



Hired Vehicles Insurance

Insurer: Zurich Municipal
Policy Number: NHE-07CA03-0013-52
Policy Period: 1 June 2024 to 31 May 2025

University hirers should use University approved hire companies and take the hire companies' insurance whenever possible. Only where hire companies' insurance is not available, hirers can contact the Insurance Office and seek cover under the University's Motor Insurance.

The University Motor policy does not cover vehicles hired abroad. When hiring a vehicle abroad, the member of staff must purchase fully comprehensive insurance cover from the hire company. The cover offered by the hire company should be checked carefully as it may be third party cover only, with the option to upgrade to fully comprehensive cover.

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.

Zurich Municipal Motor Claims	
UoM Policy Number:	NHE-07CA03-0013-52
Claims:	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 and addresses of any witnesses
- Take photos where appropriate and safe to do so
- Provide below telephone number to the third party
- Report the incident to the insurers on **0800 055 6767**; or online [Make an motor insurance claim | Zurich Municipal](#); or claim notification portal via the QR code as below.



You can access our claims portal by scanning the QR code with your smart device.

- Contact your fleet manager/supervisor/insurance department if appropriate

After the incident

Early notification reduces claims costs, please let us know about the claim 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.

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 Drivers

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.

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.

Temporary Hire Vehicles Cover Request Procedures

- 1) Line manager should contact the Insurance Office to seek preliminary approval for cover of hire vehicles **AT LEAST 7 days in advance**.
*[NOTE: If the hire vehicle is to be a minibus (i.e. with 10-17 seats including the driver), line manager **MUST** discuss their requirement with the Insurance Office before arranging the hire.]*
- 2) Main driver and any additional driver(s) must complete a University Driver Approval form and visit the DVLA site: www.gov.uk/view-driving-licence to obtain a copy of the Driving Licence summary, and submit to their line manager for approval. Line manager must check the licence details before approving it and keep records of the hire (see section 3 for line manager's responsibilities).
- 3) Line manager should complete a "Temporary Hire Vehicle Insurance Cover Request Form" and confirm drivers' details; and submit the request form to the Insurance Office. Only following an approval from the Insurance Office can hirers book a vehicle.
- 4) On the hire vehicle is collected, the line manager **MUST** inform the Insurance Office of the vehicle details **immediately**. It is the responsibility of the line manager to inform the Insurance Office in time. Failure to do so, will mean the hire vehicle is not insured to drive and the uninsured driver will receive penalty points on their driving licence and fines personally.

Insurance Coverage

The policy provides cover for accidental damage to vehicles and damage caused by fire or theft or attempted theft. 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.

Conditions of the Policy:

- 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 6 & 7)
- Line 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)

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
- Personal effects
- Goods being carried on trailers
- Fines or penalties of any kind
- Loss of property from unattended vehicles
- Overseas hired vehicles

Excess:

The University's Motor policy has an excess on claims for accidental damage of £250 for cars and vans, and £500 for minibuses, which is payable by the individual user of the vehicle or the School/Unit concerned by agreement. For young drivers aged between 21 and 24 an additional excess of £200 applies.

It should be 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.

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 repair/replacement	Excess £250 for cars/vans; £500 for minibuses
Theft of property from unattended vehicle	No cover
Personal vehicle	No cover

****Specific Note for Hirers******1. Registration of Hire Vehicles on the MID**

The University is required to register all hire vehicles which are insured on the University's motor policy on the MID. The Head of School/Unit, or his/her delegate, who approves the booking of a hire vehicle for University business must complete the cover request procedures and send the hire vehicle details to the Insurance Office immediately in order for the MID to be updated.

Failure to notify the Insurance Office of a hire vehicle in time may result in individuals being charged for "driving without insurance" offence. The penalties for uninsured drivers are a fixed penalty of £300 and 6 penalty points on an individual's licence. Penalty fines are not recoverable from the insurance.

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.

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 (i) drivers' details and ensure that the University's [Driving at Work](#) policy is adhered to and (ii) driver's competence (see [health and safety guidance on driver competence](#))

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
- must fully comply with the requirements relating to Section 19 Permits

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)

Please note that a Section 19 Permit is required for any vehicle that the University owns or hires that is used for carrying students. Safety services have [guidance on carrying passengers](#) which explain the requirements in more detail. Permits can be obtained from [Safety Services](#).

3. Record Keeping and Responsibility of the Manager

The University is required by law to keep records of all vehicles registered, including temporary hire 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.

Line managers are responsible for:

- Complying with the University's [health and safety policy on driving at work](#)

- Receiving and checking University Driver Approval Forms and DVLA licence summaries from 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
- 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
- Issuing an insurance bump card to the authorised drivers
- 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. Collection / Delivery of Hired Vehicles

Drivers must ensure that when arranging collection or delivery of the hire vehicle they (or their representative) are available to receive and inspect the vehicle so that any instances of damage, no matter how minor, are noted (preferably photo record) and agreed with the hire company representative before the hire starts. This prevents the company alleging the damage was done whilst in the hirer's possession and trying to claim from the University.

If a hire vehicle is delivered before the hiring period, the hirer should ensure that the vehicle is parked in a secure location and it is not used until the hiring period starts. If the vehicle is used before the hiring period starts, the driver may be charged with driving without insurance, and if any damage occurs, they will also be responsible for the cost of damage.

5. Return of Hired Vehicle

When making the booking the hirer must make arrangements for the return of the vehicle and keys to the representative of the car hire company either in person or nominated representative, and ensure that the hire company representative signs for the condition of the returned vehicle. If there is any damage, record the damage using a phone and keep the images until the claim is settled.

Vehicles are often delivered with a full tank of fuel. The member of staff hiring the vehicle should return the vehicle with a full tank of fuel, or consistent with the terms of the agreement. If the vehicle is not returned with a full tank the car hire company will charge for the balance of fuel required to fill the tank. Please note that companies charge for fuel at higher rates than the standard pump charges and so these charges should be avoided. Staff must provide a receipt for fuel costs when claiming expenses from the University.

6. 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

- Contact the Insurance company and notify them of an accident
- Inform the University (line manager) and Insurance Office as soon as possible

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

7. 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-07CA03-0013-52

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.



TEMPORARY HIRE VEHICLES INSURANCE COVER REQUEST FORM

School / Unit:	
Manager /Booker:	
Reason for the cover request:	

SECTION A**TRIP DETAILS**

Purpose of Trip:	
Destination:	
Hire company:	
Hire period from:	
Hire period to:	

SECTION B**HIRE VEHICLE DETAILS (if available)**

Vehicle type:	
No of seats (excluding driver):	
Vehicle Make:	
Vehicle Model:	
Engine Size:	
Registration number:	
Estimated value:	

SECTION C**DRIVER DETAILS*****Authorised Main Driver***

Name:	
University ID number:	
Staff / Student / Other (please specify):	
Age:	
Years of driving	

Authorised Additional Driver (if applicable)

Name:	
University ID number:	
Staff / Student / Other (please specify):	
Age:	
Years of driving	