



InspireMotor

Information

In the event of an accident, please contact **us** as soon as possible. This is regardless of whether or not **you** wish to make a claim. If **your** claim is due to theft, attempted theft, riot or vandalism, then **you** must notify the police immediately and obtain a crime reference number.

In the event of any claim, accident or windscreen damage please contact your broker, their number can be located on the policy schedule. This line is open twenty-four hours a day, seven days a week.

Calls may be recorded by **Your** Broker and **Us** for training and monitoring purposes and for the prevention of fraud.

Courtesy car

The provisions of this clause are subject to the availability of a suitable vehicle and is not binding on us.

If:

- A) a valid claim is made under this insurance, and
- B) **your vehicle** is to be repaired by one of **our approved repairers**,

the repairer may provide **you** with a **courtesy car** (subject to availability) for the duration of the repairs.

If the parts required to repair **your vehicle** are not immediately available to **our approved repairer**, **we** reserve the right to withhold the provision of a **courtesy car** until such time as the necessary parts are available and repair work can proceed.

If **your vehicle** is accepted by **our approved repairer** as being a repairable proposition, but it is subsequently deemed by **us** to be beyond economical repair, **we** reserve the right to withdraw the **courtesy car** immediately.

The **courtesy car** can only be provided subject to availability and will be supplied subject to **our approved repairer's** standard terms and conditions, for use in the United Kingdom only. **Our** aim is to keep **you** mobile rather than the **courtesy car** being a replacement for **your vehicle** in terms of status or performance. The **courtesy car** will normally be a small hatchback of less than 1200cc.

While **you** are in possession of the **courtesy car** for the period during which **your vehicle** is being repaired, cover for loss of or damage to the **courtesy car** will be provided by this **policy** in accordance with its terms, **Endorsements** and conditions, including **excesses**. **We** will not make a charge for this cover.

Any accidents or losses while **you** are in possession of the **courtesy car** must be reported to **us** immediately and may affect the future premiums payable under this **policy**.

Driving of the **courtesy car** will be limited solely to those persons named on **your Certificate of Motor Insurance**, and the use of the car will be restricted to the use described on that certificate.

You are not required to inform **us** when **you** are supplied with a **courtesy car** from **our approved repairer**.

You must return the **courtesy car** to **our approved repairer** either when **we** ask **you** to do so or if this insurance falls due for renewal and **you** fail to renew it with **us**.

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1. Introduction to your policy

Thank you for choosing to insure **your** vehicle with Inspire Motor Limited on behalf of Accredited Insurance (Europe) Ltd - UK Branch

To know exactly what **your** insurance covers with **us**, please make sure to read this document thoroughly. **You** should read it alongside **your schedule, statement of insurance, endorsement(s), and certificate of motor insurance** that **you** have received from **us**.

We also partner with similar specialist anti-fraud organisations, to help detect and prevent fraudulent activity, this helps **us** settle genuine claims as quickly as possible whilst supporting initiatives to proactively eradicate fraud at every level.

1.1. Our contract with you

This **policy** is a contract of insurance between **you** and **us**, and comprises the following:

The **policy** wording which includes:

- a) The Definitions that apply to the whole **policy**;
- b) The various sections that set out the coverage, and the conditions and exclusions that apply to each section;
- c) The General Exclusions that apply to the whole **policy**;
- d) The Claims Conditions that apply if **you** incur a loss;
- e) The General Conditions that apply to the whole **policy**.

Your most current **schedule** issued by **us**.

Your certificate of motor insurance.

Any **endorsements** that confirms any change agreed by **us**.

Such **endorsements** may modify any of the above, or the details of the insurance.

This **policy** is a legal document so please read it carefully and keep it safe. If it does not meet with **your** requirements, please contact the broker who effected this insurance to arrange any alteration that may be necessary.

1.2. Fair Presentation of risk

Duty of disclosure of material facts is a condition of **your policy**. A material fact is anything which affects this insurance. **You** must make a fair presentation of your risk as set out in the consumer Insurance (Disclosure and Representations) Act 2012. Under the consumer Insurance (Disclosure and Representations) Act 2012 **you** have a duty to take reasonable care to answer all questions as fully and as accurately as possible. If **you** volunteer information which is over and above that requested, **you** must do so honestly and carefully. Duty of disclosure of a material fact continues throughout the life of the **policy**. **We** may void **your policy** if cover has been obtained by any misrepresentation, misdescription, and use of a fraudulent document or non-disclosure of any material fact.

Our remedies shall be as follows if **you** or anyone acting on **your** behalf breaches **your** duty of fair presentation:

1.2.1. in proposing for this insurance:

- a) if such breach is deliberate or reckless, **we** may treat this **policy** as void, (which means that **we** will treat it as if it had never existed and refuse all claims) **we** may also retain **your** premium paid; and

- b) if such breach is not deliberate or reckless and **we** would not have entered into this **policy**, **we** may by notice to **you** treat this **policy** as being cancelled or void from inception in which case **we** shall return the premium; and
 - c) in cases of any other breach, if **we** would have entered into this **policy** but:
 - i) on different terms (other than terms relating to the premium), **we** may require that this **policy** is treated as if it had been entered into on those different terms from the outset; or
- 1.2.2. would have charged a higher premium, **we** may reduce the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims) in the same proportion that the premium actually charged represents as a percentage of the premium **we** would have charged but for the breach on variation of this **policy**:
- a) if such breach is deliberate or reckless, **we** may by notice to **you** treat this **policy** as void and retain the premium;
 - b) if such breach is not deliberate or reckless, and **we** would not have entered into the variation, **we** may treat this **policy** as having been cancelled from when the variation was concluded in which case **we** shall return the relevant premium; and
 - c) in cases of any other breach, if **we** would have entered into the variation but:
 - i) on different terms (other than terms relating to the premium), **we** may require that the variation is treated as if it had been entered into on those different terms from the outset; or
 - ii) would have increased the premium by more than **we** did or at all, **we** may reduce the amount to be paid on a claim arising out of events after the variation in the same proportion that the premium actually charged represents as a percentage of the premium, **we** would have charged but for the breach; or
 - iii) would not have reduced the premium by as much as **we** did or at all, **we** may reduce the amount to be paid on a claim arising out of events after the variation in the same proportion that the premium actually charged represents as a percentage of the premium, **we** would have charged but for the breach.

1.3. Applicable law

This insurance is subject to English law and the exclusive jurisdiction of the courts of England unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.

1.4. Period of insurance and premium payment

We have agreed to insure **you** against loss as described in this **policy** that may occur within the **territorial limits** of the **policy** during the **period of insurance**, provided that **you** have paid the premium and all additional taxes, fees, levies and other relevant fiscal charges shown in the **schedule**. The cover **we** provide is subject to the terms, conditions and exclusions contained in this **policy** booklet or in any **endorsement** applying to this policy.

When cancellation follows **your** failure to pay the full premium, the amount of money to be returned to **you** will be calculated taking into account a pro rata refund of premium, relating to the number of days left to run under the policy. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **period of insurance**. **We** may at **our** discretion reduce any claims payment by the amount of outstanding or overdue premiums that **you** owe **us**.

1.5. Delegated Authority

Inspire Motor Ltd are an intermediary and not an insurer. Inspire Motor Ltd has not made any personal recommendation regarding the sale of this policy.

This policy is issued in accordance with the authorisation that Accredited Insurance (Europe) Limited - UK Branch ('Accredited') have granted to Inspire Motor Limited under the terms of a contract between Inspire Motor Limited and Accredited.

This contract makes the Inspire Motor Limited the agent of Accredited and gives them the authority to perform certain acts on **our** behalf, but does not affect **your** rights to claim or make a complaint.

1.6. Regulation

Accredited Insurance (Europe) - Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Its UK address is 71, Fenchurch Street, London, EC3M 4BS.

Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

Inspire Motor Limited, registered in England and Wales, registered number 10387715 whose registered office is at: 1st Floor, 4 High Court, Leeds, LS2 7ES. Inspire Motor Limited is an appointed representative of Cogent Insurance Services Limited who are regulated by the Financial Conduct Authority No, 762246.

1.7. Signature

This document has been issued by Inspire Motor Ltd under the authority granted by Accredited Insurance (Europe) Ltd – UK Branch.



Colin Johnson

Director

Accredited Insurance
(Europe) Limited – UK Branch



Christopher Mays

Chief Executive Officer

Inspire Motor Ltd

1.8. Data Protection Notice

For the purpose of this clause any reference to the 'Insurer' or '**we**', '**our**' or '**us**' shall apply to Inspire Motor Ltd and Accredited Insurance (Europe) Ltd – UK Branch

1.8.1. To provide **our** services as an insurer and intermediary, **we** will collect and use information about **you**, such as **your** name and contact details, which may also include special categories of personal data (e.g. about **your** health) and information relating to criminal convictions and offences. All personal information (including any sensitive personal data) acquired by **us** is held in accordance with all applicable data protection laws and **we** maintain protections and procedures in the storage and disclosure of personal information to keep it secure and prevent unauthorised access to or loss of such information;

1.8.2. **We** may monitor and record all communications with **you** for compliance and training purposes;

1.8.3. **Your** consent to **us** processing special categories of personal data is necessary for **us** to provide **you** with the relevant services and **you** hereby for:

- a) underwriting, renewal information, validation of claims history, claims handling and all other matters relating to the processing of this insurance and any claims under this **policy**;
- b) statistical analysis, management information and market research;
- c) audits, system integrity checking and risk management.

Although **you** may withdraw **your** consent at any time, if **you** do, **we** may be unable to continue to provide services to **you**.

1.8.4. Personal information may also be used for the prevention and detection of fraud, and **you** consent to **us**:

- a) sharing information about **you** with other organisations (including the police) for the purposes of fraud prevention and detection;
- b) conduct searches using publicly available databases (including social media);
- c) undertaking credit searches;
- d) checking and sharing **your** details with fraud prevention and detection agencies.

1.8.5. Personal information may also be disclosed to the following entities as part of the operation of **our** business:

- a) other members of **our** group;
- b) other insurance entities (such as **our** reinsurers) who have an interest in the risk accepted under this insurance;
- c) **our** regulators;
- d) potential purchasers of the whole or part of **our** business;
- e) claims handlers.

1.8.6. If false or inaccurate information is provided and fraud is suspected, details will be passed to fraud prevention agencies and made available to other organisations that have access to their databases. Law enforcement agencies may access and use this information. This information is used by **us** and other organisations to prevent fraud and other financial crime when:

- a) checking the details made under the duty of fair presentation;
- b) confirming claims information;

- c) recovering outstanding debts;
- d) checking details on applications for credit and managing credit accounts;
- e) checking details of job applicants and employees.

Please contact **us** if **you** require details of the relevant fraud prevention agencies.

Please note: information from fraud prevention agencies may be accessed and used from other countries.

- 1.8.7. Personal information may be transferred to entities within and outside of the European Economic Area. If **we** do transfer information **we** will ensure that it is appropriately protected by ensuring that the same level of protection as required by the data protection regulation in the UK and EEA;
- 1.8.8. **We** do not sell or pass **your** personal data to any third parties for the purposes of marketing their own products and services;
- 1.8.9. Where personal information is provided about another person, **you** must inform that person of **our** identity, and why their personal information will be processed and disclosed. **You** must also obtain their written consent to the processing of their personal information in this way and provide **us** such consent upon request;
- 1.8.10. Individuals have certain rights under the Data Protection Act 2018, including:
 - a) the right to ask for a copy of the information **we** hold about them; and
 - b) to correct any information that may be inaccurate.
- 1.8.11. If **you** wish to check this information or if you have any queries as on how **we** use **your** information, please contact **us** at the address below. **You** also have the right to withdraw **your** consent to **us** using **your** information at any time. If **you** wish exercise these rights please contact **us** at:

The Data Protection Officer

Inspire Motor Limited,

First Floor,

4 High Court,

Leeds LS2 7ES

- 1.8.12. For more information on the Data Protection legislation, **you** may also write to the Office of the Information Commissioner at:

Wycliffe House,

Water Lane,

Wilmslow, Cheshire, SK9 5AF

Tel: 0303 123 1113 or 01625 545 745

email: mail@ico.gsi.gov.uk

- 1.8.13. The insurance broker that arranged this **policy** should also have their own privacy policy or fair processing notice.

1.9. Motor Insurance Database

- 1.9.1. Information relating to this insurance will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB) and it is a condition of this **policy** that **you** supply all the details of **your vehicles** in order that these details can be recorded on the MID. Failure to comply with the requirements of this condition may result in the cancellation of this insurance in accordance with the Cancellation condition;

1.9.2. The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- a) electroniclicensing;
- b) continuous insurance enforcement;
- c) law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- d) the provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your vehicle** seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

1.10. Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of **our** customers, **we** participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance-related fraud. **We** pass information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register operated by Insurance Database Services Ltd (IDS Ltd). **We** may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when **you** make a claim, to validate **your** claims history or that of any person or property likely to be involved in the claim.

As part of **our** anti-fraud processes, information will be passed to third party credit reference agencies for the purposes of identity verification only. As part of the identity verification process, **your** information will be checked against a range of databases/registers and a 'soft footprint' will be left on **your** credit file for a period of twelve (12) months. Unlike standard credit checks, soft footprints do not affect **your** credit score and **you** are the only person who can view them on **your** credit report.

1.11. Cheatline

To report insurance fraud, please call Cheatline on 0800 422 0421.

You can also report insurance fraud online at: www.insurancefraudbureau.org/cheatline/

1.12. Other Insurers

We may pass information about **you** and this insurance to other insurance companies with which **we** either reinsure **our** business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the United Kingdom but within the European Economic Area ("EEA"). **We** may also share data with other group companies who may be located outside of the EEA.

2. Definitions and interpretation

2.1. Interpretation

Words shown in bold have a particular defined meaning. **You** should refer to the Definitions to obtain the full meaning of such terms. Also, where the context requires:

words in the singular will include the plural and vice versa; and

words expressed in one gender shall include all genders; and

references to 'a person' shall include any individual, company, partnership or any other legal entity;

references to a statute, regulation or trade terms of contract will be construed to include all its amendments or replacements.

2.2. Definitions

2.2.1. **Accessories** means **your vehicle's** standard accessories, spare parts or components, including the makers' standard tool kit and safety equipment.

2.2.2. **Approved repairer** means a motor vehicle repairer authorised by **us** or **our** representative to repair **your vehicle** following a valid claim under the 'Loss or damage to **your vehicle**' section.

2.2.3. **Certificate of Motor Insurance** means the document required by law to evidence the existence of the minimum compulsory insurance which describes who may drive **your vehicle** and the purpose for which it may be used.

2.2.4. **Courtesy car** means a car loaned to **you** by **our approved repairer** whilst **your vehicle** is being repaired following a valid claim under the 'Loss or damage to **your vehicle**' section.

2.2.5. Endorsement means

- a) an additional clause or condition applicable to this insurance;
- b) a change in the terms of insurance.

2.2.6. **Excess** means the first part of each and every claim for which **you** are responsible.

2.2.7. **Family** means **Your** spouse, partner, children or grandchildren (whether natural, fostered or adopted), stepchildren, parents, grandparents, siblings and their spouses or any person normally resident at your address.

2.2.8. **Fire** means fire, lightning, explosion, or self-ignition.

2.2.9. **Garage** means a permanent enclosed four-sided structure comprising of three brick, stone, steel or concrete built sides with a roof and a securable door entrance which is **your** private property and used solely and exclusively by **you** or **your Family**.

2.2.10. **Hazardous Goods** means:

- a) Explosives or Radioactive Materials as defined under The United Nations Model Regulations on the Transport of Dangerous Goods 14th revised edition (2005) Classifications 1 & 7 (except for exempt amounts);
- b) flammable liquids or gases in road or container tankers.

2.2.11. **In-vehicle entertainment, communication and navigation equipment** means permanently fitted media players, telephones, CB radios and satellite navigation equipment. Portable items (such as radar detection equipment, mobile telephones, personal digital assistants or portable GPS navigators). Please be aware that audio and visual media are not included within this definition.

2.2.12. **Market Value** means the cost of replacing **your vehicle** with one of similar type, age and condition at the time of loss or damage as assessed by an automotive engineer in conjunction with the published trade guides and websites.

- 2.2.13. **Minimum cover** means the minimum level of cover provided to satisfy the **Road Traffic Act** in respect of liability for the death of or injury to other people and damage to their property.
- 2.2.14. **Period of Insurance** means the period shown in the **schedule** and **Certificate of Motor Insurance** for which **we** have agreed to cover **you** and for which **you** have paid the premium.
- 2.2.15. **Personal Effects** means **your** and/or the driver's and/or any passenger's personal property in **your vehicle** at the time of an accident.
- 2.2.16. **Policy** means the contract of insurance formed of the documents described in 'Our contract with **you**' clause of the introduction.
- 2.2.17. **Private car** means a **vehicle** (including its **accessories**) which is a passenger carrying vehicle not exceeding eight (8) seats (excluding the driver) mentioned by description, category or registration mark in the **schedule** and unless otherwise agreed, registered in Great Britain or Northern Ireland.
- 2.2.18. **Proposal Form** means the application for insurance and declaration completed by **you** or on **your** behalf which forms a part of **your** basis of fair presentation.
- 2.2.19. **Road Traffic Act** means the law which governs the driving or use of any motor vehicle within the United Kingdom (including the Road Traffic Act 1988 and all related and subsequent legislation) or any other country in which this insurance may provide cover as defined in the Foreign Use section of this **policy**.
- 2.2.20. **Schedule** means the document titled schedule that includes **your** name and address, the premium and other variables to this **policy** (including **endorsement** clauses) and is incorporated in this **policy** and accepted by **you**. **Your** schedule may be re-issued from time to time where each successor schedule overrides the earlier document.
- 2.2.21. **Statement of Fact or Statement of Insurance** means the form that shows the information that **you** gave **us** or that was given on **your** behalf at the time **you** applied for insurance.
- 2.2.22. **Territorial limits** means England, Northern Ireland, Scotland, Wales, the Isle of Man and the Channel Islands and shall include transit by sea between these places.
- 2.2.23. **Total Loss** means where it is either:
- a) not economical to repair **your vehicle** or **trailer** based on factors such as but not limited to:
 - i) the cost of repair being compared to the market value of **your vehicle** or **trailer**; and
 - ii) valuations of similar vehicles in specialist motor trade guide; or
 - b) if **your vehicle** or **trailer** has been stolen and not recovered.
- 2.2.24. **Trailer** means trailer, semi-trailer, or container used for carrying goods but which cannot be driven itself;
- 2.2.25. **We/Us/Our/the Insurer** means Accredited Insurance (Europe) Ltd – UK Branch and where the context requires Inspire Motor Limited;
- 2.2.26. **You/Your** means the company or person(s) named as "the insured" in the **schedule**, or as "the policyholder" in the **Certificate of Motor Insurance** or renewal notice applying to this insurance.
- 2.2.27. **Vehicle** means any motor **vehicle** which is stated on the **schedule**, together with its **accessories**.

3. Our Service Commitment

3.1. Complaints

3.1.1. **We** strive to provide an excellent service to all **our** customers but occasionally things can go wrong. **We** takes all complaints seriously and endeavour to resolve all customers' problems promptly. If **you** have a question about this insurance or complaint about **your** broker, **you** should contact **your** broker.

3.1.2. If **your** complaint:

a) is in relation to this insurance you should contact 01233 460320;

b) is in relation to a **Claim** you should contact 0113 8871435;

or **you** can write to **us** at Complaints Handling, Inspire Motor Limited, First Floor, 4 High Court, Leeds LS2 7ES.

3.1.3. Our customer service teams work to a first contact timescale of five (5) working days and aim to have the situation resolved within twenty (20) working days.

3.1.4. If, after making a complaint:

a) **you** feel that the matter has not been resolved to **your** satisfaction; or

b) **we** have not responded within eight (8) weeks of **your** original complaint to **us**; and

c) **you** are an eligible complainant, **you** may contact The Financial Ombudsman Service ("FOS") whose address is:

Exchange Tower,

Exchange Square,

London E14 9SR

Telephone 0300 123 9123 or 0800 023 4567

Website: www.financial-ombudsman.org.uk/consumer/complaints.htm.

3.1.5. Making a complaint to the Financial Ombudsman Service (FOS) does not affect **your** rights under this **policy**.

3.1.6. A summary of **our** complaint handling procedure is available on request and will also be provided to **you** when acknowledging a complaint.

3.1.7. The FOS will only consider a complaint if **you** are an eligible complainant and if:

a) **we** have been given an opportunity to resolve it; and

b) **we** have given **you** a final response letter and **you** has referred **your** complaint to the FOS within six (6) months of **our** final response letter; or

c) **we** have not responded to **your** complaint with a decision within eight (8) weeks.

3.1.8. **You** may also be able to refer **your** complaint to:

Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245. If **you** are not satisfied with **our** final response or **we** have not responded within fifteen (15) working days, **You** will have to pay EUR 25.00 at the time of making **your** complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Services

The Office of the Arbiter for Financial Services considers that a "complaint" refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms "person" does not specify that this is limited to individuals and therefore any policyholder, insured

person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit <https://financialarbiter.org.mt/>

The complaints procedure is without prejudice to **your** rights to take legal proceedings.

3.2. Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website (www.fscs.org.uk).

4. Cover

The cover provided for **you** by this insurance is shown in the **schedule** and determines which sections of the document apply.

Section Description		Cover Applicable	
		Comprehensive	Third Party, Fire & Theft
Section 1 - Loss of or damage to your vehicle			
	A. Accidental and flood damage	✓	✗
	B. Malicious damage and vandalism	✓	✗
	C. Fire	✓	✓
	D. Theft or attempted theft	✓	✓
Section 2 - Liability to others		✓	✓
Section 3 - Driving other cars		✓	✗
Section 4 - Windscreens and windows		✓	✗
Section 5 - Personal effects		✓	✗
Section 6 - Replacement locks		✓	✗
Section 7 - Onward travel		✓	✗
Section 8 - Foreign use		✓	✓
Section 9 - Child seat cover		✓	✗
Section 10 - Audio and sat nav		✓	✓

The **'General Exclusions'** and **'General Conditions'** apply to **your** insurance whatever cover **you** have.

Your policy schedule provides details of any special cover, excesses, endorsements or exclusions which apply to your policy.

5. Section 1 - Loss of or damage to your vehicle

5.1. Indemnity

We will indemnify **you** for loss or damage to **your vehicle** caused by:

- 5.1.1. Accidental damage;
- 5.1.2. Malicious damage and vandalism only when caused by any person not in **your** employ;
- 5.1.3. Fire;
- 5.1.4. Theft or attempted theft.

5.2. Basis of Settlement

5.2.1. In the event of loss or damage to **your vehicle**, **we** will:

- a) pay to repair **your vehicle**; or
- b) replace **your vehicle** with one of a similar type, age or condition; or
- c) pay **you** the pre-accident value of **your vehicle**.

5.2.2. **We** will not pay more than:

- a) the **market value** of **your** lost or damaged **vehicle**;
- b) the price **you** paid for **your** lost or damaged **vehicle**;
- c) the manufacturer's list price for any replacement component part or **accessories**;
- d) the amount outstanding under the leasing agreement for **your vehicle**;
- e) the value of the **vehicle** that **you** declared to **us** at the commencement of the **period of insurance**;

5.2.3. If **your vehicle** is owned by somebody else (and **we** are aware of this and have agreed cover) or is the subject of a hire purchase agreement, **we** will make any cash payment to the legal owner unless the owner specifically agrees otherwise.

5.3. Transport of your vehicle after an accident

If **your vehicle** is disabled as a result of loss or damage insured by this section, **we** will indemnify **you** for the reasonable costs of protection and removal of **your vehicle** to **our approved repairs** or the nearest suitable repairers and the reasonable cost of delivery to **you** in the United Kingdom after repair.

5.4. Storage

We will pay for the storage charges for **your vehicle** as long as **you** have told **us** about them beforehand and **we** have agreed that they are reasonable.

5.5. You and your Passengers

We will ensure that you and your passengers are taken home if your vehicle is not road worthy after an incident. If you have comprehensive cover this is in addition to the cover provided under Onward Travel.

5.6. Repairs

5.6.1. Repairs are normally undertaken by **our approved repairer**. If **you** choose not to use **our approved repairer**:

- a) **you** must obtain a written estimate for repair from **your** repairer before instructing the repairer;

- b) **we** will authorise repairs by **your** repairer only if **we** consider the estimate for repairs reasonable;
 - c) **we** will not pay more than the cost of repairs had the work been undertaken by **our approved repairer**. In these circumstances **we** may at **our** option settle the claim for repairs to **your vehicle** by making a cash payment for the amount quoted by **our approved repairer** less the **excess** which applies to the claim;
 - d) **we** will not guarantee the work after **you** have signed a customer satisfaction note and **your vehicle** has been returned to **you** by the repairer;
- 5.6.2. **We** or the repairer may use parts which have not been supplied by the manufacturer;
- 5.6.3. If parts required for repairing **your vehicle** are not available in the United Kingdom, **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable vehicle available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom.

5.7. Total Loss

- 5.7.1. If **your vehicle** or **trailer** is declared a **total loss** **our** liability will be determined in accordance with the basis of settlement clause;
- 5.7.2. where **we** request so, **you** must provide **us** with:
- a) the current Vehicle Registration document (V5);
 - b) the current MOT certificate, where applicable; and
 - c) all keys to the **vehicle**; and
 - d) the purchase receipt for the **vehicle**; and
 - e) any other items **we** may reasonably require;
- 5.7.3. Once **you** have accepted **our** offer, the damaged **vehicle** will become **our** property for disposal in accordance with the Code of Practice for the Disposal of Motor Vehicle Salvage;
- 5.7.4. Once **your total loss** claim has been settled, cover in respect of this **vehicle** will cease immediately and **we** will retain the full premium charged for it. **You** will then have a maximum of fourteen (14) days to find a replacement vehicle acceptable to **us**;
- 5.7.5. If **your vehicle** has a private registration plate, we will give you thirty (30) days from the date a settlement is agreed to transfer that private registration number onto the DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the private registration number plate, **we** will dispose of it with **your vehicle**;
- 5.7.6. Any disagreement between **us** and **you** over our decision that **your vehicle** or **trailer** is a **total loss** will be subject to arbitration in accordance with the procedure outlined in this document.

5.8. New Vehicle Replacement (applicable to Comprehensive cover only)

We may, and at **your** request and if available replace **your vehicle** with another of a similar make, model and specification following an incident covered by this section if all the following applies:

- 5.8.1. **You** are the first registered owner of **your vehicle** from new or if the **vehicle** is pre-registered with a dealer provided it has a mileage of less than two hundred and fifty (250) miles;
- 5.8.2. is no more than twelve (12) months old from the date of first registration;
- 5.8.3. has covered less than 12,000 miles;
- 5.8.4. **We** deem the **vehicle** to be a **total loss**;
- 5.8.5. **We** can replace **your vehicle** in the **territorial limits**;

5.8.6. **We** have permission from any person that has a financial interest in **your vehicle**;

5.8.7. **Your vehicle** is not subject to a lease or contract hire agreement or any other similar. If so, then the company who **you** have the lease or contract hire agreement with must grant their permission for **your** claim to be settled in this way.

If a **vehicle** of a similar make, model or specification is not available within the **territorial limits**, **we** will settle **your** claim by giving you a cash payment equal to the **market value** of **your vehicle** at the time of the loss or damage.

5.10. Exclusions applicable to this section

In addition to the General Exclusions, **we** will not indemnify **you** for:

- 5.10.1. The **excess** shown in the **schedule** which to this section of the **policy** and any additional **excess** shown in this section;
- 5.10.2. wear and tear, oxidation, rust, depreciation, vermin, insects, mildew or fungus, faulty workmanship or any other losses which are not directly associated with the incident that causes **you** to claim;
- 5.10.3. Mechanical, electrical, electronic, computer software faults, failures, breakdowns, breakages or malfunctions;
- 5.10.4. Damage to the tyres of **your vehicle** caused by braking, punctures, cuts and bursts unless as a direct result of an accident covered by this **policy**;
- 5.10.5. Damage to **your vehicle** caused by filling its fuel tank with the incorrect fuel;
- 5.10.6. Loss or theft of petrol or diesel fuel;
- 5.10.7. Damage caused by the freezing of liquid in the cooling system of **your vehicle** unless **you** have taken all reasonable precautions as recommended by **your vehicle** manufacturer;
- 5.10.8. Legal impounding or destruction of **your vehicle** by order of any government or public authority;
- 5.10.9. Loss of or damage to **your vehicle** caused by a deliberate act by **you** or any other person insured on this **policy**;
- 5.10.10. Loss of or damage to **your vehicle** if it is taken, used or driven without **your** permission by a spouse or civil partner, partner, boyfriend or girlfriend, employee or ex-employee, member of the family or household of a permitted driver;
- 5.10.11. Loss of or damage to **your vehicle** if it is involved in a theft or attempted theft and the incident has not been reported to the police and a crime reference number obtained;
- 5.10.12. Loss of or damage to **your vehicle** by fraud, trickery or deception including but not limited to someone claiming to be a buyer, a buying or selling agent, or by **you** accepting a form of payment which a bank or building society will not authorise;
- 5.10.13. theft of **your vehicle** whilst unattended and:
 - a) the locks have not been engaged;
 - b) the keys have been left in, on or in the vicinity of **the vehicle**;
 - c) the immobiliser is either not working or not been activated;
 - d) any of the windows, sunroof or roof (if applicable) has been left open;
- 5.10.14. any additional damage resulting from the **vehicle** being moved by **you** after an **accident** or **fire** or theft;
- 5.10.15. any reduction in the value of **your vehicle** following damage, whether repaired or not;
- 5.10.16. the cost of repairing, replacing or improving any parts of **your vehicle** which have not been damaged;
- 5.10.17. the cost of repairing or replacing any non-standard parts fitted to **your vehicle** that have not been disclosed to and agreed by **us**;
- 5.10.18. loss of or damage to **your vehicle's accessories** unless loss or damage to **your vehicle** occurs at the same time from the same cause;
- 5.10.19. loss or damage to **your vehicle** caused by or consequent upon the operation of tipping gear;
- 5.10.20. damage to **trailer(s)**;

- 5.10.21. loss of or damage to sheets, tarpaulins, tilts or to any container which is not permanently fitted to **your vehicle**;
- 5.10.22. damage to **your vehicle's** windscreen or window glass;
- 5.10.23. loss of or damage to any portable audio, visual or communication devices or media including computer or gaming equipment, cell phones, smart phones, traffic information systems or CB radio equipment carried in or on **your vehicle**;
- 5.10.24. loss or damage to any tools or goods carried in or on **your vehicle**;
- 5.10.25. loss of or damage to any taxi metering or other related equipment;
- 5.10.26. loss of use, delay, loss of market or any other compensation for any costs incurred as a result of not being able to use **your vehicle** following loss or damage;
- 5.10.27. Any Value Added Tax (VAT) amounts when **you** are VAT registered;
- 5.10.28. Loss of or damage to **your vehicle** if you or any named driver have not taken all reasonable precautions to protect and take care of **your vehicle**;
- 5.10.29. Loss of or damage to **your vehicle** by theft or attempted theft where **we** have requested that an active security and or tracking device must be fitted to **your vehicle** or your **Statement of Fact or Statement of Insurance** states that **your vehicle** is fitted with such a device and said device is not active and operational at the time of the loss or damage.

6. Section 2 - Liability To Others

6.1. Indemnity

We will indemnify **you** for any amount that **you** are legally liable to pay for damages (including claimants' costs that are recoverable from **you**), in the event of:

6.1.1. Death of or bodily injury to any person;

6.1.2. Damage to property of others;

as a result of an accident whilst **you** are driving, using or in charge of **your vehicle**.

6.2. Indemnity to others

We will also indemnify

6.2.1. any other person driving, using or in charge of **your vehicle**, provided that they are shown as permitted on **your** current **Certificate of Insurance** and **policy schedule**, and that they have **your** permission;

6.2.2. any person is using (but not driving) **your vehicle** with **your** permission, provided that the use is for social, domestic and pleasure purposes (i.e. not used for business purposes);

6.2.3. any passenger is travelling in, or getting into or out of **your vehicle**;

6.2.4. at **your** request the owner of the **vehicle**, where such **vehicle** is loaned, leased or hired to **you** (other than under a hire purchase agreement);

6.2.5. any principal for any legal liability incurred by **you** when using the **vehicle** for contract work on behalf of the principal so long as **you** have arranged with the principal for the conduct and control of all claims for which **we** may be liable to be vested in **us**.

Provided that the person claiming indemnity is not entitled to indemnity under any other policy; and shall, as though they were the Insured, observe, fulfil and be subject to the terms, exclusions and conditions of this **policy** in so far as they apply.

6.3. Limit of liability for third party property damage

The maximum amount **we** will pay under this section in respect of property damage is:

6.3.1. Twenty million pounds (£20,000,000) for any one claim or a number of claims arising out of the one incident if the damage is caused by a **private car**;

6.3.2. Five million pounds (£5,000,000) if the damage is caused by any other type of **vehicle**.

6.4. Cross Liability

If this **policy** is issued in the name of more than one party, the cover provided by this section shall apply as if separate policies had been issued to each of the parties jointly named as the policy holder but **our** total liability for all claims shall not exceed the limits of indemnity stated in this **policy**.

6.5. Defence costs

If there is an accident that is covered under this insurance, **we** may at **our** absolute discretion consider payment in respect of the following costs:

6.5.1. Legal fees and costs incurred in dealing with or defending any action at law by which damages in respect of death, bodily injury or damage are claimed against any person covered by this **policy**;

6.5.2. Solicitor's fees for representing **you** at any fatal accident enquiry, Coroner's, Magistrates or similar court; and

6.5.3. The reasonable cost of legal services to defend **you** against a charge of manslaughter or causing death by dangerous or reckless driving; and

6.5.4. legal expenses in respect of defending any charge brought under the Corporate Manslaughter and Corporate Homicide Act 2007.

If **we** agree to pay these costs under this **policy** the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at **our** discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

The maximum amount **we** will pay under this clause is five million pounds (£5,000,000) for any one claim or a number of claims arising out of the one incident and in any one **period of insurance**.

6.6. Extensions applicable to this section

6.6.1. Emergency treatment

We will pay for emergency treatment that is needed under the **Road Traffic Act** following an accident involving **your vehicle**.

6.6.2. Towing of disabled vehicles

We will indemnify **you** for **your** liability arising from bodily injury or damage to property that occurs while **you** are towing a disabled mechanically propelled vehicle. **We** will not be liable for any loss of or damage to the disabled mechanically propelled vehicle, or the property contained in or on said vehicle.

6.6.3. Trailers

We will indemnify **you** for **your** liability arising from bodily injury or damage to property arising from any **trailer** owned by **you** or in **your** custody or control whilst attached to **your vehicle** or if accidentally detached during the course of a journey.

Provided that **you** have given **us** full details of all such **trailers** as part of **your** duty of fair presentation.

We will not indemnify **you** under this section for any loss or damage to property being conveyed on the **trailer**.

6.7. Exclusions applicable to this section

Except where necessary to meet the requirements of any compulsory motor legislation operating within the **territorial limits** of the **policy**, in addition to the General Exclusions **we** will not indemnify **you** for:

6.7.1. death of or injury to the person driving **your vehicle** or in charge of **your vehicle** for the purpose of driving;

6.7.2. loss of or damage to:

- a) **your vehicle** or any other vehicle that is in **your** care, custody or control including any **trailer**, caravan or broken-down vehicle; or
- b) property belonging to or held in trust by **you** or in **your** custody or control;
- c) property being conveyed by, on or in **your vehicle**;

6.7.3. loss of or damage to property owned by, or in the care, custody or control of **you** or any other person insured by this **policy**;

6.7.4. liability for the death of or injury to any person or loss of or damage to any property caused as a result of the deliberate use of **your vehicle**:

- a) To cause damage to other vehicles or property; and/or
- b) To cause injury to any person and/or to put any person(s) in fear of injury.

- 6.7.5. liability for death of or injury to any **your** employee, or any employee of any other person entitled to drive **your vehicle** following an accident which occurs during the course of their work except where **we** must meet the requirements of the **Road Traffic Acts**;
- 6.7.6. liability for death, injury, loss or damage that arises beyond the limits of the carriageway in respect of the bringing to or taking away the load from **your vehicle** by any person other than **your** driver or attendant;
- 6.7.7. Indemnity to any person if there is other insurance already in force which covers the same liability;
- 6.7.8. death, bodily injury or damage to property, arising directly or indirectly out of the operation of any **vehicle** or **trailer** as a tool of trade;
- 6.7.9. loss, damage or liability that is directly or indirectly caused by pollution or contamination unless it is caused by a sudden event which is not deliberate and not expected to happen;
- 6.7.10. any amount over one point two million pounds (£1,200,000) for pollution or contamination as a result of any claim, or series of claims caused by one event;
- 6.7.11. death, bodily injury or damage to property, arising directly or indirectly by the wrongful collection or delivery of a load, or where the load does not conform to the specification of the customer;
- 6.7.12. death, bodily injury or damage to property where **your vehicle** is towing more **trailers** than permitted by law;
- 6.7.13. liability for death, injury, loss or damage that arises out of the use of any tools, goods or personal belongings carried in or on **your vehicle**;
- 6.7.14. any liability **you** have under an agreement or contract unless **you** would be liable anyway if the agreement or contract did not exist;
- 6.7.15. proceedings consequent upon any bodily injury or damage deliberately caused by **you** or any other person insured on this **policy**;
- 6.7.16. any legal cost or other amounts that you pay or agree to pay, or that any person, company or firm claiming cover under this policy section pay or agrees to pay, without first obtaining **our** consent.

7. Section 3 – Driving Other Cars

7.1. Driving other cars

If **you** have comprehensive cover **we** agree to cover **you** for legal liability for the death of or bodily injury to any person or damage to property (or both) caused by **you** whilst driving any private car not belonging to **you** provided that:

- **your certificate of motor insurance** and **policy schedule** states that **you** may drive a **private car** other than **your car**;
- **you** have the permission and consent of the owner of the other **private car**;
- You must be twenty-five (25) years or above at the commencement of the **Period of Insurance**;
- the other private car must have a valid UK insurance motor policy in force in accordance with the Road Traffic Act, have a valid MOT and be properly licenced for road use;
- the private car is being driven within the **territorial limits**;
- **you** and the owner of the car being so driven are not a company, firm or other commercial enterprise;
- the other private car is being used within the limitations of the **certificate of motor insurance**;
- no cover will apply for the release of a **private car** which has been seized by or on behalf of the police or any public or local authority;
- the other private car is designed solely for private use and has not been designed, constructed or modified to carry goods;
- **you** still have **your private car** and it has not been sold, declared SORN, written off or a **total loss**;
- the other private car must not belong to **you** or is not hired to you under any type of hire/lease agreement;
- the cover provided by this clause is provide solely and exclusively for **You** only and does not apply to any named or specified driver;
- the car being so driven is a passenger carrying vehicle not exceeding eight (8) seats (excluding the driver).

8. Section 4 – Windscreens and Windows

8.1. Indemnity

If **you** have comprehensive cover, **we** will pay the cost of repair or replacement of accidentally or maliciously damaged or broken glass in the windscreen, sunroof or side or rear windows of **your vehicle** and any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage and without loss to **your** no claims bonus.

8.2. Exclusions applicable to this section

In addition to the General Exclusions, **we** will not indemnify **you** for:

8.2.1. Excess

The windscreen **excess** shown in the **schedule**.

8.2.2. Non authorised suppliers

Any amount over one hundred and twenty-five pounds (£125) for each incident, unless the repair or replacement is carried out by **our** recommended windscreen specialists and in the event that you choose to have repairs completed by a non-authorized supplier the maximum amount we will pay after you excess is one hundred pounds (£100).

8.2.3. Panoramic roof panels

Damage to any fixed panoramic glass roof panels that are an integral part of the body structure of a **private car**.

8.2.4. Maintenance

Damage as a result of poor vehicle maintenance.

8.2.5. Loss of use

Any loss of use of your vehicle as a result of damage under this section.

8.2.6. Additional Costs

Either:

a) Any additional costs resulting from parts of your vehicle not being available within the **territorial limits**;

b) extra cost for work to be carried out outside normal hours, unless the windscreen or windows are shattered, or the damage affects the driver's vision or the security of **your vehicle**.

8.2.7. Market value

Any costs that are more than the market value of your vehicle.

9. Section 5 – Personal Effects

9.1. Indemnity

If **you** have comprehensive cover, **we** will indemnify **you** or **your** driver or passenger for loss or destruction of, or damage to their **personal effects** occurring during the **period of insurance**, provided that the loss occurs as part of an incident for which **we** provide indemnity under this **policy**.

Our liability under this section shall be limited to a maximum of one hundred pounds (£100) for **personal effects** per **vehicle**, regardless of the number of vehicles involved or persons making a claim under this section.

9.2. Exclusions applicable to this section

In addition to the General Exclusions, **we** will not indemnify **you** for:

9.2.1. loss or destruction of, or damage to:

- a) Money, stamps, tickets, documents, credit cards, jewellery, securities or any form of negotiable instruments;
- b) Portable electronic goods or equipment;
- c) Goods or samples carried in connection with any trade or business;
- d) mobile phones, smart phones, portable computers equipment (including tablets and handheld devices) audio and video equipment and media;
- e) Tools or equipment being carried in connection with any trade or business.

9.2.2. loss or destruction of, or damage to **personal effects** where possession of **your vehicle** is obtained by misrepresentation or deception.

9.2.3. loss or destruction of, or damage to **personal effects** where possession of **your vehicle** is obtained by theft and:

- a) the locks have not been engaged;
- b) the keys have been left in, on or in the vicinity of **the vehicle**;
- c) the immobiliser is either not working or not been activated;
- d) any of the windows, sunroof or roof (if applicable) has been left open.

9.2.4. loss or destruction of, or damage to **personal effects** arising out of, caused by, resulting from, in consequence of or in any way involving **your** failure or the failure of **your** driver to take such precautions as a prudent person would take to prevent such damage to, loss of or destruction of **personal effects**; or

9.2.5. any and all financial or indirect losses arising out of, caused by, resulting from, as a result of or in any way involving damage to, loss of or destruction of **personal effects**;

9.2.6. loss or damage to property that is covered under another policy of insurance such as a household or travel policy;

9.2.7. loss or damage caused by wear or tear.

10. Section 6 - Replacement Locks

10.1. Indemnity

If **you** have comprehensive cover and the keys or lock transmitter to **your vehicle** are stolen **we** will pay up to five hundred pounds (£500) towards the cost of replacing the door locks and/or boot lock, ignition, steering lock, the lock transmitter and central locking interface, providing it can be established that the identity of **your vehicle** or where it is normally kept overnight is known to the person(s) in receipt of such keys or transmitters.

10.2. Extensions applicable to this section

10.2.1. No Claims Bonus

If **you** claim under this section of this **policy** only, your no-claim bonus will not be affected.

10.2.2. No Excess

If **you** claim under this section of this **policy** only, **you** will not have to pay an excess. However, if your claim involves any other section of the **policy**, then any excess applicable to such section will be applied and may reduce the amount payable.

10.2.3. Courtesy Car

You may be entitled to a courtesy car when the locks on **your vehicle** are being replaced in accordance with this section provided **you** and **your vehicle** meet the requirements of the courtesy car provision elsewhere in this **policy**.

10.3. Exclusions applicable to this section

10.3.1. Loss in excess of vehicle value

We will not pay for more than **your Vehicle's Market Value**.

10.3.2. Keys in the vicinity

We will not provide any cover under this section if the keys to **your vehicle** are left in, on or near **your vehicle**.

11. Section 7 – Onward travel

Providing **you** have comprehensive cover, in the event **you** or **your** driver is deprived of the use of **your vehicle** as a result of an accident occurring during the **period of insurance** within the **territorial limits** and is unable to reach their destination, **we** will pay a contribution of up to fifty pounds (£50) per person, with a maximum of three hundred pounds (£300) per accident for all persons towards the cost of up to two nights' emergency accommodation or travel expenses.

12. Section 8 - Foreign Use

12.1. Legal minimum insurance

We will provide the **minimum cover** which is required by law while **your vehicle** is in:

12.1.1. Any country which is a member of the European Union (EU); or

12.1.2. Any other country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 7(2) of EU Directive 72/166/CEE relating to civil liabilities arising from the use of motor vehicles.

The cover provided under this section is the minimum required by law in the country **you** or **your driver** is visiting from those stated above. Where this cover is less than the **minimum cover** provided in the United Kingdom, then the **minimum cover** required in the United Kingdom will apply.

Please note that the above information may change, therefore **you** must check the latest information with **your** Broker before **you** travel. Please also refer to the Motor insurers' bureau Website for current information;

www.mib.org.uk/driving-abroad-eu-exit/green-card-information-for-the-public/

12.2. Extended cover

We will insure **your vehicle** for the same level of cover as shown in the **schedule** for a maximum of 90 days within the **period of insurance**, in any of the countries as set out above. If you permanently live in Northern Ireland cover is extended for up to 365 days in the Republic of Ireland only.

Provided that:

12.2.1. **your** company or business is permanently domiciled and registered within the **territorial limits**; and

12.2.2. Your vehicle is:

a) taxed and registered within **the territorial limits**;

b) is also normally kept within **the territorial limits**.

12.2.3. the travel outside of the **territorial limits** is of a temporary nature and **we** have agreed in writing to cover **your vehicle** outside the **territorial limits**;

12.2.4. No one trip is longer than 30 days.

12.3. Vehicle transportation

Cover also applies when **your vehicle** is being transported between any of the countries stated above by rail or any recognised sea route by ferry (including loading and unloading) as long as transportation does not exceed sixty-five (65) hours in any one journey.

12.4. Application of cover

The cover provided by this section shall be subject to the General Exclusions and to the limitations and exclusions set out in the following sections:

12.4.1. Section 1 Loss of, or damage to **your vehicle**;

12.4.2. Section 2 Liability to others;

12.4.3. Section 5 Loss of, or damage to **your personal effects**.

13. Section 9 - Child Seat Cover

If you have any child car seats fitted to **your vehicle** and **your vehicle** is involved in an incident, we will cover **you** for the cost of replacing the child car seats with new ones of a similar standard, even if there is no apparent damage, provided **you** are able to supply a copy of the original purchase receipt for the car seats. The maximum amount we will pay under this section is one hundred pounds (£100) following any one incident.

14. Section 10 – Audio and Satellite Navigation

We will pay for the loss or damage to audio and satellite navigation equipment if permanently fitted to your vehicle, provided that the loss occurs as part of an incident for which we provide indemnity under this policy. The maximum amount we will pay under this section is limited to five hundred pounds (£500) following any one incident.

15. No Claims Bonus

If a claim has not been made on **your policy** during the current period of cover, **we** will include a discount in **your** renewal premium. **We** will give **you** a bonus for each claim free year up to the maximum entitlement. Please note this is no guarantee **your** premium will not rise.

If a claim is made, **your** no claim bonus entitlement will be reduced in line with **our** no claim bonus scale at the time of renewal. **Your** no claim bonus will not be affected if **we** only pay emergency treatment charges under the **Road Traffic Act**. **You** cannot transfer **your** no claim bonus to anyone else. If more than one vehicle is insured, the no claim bonus is earned separately for each vehicle.

Earned NCD	NCD applicable at next renewal		
	No Claims	1 Claim	2 Claims or more
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	4	0
7	8	5	0
8	9	6	0
>=9 +	9	7	0

16. Protected No Claims Bonus

Protecting **your** no-claim bonus allows **you** to make a claim without your no-claim bonus being reduced.

If **you** have chosen to protect **your** no-claim bonus this will be shown on your schedule, and **you** will only lose **your** no-claim bonus if **you** make more than two claims in any five-year period.

The table below shows how **your** no-claim bonus would be affected if **you** made a claim or claims within the **period of insurance** and **you** have chosen to protect **your** no-claim bonus.

Earned NCD	NCD applicable at next renewal (with protection)				
	No Claims	1 Claim	2 Claims	3 Claims	4 or more Claims
4	5	4	4	2	0
5	6	5	5	3	0
6	7	6	6	4	0
7	8	7	7	5	0
8	9	8	8	6	0
>=9 +	9	9	9	7	0

17. General Exclusions

These general exclusions apply to all sections of this **policy**.

17.1. Use and Drivers

We will not pay for any loss, damage, injury, death or any other liability whilst **your vehicle** is being used or driven:

- 17.1.1. for a use not specified or permitted on **your certificate of motor insurance**;
- 17.1.2. for pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, whether on a road, track or at an off-road event, circuit, airfield, airside, aerodrome, military base, test venue, derestricted road, gumball, supercar runs or similar;
- 17.1.3. on the Nurburgring Nordschleife, or any sections of private toll roads without speed limits;
- 17.1.4. for racing, formally or informally, against another motorist whether on a road or track;
- 17.1.5. by any person who is not stated either in the “persons or classes of persons entitled to drive” section on **your certificate of motor insurance** or **your schedule** unless **your vehicle** has been stolen;
- 17.1.6. by a person who does not hold a valid driving licence or is disqualified from driving;
- 17.1.7. by a person who holds a driving licence but is not complying with any terms or conditions that may apply to that licence;
- 17.1.8. with a load or a number of passengers which is unsafe or illegal;
- 17.1.9. When carrying a load which is not secure;
- 17.1.10. Use for hiring of the vehicle, the carriage of passengers or goods for payment, or hire and reward but not limited to taxiing and chauffeuring whether licensed or unlicensed, or the carriage of goods or property which does not belong to you, use as a courier, or merchandise delivery or peer to peer hire schemes, or for takeaway food or fast-food delivery;
- 17.1.11. Whilst carrying **hazardous goods**;
- 17.1.12. Carrying a load which is greater than that declared to **us**;
- 17.1.13. Being used in contravention of its Gross Plated Weight;
- 17.1.14. Carrying a load in such a way that it is likely to impair the safe driving or control of **your vehicle** or **trailer**;
- 17.1.15. For any use in connection with the Motor Trade other than by a member of the Motor Trade for the purposes of overhaul, upkeep or repair; when towing for payment/reward a caravan, trailer or mechanically disabled vehicle;
- 17.1.16. If **you** or any **named driver(s)** is negligently in breach of the Road Safety Act 2006, except where **we** are required to provide this cover under the **Road Traffic Act** or any other legislation applicable to motor insurance;
- 17.1.17. Vehicles that do not travel on ‘terra firma’;
- 17.1.18. Used in an unsafe or un-roadworthy condition or without a valid MOT (where one is required).

17.2. Deliberate Acts

We will not provide indemnity for **your** liability for the death of or injury to any person or the loss of or damage to any property caused as a result of the deliberate use of **your vehicle**:

- 17.2.1. To cause damage to other vehicles or property; and/or

17.2.2. To cause injury to any person and/or to put any person(s) in fear of injury.

17.3. Drink and Drugs

We will not provide indemnity for any loss, damage, injury, death or any other liability (other than any obligations **we** must meet as required by Road Traffic Law) if an accident occurs involving **your vehicle** and the driver of **your vehicle**:

17.3.1. is found to be over the prescribed limit for alcohol;

17.3.2. is driving whilst unfit through drink or drugs, whether prescribed or otherwise;

17.3.3. fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

17.4. War, Earthquake, Riot and Terrorism

We will not provide indemnity for any loss, damage or liability that is directly or indirectly caused by:

17.4.1. Indirectly occasioned by, happening through or in consequence of war, Invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, rebellion, revolution, insurrection or requisition, riot or similar event, confiscation or nationalisation by any government or other authority;

17.4.2. Earthquake or earthquake shock;

17.4.3. Regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Acts of terrorism as defined in the Terrorism Act 2000 or the equivalent legislation in any other country. This exclusion also excludes loss, damage or liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing terrorism;

except to the extent that **we** may be liable under the **Road Traffic Act**.

17.5. Nuclear/Radioactive Contamination

We will not provide indemnity for any loss, damage, or liability or any expense whatsoever that is directly or indirectly caused by or contributed to by or arising from:

17.5.1. Ionising radiation or contamination by radioactivity from nuclear fuel or nuclear waste;

17.5.2. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment.

17.6. Airside use

We will not provide indemnity for any loss, damage or liability arising whilst **your vehicle** is in:

17.6.1. any premises or area to which any aircraft has access, including, but without limitation, an airport or airfield and the service roads within their perimeter and boundary roads;

17.6.2. A refuelling area, ground equipment areas or the Customs examination areas of international airports.

17.7. Sonic Bang

We will not provide indemnity for any loss, damage or liability caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

17.8. Criminal Acts

We will not provide indemnity for any loss, damage or liability caused whilst **your vehicle** is being used by **you** or any person entitled to drive **your vehicle**:

17.8.1. In the course or furtherance of a crime; or

17.8.2. As a means to escape from, or avoidance of, lawful apprehension.

17.9. **Mis-delivery**

Any loss, damage, injury, death or any other liability that is directly or indirectly caused by solidification or the spillage, leakage or mis-delivery of any load.

18. Claims Conditions

18.1. What you must do in the event of a claim

- 18.1.1. **You** must contact **us** using **our** 24-Hour Claims Helpline as soon as possible, about any accident, loss or damage regardless of **your** intention to make a claim under this insurance.
- The 24-hour Claims Helpline number can be located on the policy schedule.**
- 18.1.2. If **your** claim is due to theft, riot, attempted theft or vandalism **you** must also inform the Police and obtain a crime reference number;
- 18.1.3. **You** must report the accident to the Police and **us** within twenty-four (24) hours at the latest if anyone is injured;
- 18.1.4. If possible, please note the registration number(s) of the vehicle(s) involved and if the vehicle is a lorry, please also obtain the cab number;
- 18.1.5. Regarding claims for damage to **your vehicle**:
- a) **you** must tell **us** about any damage **you** are going to claim for;
 - b) repairs are normally undertaken by **our approved repairer**. If **you** choose not to use **our approved repairer**:
 - i) **you** must obtain a written estimate for repair from **your** repairer before instructing the repairer;
 - ii) **we** will authorise repairs by **your** repairer only if **we** consider the estimate for repairs reasonable;
 - iii) If **we** believe the estimate is unreasonable, **we** may at **our** sole option settle the claim for repairs to **your car** by paying the amount quoted by **our approved repairer** less the applicable **excess**.
- 18.1.6. If there are any circumstances that may give rise to a claim against **you** or **us** from someone else, **you** must tell **us** as soon as reasonably possible and in no event less than three (3) days after the accident;
- 18.1.7. If **you** receive notice of a claim from someone else, **you** must:
- a) tell **us** immediately;
 - b) send to **us**:
 - i) all correspondence **you** receive;
 - ii) every writ, summons and County Court Claim Form **you** receive.
- 18.1.8. **You** must tell **us** immediately if **you** are about to be prosecuted or have to go to an inquest and confirm the same to **us** in writing;
- 18.1.9. If **we** ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy, **you** must supply this documentation before **we** can proceed with the settlement;
- 18.1.10. **We** shall have discretion in the conduct of any proceedings or in the settlement of any claim;
- 18.1.11. **You** must not admit liability for, or offer to settle, any claim without **our** permission;

- 18.1.12. **We** shall be entitled to take over and conduct the defence or settlement of any claim or prosecute any claim in the name of any person **covered** by this insurance;
- 18.1.13. No proceedings may be commenced against, or settlement accepted from, any other party without **our** written consent;
- 18.1.14. **You** must give **us** whatever co-operation, information and assistance **we** require in dealing with any claim under this policy.

18.2. Right of recovery

If **we** are obliged to settle a claim which **we** would not have settled had it not been for the provisions of the **Road Traffic Act** in the United Kingdom or corresponding legislation elsewhere or by reason of **our** participation in the Motor Insurers Bureau arrangements **we** will require that **you**, or the person who made the claim, repay all such monies to **us**.

18.3. Inspection

We must be allowed to examine **your vehicle** or **trailer** at any reasonable time after any loss, damage, or accident.

18.4. 5 Year Workmanship Guarantee

All repairs will have a workmanship guarantee if **you** use **our** approved repairer. The guarantee stands for as long as **you** own **your vehicle** up to a maximum period of five (5) years from the date that the work was carried out.

19. General conditions

These General Conditions apply to the whole of the **policy** and should be read in conjunction with the **Certificate of Motor Insurance**, the **schedule** and any **endorsements** that apply.

19.1. Alterations

19.1.1. **You** must tell **us** as soon as possible of any alterations or changes to **your vehicles**, the driver details, **your** business, or any of the details that may affect the risks insured which occur during the **period of insurance**.

19.1.2. These changes may include:

- a) Any changes to **your vehicle**, including engine modifications and changes such as fitting alloy wheels, spoilers, tinted windows, non-standard interior, exhausts or skirts;
- b) Any problem to do with the health of any person who will drive **your vehicle** where the DVLA require notification;
- c) A motoring accident, motor insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your vehicle**;
- d) A change in ownership of **your vehicle**;
- e) A change in use of **your vehicle**;
- f) If any **insured driver** changes jobs;
- g) Changes to **your** address or the address where **your car** is usually kept; and
- h) Changes to the number of vehicles owned or regularly driven by **you** or by members of **your family**.

This list is not exhaustive and if **you** are unsure about anything, please notify **us** or **your** insurance broker as soon as possible.

19.2. Arbitration

If we accept your claim but you do not agree with the amount we will pay you, we will refer the matter to an arbitrator chosen by you and us. You cannot take any action against us until you and we have received the arbitrator's final decision or within six (6) weeks of the arbitrator being chosen by you and us.

19.3. Territorial limits

We will not make any payments in respect of any proceedings brought against **you** or judgement passed in any court outside of the **territorial limits**, unless the proceedings or judgement arise out of **your vehicle** being used in a country or state which **we** have agreed to extend this insurance to cover under the Foreign Use section and the proceedings or judgement are brought in such country or state. For the avoidance of doubt a judgement or order by a Court of jurisdiction recognising or enforcing the order of a foreign court is not treated as a judgement of a Court of competent jurisdiction.

19.4. Compliance with terms

We will only provide the cover described in this **policy** if:

- 19.4.1. Any person claiming indemnity has complied with all its terms and conditions;
- 19.4.2. **your vehicle** is being driven and used in accordance with the terms of the **certificate of motor insurance**;
- 19.4.3. **you** have paid the correct amount of Vehicle Excise Duty for **your vehicle** or **you** have obtained a Statutory Off Road Notice.

19.5. Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a fraudulent claim under this **policy**, **we**:

19.5.1. are not liable to pay the claim;

19.5.2. may recover any part of the claim already paid from **you**; and

19.5.3. may by notice to **you**, treat this **policy** as having been terminated from the time of the first fraudulent act, and shall not be liable in respect of a relevant event occurring after that time and may retain any premium.

These remedies shall not be available against any other entity insured under this **policy** that was not implicated in the fraud.

19.6. Loss reduction conditions

If **you** do not comply with any part of any condition which makes payment of a claim conditional upon compliance with it, **we** will not pay for any claim, except that where the condition concerned would, if complied with, tend to reduce:

19.6.1. losses of a particular kind;

19.6.2. loss at a particular location;

19.6.3. losses of a particular time;

If **you** can show that non-compliance with the condition could not have increased the risk of the loss that actually occurred in the circumstances that occurred, **we** shall provide indemnity as though the non-compliance had not occurred.

19.7. Care and maintenance of your vehicle

19.7.1. All reasonable steps must be taken to:

- a) safeguard **your vehicle** or **trailer** against accident, theft, injury, loss or damage;
- b) ensure **your vehicle** or **trailer** is in a safe and roadworthy condition;

19.7.2. When required by law, **your vehicle** or **trailer** must be covered by a valid Ministry of Transport Test Certificate at the date of any accident, loss or theft;

19.7.3. You or any person in charge of your vehicle must take precautions to protect your vehicle from damage or loss. Alarms, immobilisers and tracking devices must always be on, activated (with subscription up to date if applicable) and working when your vehicle is left unattended. Your schedule shows any security requirements specific to your policy.

19.8. Car sharing

Accepting payments from passengers as part of car sharing arrangement will not affect **your** insurance cover if –

- they are being given a lift for social or similar purposes,
- **Your** car is not built or adapted to carry more than seven passengers,
- this is not as part of a business of carrying passengers; and
- any money received does not produce a profit.

If **your** car is used under a vehicle sharing arrangement and there is any doubt as to whether this arrangement is covered by the **terms** of **your policy**, please contact **your** broker immediately for confirmation.

19.9. Rights of third parties

A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

This clause does not affect any rights enforceable under the Third Parties (Rights against Insurers) Act 2010 or those rights that they have under road traffic law in any country in which this insurance applies.

19.10. Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

19.11. Cancellation

If this insurance does not meet **your** needs, **you** may cancel it, without giving reason, by contacting **your** broker immediately.

If **you** cancel **your** policy before the start date, **you** will receive a full refund.

14 days cooling off period

If **you** cancel **your** policy within the 14 days cooling off period of the start date, **you** will be charged as a proportional (pro-rata) deduction for the time you have been covered. Subject to no claims being made or incidents likely to result in a claim having been notified to us.

The 14-day cooling off period applies to new policies and the renewal of existing policies.

Outside of the 14 Days Cooling Off Period

If no claims have been made during the current period of insurance, **we** will refund the proportional (pro-rata) amount of the premium which applies to the remaining period of insurance. Any refunds will be returned to **your** broker. If any claim has been made in the current period of insurance, you must pay the full annual premium and **you** will not be entitled to any refund.

You may cancel this insurance by stating to **your** broker **your** requirement to cancel.

We may cancel this insurance by giving seven (7) days' notice in writing to **you** at **your** last known address. Subject to no claims having been made (or likely to be made) in the current period of Insurance. **Your** insurance may be cancelled because –

- **You** have not paid when due, a premium on an instalment plan,
- **You** or anyone else covered by this insurance has not met the terms and conditions of the insurance,
- **You** have not provided documentation requested by us or **your** broker (such as a copy of **your** driving licence, current utility bill, or evidence of no claim bonus),
- A change in **your** circumstances means, **we** can no longer provide cover,
- Where **we** consider that the policy is being used for motor trade purposes (e.g. unusual number of vehicle changes),
- **You** harass any member of **our** or **your** brokers staff or show abusive behaviour towards them,
- **You** have given us false or inaccurate information,

- Cover has been obtained by misrepresentation, misdescription, and use of a fraudulent document or non-disclosure of any material fact,
- **We** suspect fraudulent activity,
- Failure to report an incident within a reasonable time frame (3 days),
- Failure to disclose material facts could result in **your** contract being null and void, cancelled, a claim not being paid or difficulty obtaining insurance in the future.

This is not a full list, and **you** should contact **your** broker for advice if **you** are not sure whether a change will affect **your** cover.

Please also note that **your** broker may apply an administration fee against any refund due, therefore please refer to **your** broker for advice. If any claims have been made in the current period of insurance, then **we** will retain the full annual premium charged.

