



HOMEFLEET POLICY SUMMARY

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HomeFleet is ideal for a family or even a single driver with three vehicles or more. All your vehicles can be covered in one policy with a common renewal date.

HomeFleet places the emphasis on the number of drivers rather than the number of vehicles they are insuring. Based on the adage that “you can’t drive more than one at a time”, fewer drivers mean even greater savings.

The vehicles can be used for social, domestic and pleasure and any business use that is acceptable to us. Policies are for 12 months but may be for a shorter period until a common renewal date is reached.

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This document is a summary of the cover provided by the policy and of the principal conditions exclusions and limitations. For full details of the policy terms, conditions, exclusions and excesses please refer to the policy wording which is a legal document. You may download a copy from www.tradex.com or request a copy from your broker. Underwritten by Tradex Insurance Company Limited.

PRINCIPAL POLICY COVER OPTIONS

	Comprehensive	Third party, fire and theft	Third party only
Liability to others (Road Traffic Acts)			
Death of or injury to other people – unlimited	Included	Included	Included
Property damage - £2,000,000 (option to increase to £5,000,000 or £10,000,000 on request)	Included	Included	Included
Additional costs and fees for <ul style="list-style-type: none"> - representation at a coroner’s inquest, fatal accident enquiry or court of summary jurisdiction - defending manslaughter or death by dangerous or careless driving up to £10,000 including VAT - Road Traffic Act emergency treatment fees 	Included	Included	Included
Your vehicles			
Loss or damage to vehicles by			
- Accidental damage	Included	Excluded	Excluded
- Fire, lighting, self ignition and explosion	Included	Included	Excluded
- Theft or attempted theft or taking the vehicle without permission	Included	Included	Excluded
- Malicious damage and vandalism	Included	Excluded	Excluded
- Storm, hail or flood	Included	Excluded	Excluded
Emergency, medical and overnight expenses <ul style="list-style-type: none"> - Medical expenses: £250 per injured person, £1,000 per accident - Physiotherapy: £250 per injured person, £1,000 per accident - Hotel accommodation: £500 per accident 	Included	Included	Included
Accessories and in-vehicle equipment damaged or stolen: up to £1,000 per claim, policy excess applies if not part of a larger claim	Included	Included	Not available
Lock and key replacement: up to £500 in any one period of insurance	Included	Included	Not available
Windscreen, sunroof and window damage <ul style="list-style-type: none"> - Authorised supplier: £75 excess if replaced, nil if repaired - Other supplier: Additional excess of £50 for replacement or £10 for repair 	Included	Not available	Not available

Principal cover options <i>continued</i>	Comprehensive	Third party, fire and theft	Third party only
Alternative courtesy vehicle: From the repairer or from elsewhere up to £200 per day to a maximum of £4,000 including VAT any one claim	Optional	Optional	Not available
Classic vehicles: agreed value following total loss	Optional	Optional	Not available
Finance gap: outstanding balance during the period of cover up to limit of indemnity in the schedule following total loss	Optional	Not available	Not available
SORN (Statutory Off Road Notification) vehicles	Optional	Optional	Optional
European and foreign use			
Trips in the territorial limits of up to 45 days	Included	Included	Included
Trips over 45 days in and those outside the territorial limits	Optional	Optional	Optional
Vehicles kept in the territorial limits for more than 45 days in a period of insurance	Optional	Optional	Optional
Driving other vehicles			
Driving other vehicles and/or motorcycles	Optional	Not available	Not available
Driver's personal accident	Optional	Not available	Not available
Road rescue (see Part C below for further cover options)	United Kingdom roadside recovery	Not available	Not available
Legal expenses	Optional	Optional	Optional

PRINCIPAL POLICY CONDITIONS AND EXCLUSIONS

Excluding war risks, terrorism, radioactive contamination, pollution, computer virus, electronic equipment failure, mechanical or electrical breakdown, government financial sanctions.	General exclusions 1, 2, 3, 4, 5 and 6
Deliberate acts including theft or attempted theft by you, a member of your family, tenants, paying guests, employees and business associates.	7 i)
Failure to use reasonable means to safeguard property; deception; wear and tear, mechanical, electrical or computer breakdown, fault or failure; pressure waves.	7 ii) a), b), c), d) and e)
Late notification of vehicle claims.	General condition 2
Notifying changes and non-compliance.	7

PART A – MOTOR

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

Features and benefits

<ul style="list-style-type: none"> - Basis of settlement Market value: the current cost of replacing your vehicle with a comparable one of similar type and condition determined by reference to standard trade guides Agreed value for classic vehicles: if selected, the amount shown in the schedule in the event of a total loss - New vehicle replacement: where the mileage is under 10,000 and the repair costs within 12 months of purchase as new exceed 60% of the manufacturer's current retail price or the vehicle has been stolen and not recovered within 6 weeks. - Return of personal and cherished number plates to the registered owner - Replacement child car seats - Standard and, if selected, protected no claims bonuses may be applied to individual drivers or vehicles depending on the basis on which the premium has been calculated 	<p>How we will settle your claim</p> <p>Specific conditions and clauses, 5</p>
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Specific conditions and clauses

- Maintaining vehicles in an efficient and roadworthy condition, protecting them and ensuring that keys are not left in or on a vehicle when unattended	Specific conditions and clauses 1
- Deleting driver rated vehicles	2
- Cancellation	3
- Proof of no claim bonus must be received from the current or previous insurer within 30 days of cover incepting	5
- Specific excesses are shown in the schedule. Where specified, additional excesses including for young and inexperienced drivers will be applied	6 and 7
- "Black box", CCTV and telematics	8
- Motor Insurance Database disclosure	10

Specific exclusions (where appropriate, see also use and driver exclusions in the policy)

- Anyone driving under the influence of alcohol, or who is addicted to alcohol, drugs or substances including medically prescribed drugs which will impair driving ability or who does not have the appropriate valid licence to drive the vehicle	Specific exclusions 1 and 3
- Suicide or attempted suicide, wilful, deliberate, criminal damage or road rage committed by you or a passenger; theft by anyone with access to the vehicles' keys	2
- A vehicle being used airside at airports, airfields, military establishments, in power or nuclear gas or chemical establishments; the carriage of dangerous substances and/or goods; crop spraying and dissemination of chemicals	4, 6 and 9
- A vehicle carrying a load heavier than that permitted or an unstable or insecure load; use as a tool of trade or being loaded or unloaded by someone other than the driver or authorised attendant	5, 7 and 8
- Hiring or letting out a vehicle for money or reward; carrying or transporting passengers and/or goods for money; any purpose connected to the motor trade	Use exclusions i), ii), iii) and v)
- Use on the Nurburgring Nordschleife and/or for racing, pace making, competitions, rallies, track days, trails or speed tests on a road, track or off-road whether the event is officially organised or informally arranged	iv)
- Use outside the United Kingdom <ul style="list-style-type: none"> • for more than 45 days per trip in the territorial limits or • in any other country unless a green card has been issued. 	vi)
- Liability, injury, loss, damage or indirect loss other than as required to meet Road Traffic Act or equivalent legislation obligations resulting from the driver <ul style="list-style-type: none"> • not holding the appropriate valid licence, being disqualified or prohibited by law from holding or obtaining the licence or not complying with its terms and limitations • following an incident or claim, being convicted of racing on a public highway 	Driver exclusions i) and ii) iii)

European and foreign use

Trips In the territorial limits for up to 45 days	Section 2 – Your vehicle, Specific extension
- Cover provisions including transit, customs duty and incurred charges.	
- A co-insurance percentage of 25% will be applied if the vehicle is stolen in Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia.	
- Minimum third party indemnity limits may apply.	Section 1 – Liability to others Section condition

PART B – DRIVER’S PERSONAL ACCIDENT

Your schedule will show whether this part of the policy is in force and which drivers are covered.

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

The cover

Where the policyholder has opted for all vehicles to be comprehensively insured, those named drivers between the ages of 25 and 75 who suffer injury directly as a result of accident or assault in the United Kingdom whilst driving, getting into or out of an insured vehicle during the period of insurance will be covered for a maximum of £100,000 for death, loss of sight, loss of limb(s) or permanent total disablement.

Principal exclusions

- Injury arising from the use of a motorcycle, moped or quad bike; loading or unloading or the use of a vehicle or trailer as a tool of trade.	Specific conditions and clauses 1
- Injury resulting from participation in racing, pace making, competitions, rallies, track days, trials or speed tests either on a road, track or off-road whether the event is officially organised or informally arranged.	2
- Deliberate exposure to danger except in an attempt to save human life; resulting from the influence of drink, solvent abuse or drugs; suicide or attempted suicide, intentional self injury or provoked assault or road rage.	3, 4, 5 and 6
- The payment of the death benefit if an injury does not lead to death within 12 months	7
- Injury arising as a direct result of an insured person's pre-existing condition(s).	10

PART C – ROAD RESCUE

Road Rescue is provided by Inter Partner Assistance SA and is administered by Auto Legal Protection Services Ltd (ALPS).

Your schedule will show which covers are operative.

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

The cover

Cover is provided for up to 6 call outs per vehicle in any one period of insurance.

Roadside assistance in the United Kingdom

Excludes any breakdown within ¼ mile of your home or the address at which the vehicle is normally kept.

Additional cover options available

- Homestart and national recovery Assistance for breakdowns within one quarter mile of your home, business address or the address at which the vehicle is normally kept. Includes vehicle recovery, onward transportation and special medical assistance.	Section 1, Insured Event 2
- European Road Rescue Up to £2,500 per breakdown for pre-departure services in the United Kingdom, services whilst travelling abroad including additional expenses, repatriation, vehicle collection and a replacement driver.	Section 2

Principal conditions and exclusions

- Damage to insured vehicles covered under Part A- Motor must also be reported to Tradex.	Specific conditions 1 and 2
- Use or driving of a vehicle by someone under the influence of a substance considered to be an offence under the relevant law; claims caused directly or indirectly by the effect of intoxicating liquors or drugs.	Specific exclusions 1 and 9
- Use or driving of a vehicle not allowed by the schedule or certificate of motor Insurance; which is excluded under the motor part of the policy and whilst the vehicle is outside the territorial limits and/or any other country in which cover is operative unless cover is specifically varied.	2

Continued overleaf >>



Principal conditions and exclusions – continued

- Breakdowns occurring during the first 24 hours of the first period of insurance other than Roadside Assistance in the United Kingdom.	3 i)
- Avoiding repair or maintenance costs; frost damage, rust, corrosion, tyres which are not roadworthy, your failure to maintain and service the vehicle in accordance with manufacturer's guidelines; trailers which are larger than permitted by the policy; overloaded and/or oversized towed or transported vehicles and trailers.	3 ii) and iii) and 6
- Resulting from participation in motor sports; contaminated or wrong fuel; missing or broken keys; if the vehicle is not roadworthy or there are too many passengers in it.	3 iv) and v), 4 and 5 i) and ii)
- Specific additional costs and charges.	7

PART D – LEGAL EXPENSES

The schedule will show whether this part of the policy is in force

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

The cover

This optional cover will pay the legal costs and expenses for the Insured Events detailed below (including the cost of appeals) for all claims occurring in the territorial limits specified in any one period of insurance provided that

- the claim always has reasonable prospects of success
- you enter into a conditional fee agreement with the appointed advisor for claims to be decided in England and Wales other than in the small claims court
- you are free to choose your own advisor but
 - you should use the appointed advisor we nominate for claims falling within the small claims court limits and/or before proceedings are issued
 - we must approve your choice of advisor before you confirm the appointment
- proceedings are dealt with by an agreed court or other body in the territorial limits
- claims will be discontinued if the appointed advisor refuses to continue acting; on advice you refuse to accept a reasonable offer; you withdraw or attempt to negotiate or settle a claim; incur costs without our written permission
- fines, penalties, compensation or opponents costs you have to pay.

Principal exclusions and conditions

Legal proceedings between anyone insured by the policy; disputes between you, us or your broker; costs and expenses insured elsewhere.	Specific exclusions 1 – 3
Disregard for the need to take all steps to avoid, limit or prevent a claim.	4
Judicial reviews, claims or counter claims made against you.	6 and 7
Your relationship with the appointed advisor.	Specific conditions 2 and 3

Insured events

<p>We will pay</p> <p>Uninsured loss recovery</p> <p>Up to £25,000 plus VAT to pursue a claim or legal action for negligence against an identifiable third party or a compensator where an event causes damage to the vehicle and/or personal property in or on the vehicle or attached caravan or trailer</p> <ul style="list-style-type: none"> - but not claims arising from or relating to a contract or to defending an action; any claim under £250 for loss of or damage to the vehicle unless we are making a recovery in which case the amount will be added to the claim; where we have refused the claim under the motor part of the policy - subject to your not taking any action to recover your uninsured losses until you hear from us - where the accident was not your fault, our appointed advisor will contact you to act on your behalf to recover your uninsured losses and to make provision for a replacement vehicle. 	<p>Insured Event 1</p>
<p>Personal injury</p> <p>Up to £25,000 plus VAT to pursue a claim or legal action for negligence against an identifiable third party or a compensator where an event causes you injury whilst in, on or getting into or out of a vehicle</p> <ul style="list-style-type: none"> - but not claims arising from or relating to a contract or to defending an action or where we have refused a claim under the motor part of the policy. 	<p>Insured Event 2</p>

Continued overleaf >>

Insured events - continued**Motoring prosecutions**

Up to £5,000 plus VAT to defend a motoring prosecution brought against you

- but not a prosecution brought for driving without insurance or valid licence, parking offences or an offence under Sections 4, 5, 6 and 7 of the Road Traffic Act 1998 or any subsequent or amending legislation, wilful, deliberate, malicious or criminal acts including but not limited to road rage.

Insured Event 3

Contract

Up to £10,000 plus VAT where a dispute arises out of an agreement or alleged agreement entered into by you in respect of a motor vehicle

- but not an agreement for a loan, credit, hire purchase, self-drive hire, policy of insurance or any other financial product, relating to your profession, employment or a venture for gain other than your business insured by the policy; any claim where the amount in dispute is under £500.

Insured Event 4

ESSENTIAL INFORMATION

Cooling off period, cancellation and refunds

If you are not happy with the policy when you receive it, you have a "cooling off period" of 14 days in which to cancel. The amount of premium refunded will be based on the period the cover has been in force. A policy charge of £25 plus IPT will be levied.

If you decide to cancel the policy after the "cooling off period" and there has not been a claim or an incident which may give rise to a claim, premium refunds will be made as outlined below:

Part A – Motor:

We will refund a pro-rata portion of the premium less 25%. In addition, a policy charge of up to £25 plus IPT will be levied.

No refund will be made until you have returned your certificate of motor insurance and/or cover notes to us.

Parts B – Driver's personal accident, C – Road rescue and D - Legal expenses:

No premium will be refunded.

If your policy is a short term one i.e. the insurance period is for less than 12 months, you will not be eligible for a refund. FAILURE TO PAY your premium under a deferred payment scheme of any kind may result in immediate cancellation from the date of the default and NOT the date we notify you and the full outstanding premium may remain payable.

If we cancel the policy, you may be entitled to a pro-rata refund of premium provided there has not been a claim and no incidents have occurred which may give rise to a claim.

Premium will remain payable until such time as the certificates of motor insurance and any cover notes are received by us.

Full cancellation conditions and procedures are detailed in the policy.

Motor Insurance Database disclosure

Vehicles to be insured must be advised to and accepted by us. Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or certificate of motor insurance showing the registration number of the vehicle. Your vehicle details will be recorded on the Motor Insurance Database (MID).

Reporting motor, driver's personal accident and legal expenses claims

ALL incidents should be reported as soon as possible and in any event within 14 days.

IMPORTANT NOTE:

All incidents which may give rise to a claim for compensation from third parties, MUST be advised to us within 14 days of discovery. If, as a result of late notification, we have to pay increased compensation and/or costs because of our obligations under the Road Traffic Acts, you will be required to reimburse us. If you refuse to do so, we may cancel your policy and revoke your no claim bonus. (See General condition 2.)

Claims can be reported

- between 9.00am and 5.00pm to the First Response Helpline on **0845 373 1300** or if from abroad on **+44 207 001 9200**
- out of business hours by email to newclaims@tradex.com

You may need to complete a claim form, which can either be downloaded from our website, obtained from your broker or directly from us.

For windscreen claims telephone **0800 36 36 36** at any time

Note: If you choose not use our approved repairer to carry out the replacement or repair you will have to pay an additional £50 excess for replacement or £10 for a repair carried out by another supplier.

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Complaints procedure

Complaints should be advised as soon as possible to your usual contact. If this is your broker, adviser or agent they will take up the complaint with us on your behalf. If insured directly with us, please write to

The Compliance Officer, Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL
or telephone 0207 001 9200.

If we cannot resolve your complaint immediately, we will acknowledge it within 5 working days. It will then be investigated. Our aim is to finally resolve the complaint within 8 weeks. If the complaint cannot be resolved in this time we will inform you and give reasons for the further delay and indicate when we expect to give a final response. If you remain unhappy, you should contact

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

Tel. from landline: 0800 023 4567

Tel. from mobile: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

Tradex Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS website www.fscs.org.uk.



Tradex Insurance Company Limited,
Victory House, 7 Selsdon Way, London E14 9GL.
Tel: 0845 373 1321 Fax: 020 7959 7530
Email: sales@tradex.com Web: www.tradex.com

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