# University Motor Fleet Insurance

**Insurer:** Zurich Municipal
**Policy Number:** NHE-07CA03-0013
**Policy Period:** 1 June 2026 to 31 May 2027

The University's Motor Fleet Insurance provides comprehensive cover for vehicles owned by or leased on a long term basis to the University.

**Drivers must report all incidents involving third party drivers or damage to third party property as soon as possible to the Insurer and then inform the University Insurance Office (insurance@manchester.ac.uk)**

| | |
|---|---|
| **Zurich Municipal Motor Claims** | |
| **UoM Policy Number:** | **NHE-07CA03-0013** |
| **Telephone:** | **0800 055 6767** |
| **Email:** | **municipalmotorclaims@uk.zurich.com** |
| **Windscreen:** | **call National Windscreen direct on 0800 955 0108** |

**If your vehicle is involved in an accident:**

- Remain calm and when / where safe stop
- Do not admit liability
- Call the appropriate emergency services if required
- Obtain details of the third party involved and their insurer
- Obtain names, phone numbers / addresses of any witnesses
- Take photos where appropriate and safe to do so
- Report the incident to the insurers on **0800 055 6767;** or online Make an motor insurance claim | Zurich Municipal
- Contact your fleet manager/supervisor/insurance department if appropriate

**After the incident**

Early notification reduces claims costs, please report the incident as soon as possible.
If you are clearly at fault for an incident, insurers will make early contact with the third party and offer to arrange repair of their vehicle and assess whether they require a hire car. In this way, claims costs are reduced and the effects of the incident minimised.

**What do I need to make a claim?**

- Policy number
- Your details – name and vehicle details
- Incident details including
- Details of what happened, where it happened and who was involved
- Any injures to yourself, your passenger and third party
- Details of any damage (including photos)
- Details of any emergency services involved or Crime Reference number (where applicable)
- Any other documentation you have available, such as invoice or estimate for your repairs

Useful claim guides and a short video clip of claim process can be found in the link below:
Motor insurance claim | Zurich Municipal

**Important Note for University Drivers**

University Motor policy does not provide cover for individuals' personal vehicles. Individuals who wish to use their own vehicle for University business purposes must have their own insurance cover. The University is not liable for any damage to individuals' vehicles or any excess incurred.

Also the University will not be liable for any fixed penalty notice issued in relation to any road traffic or parking infringement on or off campus. Neither insurers nor the University will reimburse any fines, costs, or penalties which may be imposed on staff or students for breaches of the law while driving on University business, whether in a University vehicle or in their own vehicle.

All motor incidents are logged on a national database by Insurers. If a driver is involved in a motor incident at work regardless of who is at fault and it has resulted in a claim, it is the responsibility of the individual to declare the incident to their own personal motor insurance. The University will not be liable for any penalty or cost to the individual.

**Insurance Coverage**

The policy provides cover for accidental damage to vehicles and damage caused by fire or theft or attempted theft. It includes when the vehicle is in the care, custody or control of a member of motor trade for service or repair, and in the custody or control of hotels/restaurants for the purpose of parking.

The cover includes trailers while in use only, i.e. when they are being towed by an insured vehicle. No cover is available for trailers when they are detached.

In respect of legal liability for death of or bodily injury to any person and damage to third party property, the policy will indemnify the insured up to £5m when liability is caused by or arises out of the use of an insured vehicle.

| **Coverage** | **Liability limit** |
|---|---|
| Personal effect | £500 per occurrence |
| Medical expenses | £500 per person |
| Loss of keys | Cover cost of replacing locks, lock transmitters and central locking interface subject to a police report/crime reference number |
| Hotel expenses | £250 per person, up to a max of £750 per claim if the vehicle is immobilised due to loss or damage, or stolen in the territorial limits |
| Travel expenses | £250 any one claim |
| Incorrect fuel | Cover cost of fuel tank draining and cleaning |

**Conditions:**

- Vehicles must be registered on the Motor Insurance Database (MID). (*See Section 1)*
- Drivers covered by this policy must be approved by the University. (*See Section 2*)
- Drivers must take all reasonable steps to avoid or minimise any loss or damage to the vehicles.
- Drivers must report any insurance related incidents (such as accidents, thefts or legal proceedings) in connection with this policy as soon as possible whether or not they give rise to a claim. *(see Sections 4 & 5)*
- Fleet managers must keep records of their drivers' details and the person driving the vehicle arising from an accident for which a claim is being made under this policy. (*See Section 3*)
- Fleet managers must maintain the vehicles in a roadworthy condition and keep maintenance records.

**Extensions:**

For UK registered vehicles only that are driven from UK on a ferry, the policy can be extended to include the motor insurance requirements of:

- Any other member country of the European Union
- Iceland, Norway and Switzerland

**Exclusions:**

The policy does not provide cover in the following:

- Airside cover, i.e. vehicles while in or on that part of aerodrome, airfield, airport or military installation provided for the takeoff or landing of aircraft/aerial devices, or for aircraft parking including service road, refuelling areas, maintenance areas and hangars
- Wear and tear
- Mechanical, electrical, electronic or computer breakage, failure or breakdown
- Loss of use
- Goods being carried on trailers
- Fines or penalties of any kind
- Loss of property from unattended vehicles
- Overseas hired vehicles

**Excess Summary:**

| | |
|---|---|
| Private cars / Goods vehicles | Excess £250 |
| Minibuses (9 seats or more excluding driver) | Excess £500 |
| Young persons (age 21-24) | Plus an additional excess of £200 to the above |
| Windscreen replacement ✧ | Excess £250 for cars/vans; £500 for minibuses |
| Theft of property from unattended vehicle ♦ | No cover |
| Personal vehicle | No cover |

✧ Please note that the excess applicable to windscreens will be reduced to nil where the windscreen is repaired rather than replaced.

✧ The insurers' approved windscreen company is National Windscreen (call the Zurich Claims line and select the "glass" option, or call National Windscreen direct on 0800 955 0108). When arranging the repair or replacement, it will be necessary to show a valid insurance certificate. Please contact the Insurance Office for the insurance certificate.

♦ Please noted that theft of property from unattended vehicles, except as described under the security conditions in Marine Transit cover, is not covered under any of the University insurance. Every effort should be made to remove costly equipment from an unattended vehicle.

**1. Registration with the Motor Insurance Database (MID)**

Under the Motor Insurance Directive, the University is required to register our fleet vehicles with the MID. Non-compliance is a criminal offence and the maximum fine for not submitting data is £5,000.

If the vehicle information on the MID is inaccurate or not complete, there is a risk that the University vehicle could be confiscated which would cause inconvenience and potential embarrassment to our staff and students when being stopped by the Police. Even if evidence of insurance is provided after a vehicle has been confiscated, the University would still be liable to pay the vehicle release fee and this fee is not recoverable under the policy.

✧ **Fleet managers <u>must</u> notify the Insurance Office of any purchase, sale or destruction of vehicles immediately, preferably on the same day as the date of change so that the MID can be kept up to date**.

## 2. Driving Licence Information and Requirements

To comply with the terms of the University's motor fleet insurance, fleet managers must ensure that all University drivers have a valid driving licence to drive in the UK and are suitably qualified and competent to drive the class of vehicle to be driven. If an individual holds a non-GB licence, fleet managers should check their licence via the link: https://www.gov.uk/driving-nongb-licence.

Individuals must complete a University Driver Approval Form to give their consent to the University to collect, hold and share their personal information. Managers must check drivers' details and ensure that the University's Driving at Work policy is adhered to.

The following conditions are applied to the drivers of cars or commercial vehicles (up to 9 seats including driver):

- must be over 21 years of age if driving within the UK
- must hold a full driving licence valid in the UK, which has been in force for at least 2 years (excluding the period of provisional driving licence)
- have no more than 9 penalty points on their licence (points expired are not counted)
- have not had any driving conviction in the last 5 years
- must be medically fit to drive

In addition to the above, the following conditions are applied to the drivers of minibuses (with 10 -17 seats including the driver):

- have undertaken appropriate training and demonstrated competency in driving the type of vehicle issued
- must not be towing a trailer
- must not be driving a vehicle exceeding 3,500kg in weight (or 4,250kg if fitted with accessible equipment designed for the carriage of passengers with disabilities or wheelchair users)
- must fully comply with the requirements relating to Section 19 Permits

## 3. Record Keeping and Responsibility of the Manager

The University is required by law to keep records of all vehicles registered, including long term leased vehicles, under the insurance cover for at least 7 years, and be prepared to provide information, including driver's name and vehicle details, upon request.

Motor fleet managers are responsible for:

- Receiving and checking University Driver Approval Forms and DVLA licence summaries from motor fleet drivers on an annual basis, and maintaining a list of motor fleet drivers
- Ensuring all approved drivers have met the appropriate licence requirements for the type of vehicle issued
- Providing appropriate training and ensuring that approved drivers are competent in driving the type of vehicle issued
- Maintaining a local list of motor fleet vehicles for which they are responsible, and notifying the Insurance Office of any changes immediately
- Keeping maintenance records up to date while ensuring all vehicles are MOTed and taxed correctly as a requirement of the insurance cover
- Keeping Driver Approval Forms and DVLA licence summaries in a locked cabinet for 7 years (including the current year)
- Disposing of records more than 7 years old via the University confidential waste procedure
- Enclosing an insurance bump card in every vehicle
- Ensuring drivers are fully aware of the procedures in case of an accident
- Investigate any accidents, incidents or reports of poor or dangerous driving relating to driving at work and take appropriate actions as required

- Conduct post-incident interview with driver, and any passenger, to understand why accident or near-missed incident occurred. Where necessary, provide driving awareness training to those drivers who have had more than one incident in 12 months period.

## 4. Instructions in the event of an accident

You should:

- Obtain details from any other party involved, including name, address, phone number(s), vehicle registration, and note any injuries
- Take names and addresses of all witnesses
- Record/take photos of all damages, road layout, final position of vehicles, weather conditions, approximate speeds of vehicles
- Call the Police immediately if anyone has been injured, or if the other party fails to exchange information or is being obstructive; take details of attending officers

You should not:

- Admit any liability whatever the circumstances; this may prejudice the University's insurance position
- Negotiate or make any agreement with anyone regarding your responsibility for the accident
- Make or offer any payment whatsoever to any third party
- Repudiate any claim without insurer's agreement; this may result in Court Action against you by the other party

## 5. Notifications to Insurer

**Drivers MUST report all incidents involving third party drivers or damage to third party property as soon as possible to the insurer and inform the Insurance Office.**

Failure to notify the insurer could evoke late notification issues and repudiation of the claim by insurers. When making a claim, you must disclose all material facts to insurers. Failure to do so could prejudice your rights to recover your loss.

| | |
|---|---|
| **Zurich Municipal Motor Claims** | |
| **UoM Policy Number:** | **NHE-07CA03-0013** |
| **Telephone:** | **0800 055 6767** |
| **Email:** | **municipalmotorclaims@uk.zurich.com** |
| **Windscreen:** | **call National Windscreen direct on 0800 955 0108** |

Once the claim has been reported, a claim reference number will be assigned to the claim and this should be kept and be used for every future correspondence. For following up queries, contact ZM Motor Claims Centre on municipalmotorclaims@uk.zurich.com.

If you require other assistance, contact the Insurance Office on insurance@manchester.ac.uk.