

Motor Insurance Policy Highlights



This document provides a summary of the significant features, benefits and limitations of the cover provided. For full details of cover including complete terms, conditions and exclusions please refer to the policy document.

OAMPS Petrochemical Insurance and Risk Management Motor Insurance Policy is underwritten by Zurich Insurance plc.

This motor policy provides cover to indemnify you against your legal liabilities arising from the use of a motor vehicle owned by you, or operated by you under the terms of a leasing or hiring agreement. In addition to the legal liabilities covered, dependant on the level of cover chosen, cover will also be provided for loss or damage arising from the accidental damage to or loss of any vehicle owned or operated by you.

Motor Policy Benefit	Cover/Limit Provided
1) Third Party Property Damage Third Party Injury	In respect of commercial vehicles the policy provides an indemnity limit of £10,000,000 including the carriage of hazardous goods. In respect of motor cars, the indemnity limit provided is £50,000,000. The limits are inclusive of costs and expenses which will not exceed £5,000,000. Unlimited
2) Spillage	Cover is provided in respect of liability for damages arising out of the accidental spillage of product during loading or delivery as a direct result of your driver's negligence. This cover extends both on and off the public highway
3) Crossover/Wrongful delivery	Cover is provided in respect of liability for damages arising out of the accidental contamination of a third party product as a result of your drivers' negligence.
4) Environmental Statutory Liability	Cover is provided in respect of liability for all sums including statutory debts relating to remediation costs arising from environmental damage where such liability arises out of the use of a vehicle. Limit £1,000,000 during any one period of insurance.
5) Corporate Manslaughter and Corporate Homicide Act 2007	Legal costs and expenses incurred in connection with the defence of criminal proceedings brought in respect of a charge under the Act. Limit £5,000,000
6) Loss of Product	The policy can be extended to cover full replacement of tanker product lost or damaged due to Fire, Flood, Theft, Collision or Overturning up to a limit of £15,000 or a higher amount as agreed.
7) New vehicle replacement (owned vehicles)	If any of your goods carrying commercial vehicles including trailers or cars are subject to a total loss, within twelve months of initial registration, the cover will apply to replace that vehicle or trailer as new. Subject to the vehicle or trailer being adequately insured.
8) Full Lease/Residual Value payout (leased vehicles)	If any of your goods carrying vehicles or cars becomes a total loss, within 12 months of initial registration, the cover will apply to pay the total amount outstanding on your vehicles lease agreement, subject to the vehicle being adequately insured and a limit of 20% above the market value.

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9) Unspecified Third Party Trailers	The policy can be extended to include cover for any unspecified third party trailer in your custody and control. Subject to an overall maximum value of the chosen sum insured.
10) Hire of Replacement Vehicle	If any goods carrying commercial vehicle or car is lost by theft or impounded by any public authority, the policy covers the reasonable cost of hiring a replacement vehicle for a maximum of 28 days, subject to an overall limit of £2,500 per claim or £1,000 in respect of cars. The cover provided excludes the first seven days of any claim in respect of goods carrying commercial vehicles and the first two days in respect of cars.
11) Theft of Keys	Limit £1,000
12) Personal Accident	The policy provides a payment of £10,000 in the event of the death, loss of limb, loss of sight or other permanent total disablement of a driver aged between 17 and 75 years provided that such bodily injury occurs in direct connection with the insured vehicle.

Significant exclusions or limitations	Limit/Exclusion
1) Terrorism	Cover in respect of Terrorism has a limit of £5,000,000
2) Airside	The use of vehicles whilst airside. Cover can be arranged if required.
3) Tool of Trade	The use of any commercial vehicle or plant other than goods carrying vehicles and fork lift trucks whilst being used as a tool of trade.
4) Gradual Pollution	Death, bodily injury or damage to property caused by gradual pollution or contamination .
5) Theft when keys used	Damage caused by theft or attempted theft of vehicles when the keys have been left in the ignition except in certain circumstances when loading or unloading or when required by a public authority.
6) Wear and tear	Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown, damage to tyres by braking or by cuts, punctures or bursts.