car and goods-carrying vehicle replacement

The new Private Car and Goods-carrying Vehicle replacement wording is amended to include:

- i. Private Cars within eighteen months of purchase new by you (or within eighteen months of registration if subject to a leasing or contract hire agreement)
- ii. Goods-carrying Vehicles within twelve months of purchase new by you (or within twelve months of registration if subject to a leasing or contract hire agreement).

***The following clause is added to Section 2 of your policy.***

### Payment for court attendance

If, at our request, you or any director, partner or employee of yours attend court as a witness in connection with a claim in respect of which you are entitled to indemnity under the policy, We will pay you:

- i. £500 per day for you or any director or partner that attends court,
- ii. £250 per day for each employee that attends court.

**Sections 4, 5 and 15 of your policy are amended as follows.**

**Section 4 Medical expenses**

The amount we will pay under Section 4 is increased to a maximum sum of £500 in respect of each person injured.

**Exception to Section 4**

We will not pay for medical expenses in respect of psychological intervention or physiotherapy.

**Section 5 Personal belongings**

The maximum amount payable under Section 5 for any one incident is increased to £500.

**Section 15 Personal accident cover**

The amounts we will pay under Section 15 are increased as follows:

- i. The most we will pay to any one person after any accident is £7,500.
- ii. The most we will pay to any one person during one period of insurance is £15,000.

**The following sections are added to your policy.**

**Section 18 Psychological intervention**

This section only applies where cover on your vehicle is Comprehensive.

Where your vehicle is involved in an accident for which indemnity is provided under this policy, we will pay for you or any occupant of your vehicle to receive psychological support or treatment from a clinician, with a suitable qualification from the British Psychological Society and appointed by us if, in the professional opinion of such qualified clinician, such support or treatment would aid your or such occupant's recovery.

The most we will pay per incident is £1,200.

Psychological support or treatment will end once, in the professional opinion of the qualified clinician, you or such occupant have recovered or the limit under this section has been reached, whichever happens first.

**Exception to Section 18**

We will not pay for any psychological support or treatment for any psychological condition or illness which existed prior to the accident.

**Section 19 Physio cover**

This section only applies where cover on your vehicle is Comprehensive.

If you or any other occupant of your vehicle are injured as a direct result of your vehicle being involved in an accident, we will pay for treatment from a chartered physiotherapist appointed by us if, in the professional opinion of such chartered physiotherapist, such treatment would aid your or such occupant's recovery.

The most we will pay for each injured person is £400.

Physiotherapy will end once, in the professional opinion of the chartered physiotherapist, the person has recovered from their injury or the limit under this section has been reached, whichever happens first.

## Section 20 Denial of use

Where your vehicle is a Private Car (not being a minibus) or a Goods-Carrying Vehicle (up to 7.5 tonnes GVW) and cover is Comprehensive, if you are prevented from using your vehicle due to a Police, Fire Services, Military, Energy supplier, Highways authority, Council or other statutory cordon on a public road in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, we will provide a standard courtesy car or, at your request, a standard courtesy van (up to 3.5 tonnes GVW) for a period of no more than 14 days or until you are able to reach and use your vehicle, whichever occurs first.

We will provide a courtesy vehicle for each vehicle you are prevented from using up to a maximum of 10 courtesy vehicles per event.

We will only provide the replacement vehicle if:

1. The cordon is for an unpublicised event
2. Your vehicle is not damaged (claims arising where your vehicle is damaged are covered subject to the terms of Section 1 and any excess applicable)

Use of the courtesy vehicle for business and social, domestic and pleasure purposes is permitted.

All courtesy vehicles will have comprehensive cover under your existing policy for the period of the loan.

A standard courtesy car is a Class A vehicle which is a small hatchback car. A standard courtesy van is a Class V1 vehicle which is a car derived van or a van up to 3.5 tonnes GVW.

Conditions applying to courtesy vehicle covers

1. You will be responsible for:
  - i. the cost of fuel used;
  - ii. any charges for fitting accessories; and
  - iii. any excess which would have applied to your vehicle which is temporarily replaced.
2. If your policy includes Breakdown Assistance, it will not apply to this cover.

When contacting Aviva you will be given the option of upgrading from the standard courtesy car or van subject to a hire fee being payable by you.

***All of these clauses are subject to the terms, conditions and exceptions of your policy insofar as they can apply.***