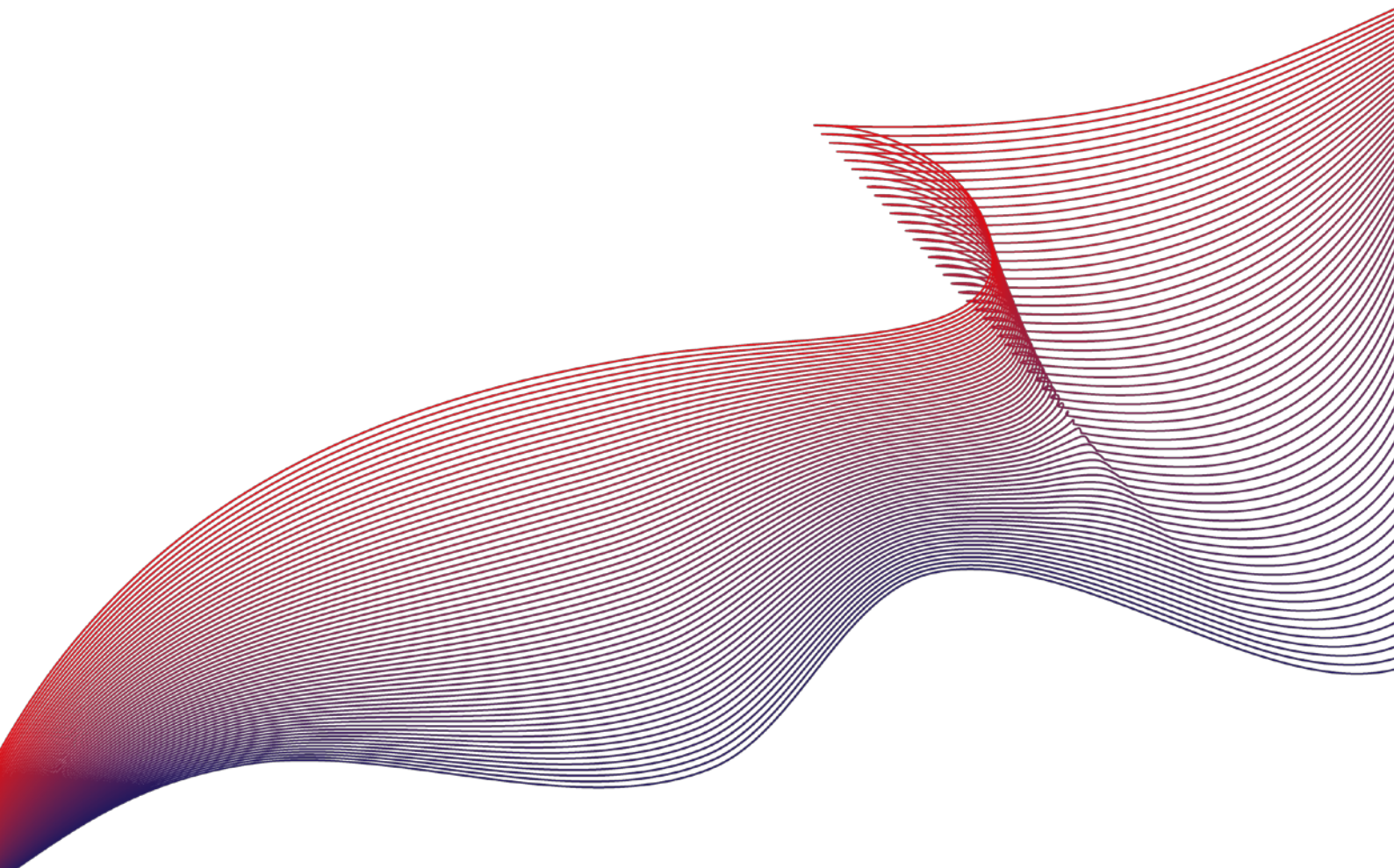


Countrywise Motor

Insurance Policy



Welcome to Countrywise

Thank you for choosing to insure with us.

Countrywise is a MS Amlin product.

MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 300-year record and expertise worldwide, we deliver continuity for businesses facing the most complex and demanding risks. In turn, this promotes continuity and prosperity around the world. Our role places us at the forefront of the Property & Casualty, Marine & Aviation and Reinsurance markets.

Contract of Insurance

This **policy** is evidence of a legal contract between **you** and **us**.

The information **you** or **your** representative have supplied has been relied upon by **us** in offering the contract of insurance.

This **policy** document, **certificates of motor insurance, schedule** and any **endorsements**, form the contract of insurance between **you** and **us** and they must be read together as one contract.

The covers applicable to **your** insurance are specified on the **schedule**.

It is important that **you** read it carefully to make sure it meets **your** requirements.

If it does not, or if **your** requirements change, **you** should contact **your** insurance adviser at **your** earliest opportunity.

In consideration of the premium **you** have paid or have agreed to pay **we** will insure **you** against liability, loss or damage to property resulting from an accident or event occurring during the **period of insurance** arising out of the use of the **insured vehicle** in accordance with the terms, conditions and exclusions of this **policy**.

Where a word appears in **bold** text, please refer to Definitions on page 4 of this **policy**.

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Definitions

The following words will have the same meaning wherever they appear in this **policy, schedule, certificate of motor insurance** or any **endorsement** forming part of this **policy**. To help identify these words they will appear in **bold** in the **policy** wording. Where the singular is used, this will include the plural and vice versa.

Accessories

- (a) spare parts of the **insured vehicle** which are not directly related to the working mechanisms of the **insured vehicle** excluding wagon sheets, ropes and tarpaulins;
- (b) audio, satellite navigation, tracking, telematics, multimedia and communication equipment (excluding telephones) permanently fitted to the **insured vehicle** by the vehicle manufacturer which is unable to operate independently from the **insured vehicle**.

Audio Visual and Navigation Equipment

- (a) audio, satellite navigation, tracking, telematics, multimedia and communication equipment (excluding telephones) permanently fitted to the **insured vehicle** (other than by the vehicle manufacturer) which is unable to operate independently from the **insured vehicle**;
- (b) GPS systems including portable parts while they are fixed to the **insured vehicle**, including where this is in a fixed housing.

Certificate of motor insurance

A document which is legal evidence of **your** insurance and forms part of this **policy**.

Commercial customer

An individual, company, body corporate, partnership or similar, not being a **consumer**.

Compulsory motor insurance legislation

The Road Traffic Act, and any other Acts, Laws or Regulations which govern the insurance of liabilities to Third Parties arising from the driving or use of a motor vehicle in any country in which this **policy** operates.

Consumer

A natural person acting wholly or mainly for purposes outside their trade, business or profession.

Employee

- (a) Any person who undertakes work for **you** or on **your** behalf, including:
- (b) employed by **you** under a contract of employment or apprenticeship;
- (c) supplied to **you** for the purpose of study work or training experience;
- (d) a prospective **employee** who is undergoing practical work experience while being assessed by **you** as to his or her suitability for employment;
- (e) a family member or voluntary helper working under **your** supervision and control and in connection with the business; or
- (f) Any other person who is contracted to perform work for **you**, who in all other respects **you** have arranged to insure on the same basis as **your** other **employees** and who performs work under **your** supervision.

Endorsement

An alteration in the terms of the insurance which alters the standard wording and is shown in **your schedule**.

Excess

A financial contribution, for the first part of each claim, payable by **you**.

*Note: The **excess** will apply to each **insured vehicle**. Where more than one **excess** applies, **we** will add these together. Where the Section carries a separate financial limit, the separate limit applies over and above the value of the **excess** as specified in the **schedule**.*

GBP

Great Britain Pound sterling, the official currency of the **United Kingdom**.

Definitions continued...

Hazardous goods

Goods of a generally hazardous or dangerous nature and/or quantity that require carriage in accordance with:

- (a) The Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992; and /or
- (b) The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009; and/or
- (c) The Carriage of Dangerous Goods Manual published by the Health and Safety Executive;

including amendments to and re-enactments or replacement of such regulations or directives and any other legislation of similar intent (including subsequent legislation, if applicable) and will include their equivalents in any jurisdiction in which this **policy** operates.

Implement

A tool of trade that can be attached to and used with the **insured vehicle**.

Insured vehicle

Any motor vehicle advised to **us** as described in the current **certificate of motor insurance** and including:

- (a) **agricultural vehicle** meaning a vehicle which is constructed to operate primarily as an agricultural tool of trade which is not a passenger carrying vehicle and is not designed for the carriage of goods, including but not restricted to plant, tractor, agricultural use vehicle, forestry vehicle, all-terrain vehicle, harvester and the like;
- (b) **articulated vehicle** meaning a goods carrying vehicle comprising of power unit and one or more semi-trailers;
- (c) **bus** or **coach** meaning a passenger carrying vehicle with 17 or more passenger seats;
- (d) **car** meaning a private passenger carrying vehicle with less than 8 passenger seats, not used for hire and reward;
- (e) **commercial vehicle** meaning a motor vehicle manufactured or adapted for the carriage of goods or livestock (other than an **agricultural vehicle**);
- (f) **motor cycle** meaning any motor cycle, motor cycle and sidecar or moped;
- (g) **minibus** meaning a vehicle designed to carry between 9 and 16 passengers in addition to the driver;
- (h) **special type vehicle** meaning a vehicle which is constructed to operate primarily as a tool of trade which is not a passenger carrying vehicle and is not designed for the carriage of goods.

Unless requested by **you** and agreed by **us** this **policy** does not cover vehicles registered elsewhere than in the **United Kingdom**, the Isle of Man or the Channel Islands.

Market value

The cost of replacing the **insured vehicle, trailer** and/or **implement** (at the time the loss occurred) in an open and fair market with one of the same make, model, mileage (where applicable), specification and condition as determined by an independent motor engineer (or loss adjuster as appropriate) but not greater than the last value shown on **your schedule**.

Micro-enterprise

Any business that has an annual turnover or balance sheet of 2 million Euros or less and fewer than 10 employees or as subsequently defined by the Financial Conduct Authority Handbook.

Misdelivery

The delivery of goods at a time or place or in a manner not meeting contractual requirements and includes circumstances where the driver or attendant has acted erroneously or been incorrectly directed.

Definitions continued...

Period of insurance

The period of time shown in the **schedule** and any subsequent period for which **we** have agreed to provide insurance and **you** have paid or agreed to pay the premium, subject to the terms, conditions and exclusions of this **policy**.

Personal effects

Items which **you** would wear or carry around for personal use, adornment or convenience while in the **insured vehicle** including portable audio equipment, multimedia equipment, communication equipment, personal computers and satellite navigation not permanently fitted to the **insured vehicle**, but excluding child car seats, jewellery, money, stamps, tickets, documents, securities and tools, goods or samples carried in connection with any trade or business and the property of fee paying passengers.

Policy

This **policy** document including any **schedule**, **endorsement** or **certificate of motor insurance** you've received from **us**, which must be read together as one contract.

Pollution or Contamination

The actual or threatened release, discharge, escape or dispersal of any solid, liquid, gaseous or thermal irritant or containment including smoke, vapour, soot, fumes, acids, alkalis, chemicals or waste (including materials to be recycled reconditioned or reclaimed).

Principal

Any person, company, local authority or other body with whom **you** have entered into a contract or agreement for the performance of work in connection with **your** business.

Private hire

Use for the carriage of passengers for hire and reward by direct booking through a licensed operator, other than **public hire**.

Public hire

Use for the carriage of passengers for hire and reward, including plying for hire in the streets or operating from a rank or central stand but excluding **private hire**.

Schedule

This is the document unique to **your policy** highlighting the level of cover chosen, **policy** limits and **endorsements** applicable to **your policy**.

Terrorism

Any acts including but not limited to the use of, or the threat of use of force or violence as defined in the Terrorism Act 2000 (or subsequent amendments to, or successors of) committed for political, religious, racial or ideological purposes and with the intention to influence any government and/or to put the public or any section of the public in fear.

Trailer

Any vehicle manufactured not to be mechanically driven that is properly constructed to be towed by a motor vehicle and includes articulated trailers, semi-trailers and draw bar trailers.

United Kingdom

England, Scotland, Wales and Northern Ireland.

We/us/our

Lloyd's Syndicate 2001 managed by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited.

You/your

The insured company, person or people named as the policyholder in the **schedule** and **certificate of motor insurance**.

Customer helplines

Glass and Windscreen helpline (excludes panoramic roofs and agricultural vehicles)

To contact **our** approved glass repairer please call **01245 396260**.

If **your policy** does not extend to provide windscreen or window glass cover, **we** would still recommend that **you** contact **our** approved glass specialist for a quotation, as they are able to offer special discounted rates to **our** policyholders where they carry out glass replacement.

To make a claim for all other damage

Please telephone **our** 24 hour helpline on **01245 396612**.

Note: We recommend that **you** take advantage of **our** approved repairer scheme. **We** will arrange for the approved repairer in **your** area to contact **you** and arrange for the collection of **your** vehicle at a convenient time and date. If available the approved repairer will provide **you** with a courtesy car for the duration of the repair. Courtesy cars are not available where **your** vehicle is an **agricultural vehicle** or **special type vehicle** or for **trailers** or **implements**.

Additional legal services

If **you** require legal advice, UK tax advice or consumer legal services (which do not constitute the reporting of a claim on this **policy**) please contact the applicable helpline.

Full details are available under Section 6 - Additional Legal Services on page 27

Legal advice

Legal advice on personal legal matters within the laws of the member states of the European Union.
Please call 0344 571 7977

United Kingdom tax advice

Please call 0344 571 7977.

Consumer Legal Services

Please call 0344 571 7977.

Uninsured loss recovery

If **you** have had a claim where **you** believe **you** are not at fault, and wish only to have **your** claim dealt with under Section 7 - Uninsured Loss Recovery **you** have the option to contact either MS Amlin on **01245 396612** or ARAG plc direct on **0333 000 7906**. Lines are open 24 hours a day, 365 days a year.

How to make a claim

It is important that **you** notify **us** of any incident (irrespective of who may be to blame), that may lead to a claim, at **your** earliest opportunity.

When **you** need to report an incident which may give rise to a claim, please provide **us** with the following

- **your policy** number, **your** name and **your** driver's name;
- **your** vehicle make, model and registration details;
- date, time and place where the incident occurred;
- the nature of the incident and the damage to the vehicles;
- name and address of the other driver, their insurance company, **policy** number and vehicle registration number;
- note the number of passengers in the third party's vehicle;
- take photos, if safe to do so, of the accident scene and the other driver's damage;
- police incident reference if applicable;
- details of any witnesses including passengers in **your** vehicle; and
- a copy of the tachograph record and CCTV footage if available.

Claims Conditions

There are various conditions that apply in the event of a claim – for full details please refer to General Conditions 3 Claim Conditions on page 39.

How to cancel your policy

Your right of cancellation

If **you** wish to cancel and cover has not yet started **we** will provide a full refund of the premium paid.

Where **your policy** is cancelled and **you** are a resident of;

(a) the Channel Islands;

you must return to **us your certificate of motor insurance** and Windscreen Insurance Disc issued to **you**.

(b) the Isle of Man,

you must return to **us your certificate of motor insurance** issued to **you**.

If you are a consumer or business is a micro-enterprise

Cancellation within the cooling off period

You may cancel this **policy** within 14 days of purchase, or within 14 days from the day on which **you** receive the insurance documents whichever is the later.

Where cover has not yet started **we** will provide a full refund of the premium paid.

Alternatively if cover has started, **we** will refund the premium for the exact number of days left on the **policy**. **We** will also do this if **you** want to cancel **your policy** within 14 days after renewal.

Cancellation outside the cooling off period

You may cancel this **policy** anytime during the **period of insurance** and **we** will refund the premium for the exact number of days left on the **policy**.

Any underpayment by **you** will be offset against any cancellation return of premium.

If your business is not a micro-enterprise

You may cancel this **policy** where cover has not started and **we** will provide a full refund of the premium paid.

Alternatively if cover has started, **you** may cancel this **policy** anytime during the **period of insurance** and **we** will refund that part of the premium as set out in **our** short period rates below:

Period You have had cover for	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Over 8 months
Percentage of premium covering period on risk	20%	30%	40%	50%	60%	70%	80%	90%	Full Premium
Refund percentage	80%	70%	60%	50%	40%	30%	20%	10%	0%

The short period rates above assume that the **period of insurance** is 12 months and these will not necessarily apply where the **period of insurance** differs.

Any underpayment by **you** will be offset against any cancellation return of premium.

How to make a complaint

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly.

At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your policy** or the handling of a claim **you** should, in the first instance, contact **your broker** or the following:

Sections All (except 7): Please contact MS Amlin Underwriting Limited

Section 7: Please contact **ARAG**

If **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time. Making a complaint does not affect any of **your** legal rights. **Our** contact details are:

Sections All (except 7):

Post: Complaints, MS Amlin Underwriting Limited, The Leadenhall Building,
122 Leadenhall Street, London EC3V 4AG.

Telephone: +44 (0) 20 7746 1300 Fax: +44 (0) 20 7746 1001

Email: complaints@msamlin.com

Website: www.msamlin.com

Section 7:

Post: Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol,
BS8 1NN

Telephone: +44 (0) 117 917 1561

Email: customerrelations@arag.co.uk

Website: www.arag.co.uk

If **your** complaint cannot be resolved within two weeks, or if **you** have not received a response within two weeks **you** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **your** complaint and provide **you** with a written final response. Lloyd's contact details are:

Post: Lloyds, Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent
ME4 4RN.

Telephone: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, or if **you** have not received a written final response within eight weeks from the date of **your** complaint, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service who will independently consider **your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123

Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

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

Website: www.financial-ombudsman.org.uk

Please note:

- **You** must refer **your** complaint to the Financial Ombudsman Service within six months of the date of **our** final response.
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of 2 million Euros or less and fewer than 10 employees.
- Alternatively, if **you** are a private individual and **you** have bought a product or service online **you** may have the right to register **your** complaint with the European Commission's online dispute resolution (ODR) platform. The ODR platform will redirect **your** complaint to the appropriate alternative dispute resolution body. For further details visit <http://ec.europa.eu/odr>

Important information

Privacy notice

Information we process

You should understand that information **you** provide, have provided and may provide in future will be processed by **us**, in compliance with UK data privacy laws for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information

Information **we** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving licence or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about **your** health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which **you** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** internet electronic identifier i.e. **your** internet protocol (IP) address. **Your** telephone company may also provide **us** with **your** telephone number.

How we use your information

Your personal and/or sensitive personal information may be used by **us** in a number of ways, including to:

- arrange and administer an application for insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

Who do we share your information with

We may pass **your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the MS Amlin Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services.

We will not disclose **your** personal and/or sensitive personal information to anyone outside the MS Amlin Group of companies except:

- where **we** have **your** permission;
- where **we** are required or permitted to do so by law;
- to other companies who provide a service to **us** or **you**; and/or
- where **we** may transfer rights and obligations under the insurance.

Why it is necessary to share information

Insurance companies share claims data to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when **we** suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

Important information continued...

The transferring of information outside the European Economic Area

In providing insurance services, **we** may transfer **your** personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens **we** will ensure that appropriate measures are taken to safeguard **your** personal and/or sensitive personal information.

Access to your information

You have a right to know what personal and/or sensitive personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Privacy Officer at the address listed within this notice, stating the reason for **your** enquiry. **We** may write back requesting **you** to confirm **your** identity, **we** may also charge a fee of **GBP10** for processing **your** enquiry.

If **we** do hold information about **you**, **we** will:

- give **you** a description of it;
- tell **you** why **we** are holding it;
- tell **you** who it could be disclosed to; and
- let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **our** Data Privacy Officer.

Providing consent to process your information

By providing **us** with **your** personal and/or sensitive personal information, **you** consent to **your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **you** supply **us** with personal information and/or sensitive personal information of other people, please ensure that **you** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **you** do not consent to the processing of **your** information or **you** withdraw consent, **we** may be unable to provide **you** with insurance services.

Changes to this Notice

We keep **our** privacy notice under regular review. This notice was last updated on the 20th October 2015.

Contacting us

If **you** have any questions relating to the processing of **your** information, please write to:

The MS Amlin Data Privacy Officer, MS Amlin Underwriting Limited, The Leadenhall Building,
122 Leadenhall Street, London EC3V 4AG.

You can also email **us** at: dataprivacyofficer@msamlin.com

For information about the MS Amlin Group of companies please visit www.msamlin.com

Important information continued...

Motor Insurance Database and other Databases

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL), the Hunter Database, run by Experian and the Motor Insurers Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to check information provided and also to prevent fraudulent claims. **We** may search these registers when **we** deal with **your** request for insurance. Under the conditions of **your policy**, **you** must tell **us** about any event (such as an accident or theft) which may or may not give rise to a claim. When **you** tell **us** about an event **we** will pass information to the registers.

Your policy details will be added to the Motor Insurance Database (MID) which is run by the Motor Insurers' Bureau (MIB). MID and data stored on it may be used by the Driver and Vehicle Licensing Agency, the Driver and Vehicle Agency Northern Ireland, the Insurance Fraud Bureau and other bodies authorised by law for the purposes of, but not limited to, Electronic Vehicle Licensing, Continuous Insurance Enforcement, law enforcement for the purposes of prevention, detection, apprehension and/or prosecution of offenders and by government services and other services aimed at reducing the level and incidence of uninsured driving. If **you** are involved in a road traffic accident (in the **United Kingdom**, European Economic Area or certain other territories), other insurers and/or the Motor Insurers' Bureau may search the MID to obtain relevant **policy** information. Persons pursuing a claim (including his or her appointed representative) 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** current 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 the correct registration number details are shown on the MID at www.askmid.com.

You should show this notice to anyone insured to drive **your vehicle**.

Please also refer to General condition 10 - Notification of vehicle details.

Preventing and detecting fraud and claims history

If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- (a) checking details on applications for credit and credit related or other facilities;
- (b) managing credit and credit related accounts or facilities;
- (c) recovering debt;
- (d) checking details on proposals and claims for all types of insurance; and
- (e) checking details of job applicants and employees.

Our Regulator

Amlin UK is a trading name of Amlin UK Limited. Amlin UK Limited is wholly owned by and an Appointed Representative of MS Amlin Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

Amlin UK Limited is registered in England No. 2739220. Registered office: The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG.

ARAG plc is authorised and regulated by the Financial Conduct Authority, Firm No. 452369. Registered address ARAG plc 9 Whiteladies Road, Clifton Bristol BS8 1NN.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this **policy**. If **you** were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Boltolph Street, London EC3A 7QU) and on their website www.fscs.org.uk.

Important information continued...

Choice of law and jurisdiction

In the absence of any agreement to the contrary, the laws of England and Wales will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of England unless, at the commencement of the **period of insurance**, **you** are either:

- (a) a resident of; or
- (b) a business with its registered office or principal place of business situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country, crown protectorate or dependency will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of that country, crown protectorate or dependency.

Language

The language of **your policy** and any communication throughout the duration of the **period of insurance** will be English.

Premium adjustments

Any changes in premium that result in a total amount below **GBP25** + Insurance Premium Tax (IPT) at the prevailing rate will not be payable by **you** or **us**.

For full details please refer to Premium adjustments on page 33.

Rights of third parties

A person who is not a party to this **policy** has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Sanctions

This **policy** will not provide any insurance cover or benefit and **we** will not pay any sum if doing so would mean that **we** are in breach of any sanction, prohibition or restriction imposed by any law or regulation applicable to **us**.

Taxes

There may be circumstances where taxes may be due that are not paid via **us**. If this occurs then it is **your** responsibility to ensure that these are paid direct to the appropriate authority.

Cover

The insurance cover you have

Your schedule shows **you** what cover **you** have. The different types of cover are listed below together with the Sections of the **policy** that apply. These may be amended on **your schedule** by **endorsement**.

Section Name	Comprehensive (Comp)	Damage, Fire and Theft (DTFT)	Third Party Fire & Theft (TPFT)	Fire and Theft (F&T)	Third Party Only (TPO)
Section 1 Liability to Third Parties	✓	x	✓	x	✓
Section 2 Loss of or damage to your vehicle, trailer or implement	✓	✓	✓	✓	x
Section 2 (a) Accidental Damage and (b) Malicious Damage	✓	✓	x	x	x
Section 2 2 (c) Fire	✓	✓	✓	✓	x
Section 2 2 (d) Theft	✓	✓	✓	✓	x
Section 3 Additional Benefits	✓	x	x	x	x
Section 4 Personal Effects	✓	✓	✓	✓	x
Section 5 Prosecution Defence Costs	✓	x	✓	x	✓
Section 6 Additional Legal Services	✓	x	✓	x	✓
Section 7 Uninsured Loss Recovery	✓	x	✓	x	✓

Certain sections of this document only apply to certain types of vehicle. This will be clearly shown in the title of the section or subsection concerned.

The General Terms, General Exclusions and General Conditions apply to all Sections of this **policy**.

IMPORTANT: - You can only have Damage Fire & Theft cover and Fire & Theft cover if **your** vehicle is not being used on the public road.

Section 1 - Liability to Third Parties

We will insure **you** for all sums **you** may be legally liable to pay, including costs and expenses recovered by any claimant, for death or bodily injury to any person and/or loss or damage to property of a third party caused by or arising out of the use of the **insured vehicle** or **trailer** or during the loading or unloading of the **insured vehicle** or **trailer**.

In the same way as **you** are insured, **we** will also insure:

- (a) any person permitted by **you** to drive the **insured vehicle** provided that the person holds a licence to drive the **vehicle** and/or has held and is not disqualified from holding or obtaining a licence unless a licence is not required by law and who is not prevented from holding or obtaining a licence as a result of failing to meet the relevant residency requirements;
- (b) any person (other than the driver or operator) permitted by **you** to use the **insured vehicle** provided the cover is shown on the **certificate of motor insurance**;
- (c) at **your** request any person being carried in, on or getting into or out of the **insured vehicle**; and
- (d) the legal representatives of any person who would have been entitled to insurance under this Section.
- (e) any person permitted by **you** to drive an **agricultural vehicle** or **special type vehicle** in a place where no licence is required by law, provided that:
 - i) the driver meets the limitations of any relevant health and safety legislation, including age, fitness and training; and
 - ii) the terms of this **policy**, **Certificate of motor insurance**, **Schedule** and any **endorsement** are otherwise observed.

(1.1) - Damage to Property – (the maximum amount we will pay)

The maximum amount **we** will pay for loss or damage to property of a third party, including costs and expenses, for any one loss or series of losses arising from one event caused by or arising out of the use of an **insured vehicle** and/or **trailer** or **implement** attached to an **insured vehicle** will be:

- (a) **GBP20,000,000** where the **Insured vehicle** is a **car**, except as c) below.
- (b) **GBP5,000,000** for all other **insured vehicles**, except as c) below.
- (c) **GBP1,200,000** while the **insured vehicle** is being used for the carriage of **hazardous goods**.

(1.2) - Towing Disabled Vehicles

We will insure **you** while any **insured vehicle** is towing a caravan, **trailer** or broken-down vehicle.

What is not covered:

- (a) where a caravan, **trailer** or broken-down vehicle is being towed for reward;
- (b) where the **insured vehicle** is towing more **trailers**, caravans or broken down vehicles than is allowed by law;
- (c) where towing any vehicle, caravan or **trailer** exceeds the plated train weight of the **insured vehicle** or
- (d) for loss or damage to the towed caravan or broken down vehicle or the contents carried in or on it.

(1.3) - Vehicles Loaned or Hired

We will insure the owner of a vehicle loaned or hired to **you** provided that:

- (a) **you** request **us** to;
- (b) the contract between the owner and **you** requires it;
- (c) the owner is not insured under any other policy;
- (d) the vehicle is not being driven (or operated) by the owner or an **employee** of the owner;
- (e) the vehicle has been declared to **us** and **you** have paid or have agreed to pay the premium; and
- (f) the owner complies with the terms and conditions of this **policy** as far as they can.

Section 1 - Liability to Third Parties continued...

(1.4) - Cross Liabilities

Where **your policy** is in the name of more than one person or company **we** will also cover each person or company specified as the policyholder as though separate policies had been issued in individual names.

The maximum sum **we** will pay in total will not exceed the limits shown in "(1.1) - Damage to Property – (the maximum amount we will pay)" on page 16.

(1.5) - Principal's Clause

Where **you** have entered in to a contract with a **Principal** and are undertaking work involving the use of the **insured vehicle**, at **your** request **we** will provide cover to insure any **Principal** against liability at law provided that:

- (a) **we** will not be liable for death or bodily injury or loss or damage to property arising out of the negligence or other default of the **Principal** or their employees or agents;
- (b) **we** will have the sole conduct of any claim arising under the terms of this **policy**; and
- (c) the **Principal** complies with the terms and conditions of this **policy**, as far as is possible.

(1.6) - Movement of Third Party Vehicles

We will provide cover for any accident caused by or arising out of **you** or **your employee**:

- (a) driving or moving any motor vehicle, not belonging to **you**, impeding **your insured vehicles'** legitimate access or exit during the course of **your** business; and
- (b) parking or moving vehicles belonging to customers or visitors while the vehicles are on **your** premises.

For the purposes of this Section the vehicles will not be regarded as property in **your** custody or control.

(1.7) - Contingent Liability

We will insure **you** and no other party for **your** legal liability arising out of an event caused by or in connection with any motor vehicle not belonging to or provided by **you** being used for **your** business, provided that **we** will not be liable:

- (a) in respect of loss or damage to the vehicle; and
- (b) to make any payment if at the time of the loss or liability there is any other insurance in force covering the same liability.

(1.8) – Unauthorised Use

We will insure **you** (and no other person) in accordance with the terms of and subject to the limitations of Sections 1 and 2 of this **policy** while the **insured vehicle** is being used, driven or operated by any **employee** of **yours**, without **your** authority, for any purpose not permitted under this **policy**.

Provided always that **you** shall take all reasonable precautions to ensure that all persons who may use, drive or operate a vehicle are made aware of the permitted purposes of use under this **policy**.

(1.9) - Emergency Medical Treatment

We will pay for emergency treatment as required by the Road Traffic Act arising out of the use of the **insured vehicle**.

(1.10) - Compulsory Insurance

Your policy provides the minimum insurance required to comply with the laws relating to **compulsory motor insurance legislation** in any country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Articles 7 (2) of EU Directive on insurance of civil liabilities arising from the use of motor vehicles (No72/166/CEE).

Where the minimum insurance required is less than that provided in the **United Kingdom**, the higher level will apply.

Exclusions to Section 1

What is not covered:

We will not insure **you** for the following except to the extent required by any **compulsory motor insurance legislation** in respect of:

- i) death or bodily injury or loss or damage to property caused by or arising beyond the limits of any carriageway or thoroughfare in connection with:
 - a) the bringing of the load to the **insured vehicle, trailer or implement** for loading; or
 - b) the taking away of the load from the **insured vehicle, trailer or implement** after unloading by any person other than the driver or attendant of the **insured vehicle, trailer or implement**;
- ii) death of or bodily injury to anyone, arising out of and in the course of their employment by **you**;
- iii) loss of or damage to property, including property being carried in or on the **insured vehicle, trailer or implement** belonging to or in the custody or control of any person claiming under this **policy**;
- iiii) death or bodily injury to any person or loss or damage to property directly or indirectly caused by spillage, **pollution** or **contamination** unless this is directly caused by a sudden identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place during the **period of insurance**;
- iv) death or bodily injury to any person or loss or damage to property directly or indirectly caused by or attributed to the spraying or spreading of any chemical by an **insured vehicle, trailer or implement** attached unless arising out of the collision or impact of the **insured vehicle, trailer or implement** with an object, or the overturning of the **insured vehicle, trailer or implement**;
- v) death or bodily injury or loss or damage to property arising while an **insured vehicle, trailer or implement** is working as a tool of trade;
- vi) death or bodily injury to any person or loss or damage to property arising from the carriage of **hazardous goods** unless this has been declared to and accepted by **us**. Where accepted, **we** will not pay any amount in excess of the sum shown in the **schedule** in respect of any loss or event. In the event of a claim where the carriage of **hazardous goods** has not been declared and accepted by **us** **we** will seek **our** right to recovery under General Condition "1 Right of Recovery" on page 37.
- vii) death or bodily injury or loss or damage arising in respect of a detached **trailer** unless declared to and accepted by **us** and **you** have paid or agreed to pay any premium **we** have requested;
- viii) exemplary, aggravated or punitive damages;
- ix) fixed penalties, fines or any costs arising from them; or
- x) any accident, loss or damage to any aircraft, any liability or injury arising as a result or any indirect loss in connection with any aircraft operation arising from the presence of the **insured vehicle, trailer or implement** in any area to which aircraft have access.

Section 2 - Loss of or Damage to your Vehicle, Trailer or Implement

We will insure **you** for loss of or damage to; the **insured vehicle** and its **accessories trailer** and **implement** up to its **market value** at the time of the loss or damage caused by:

- (a) accidental damage;
- (b) malicious damage or vandalism caused by any person **you** do not employ;
- (c) fire, lightning, self-ignition, explosion;
- (d) theft or attempted theft, or the taking away of the vehicle without **your** permission;

For a claim under this Section **we** may at **our** option:

- (e) pay for the damage to be repaired;
- (f) pay an amount of cash to replace the lost or damaged item with one of a similar type and in similar condition; or
- (g) replace the lost or damaged item with one of a similar type and in similar condition.

If after payment is made in respect of a claim under this Section the **insured vehicle** and/or **accessories** are subsequently recovered then they will become **our** property.

(2.1) - Incorrect Fuelling and Fuel contamination Damage

If incorrect fuel is accidentally put into the **insured vehicle**, **we** will pay the costs of:

- (a) draining and cleansing the fuel system and including disposal of contaminated fuel; and
- (b) rectifying any subsequent damage inadvertently caused to the **insured vehicle** through it being driven or moved.

What is not covered:

The cost of the incorrect or replacement fuel.

(2.2) - Vehicles in the possession of a Motor Trader or Attendant Parking Services

We will insure **you** under Section 2 a) for loss or damage to the **insured vehicle** while the **insured vehicle** is in the possession of a member of the motor trade for service or repair or while the **insured vehicle** is being driven for the purpose of manoeuvring or parking by an employee of a hotel or restaurant valet service or other parking attendant.

What is not covered:

Sections 2 b), c), d) will not apply while the **insured vehicle** is in the hands of a motor trader for service or repair or valet service.

(2.3) – Total Loss

If the **insured vehicle** suffers loss or damage where the costs of repair or replacement exceed the **market value** of the vehicle **we** will pay **you** up to **the market value** of the vehicle at the time of the loss.

You must send **us** the **insured vehicle** registration document (V5c), purchase receipt, keys and all other relevant documents that **we** request.

When **we** have paid **you**, the vehicle becomes **our** property and cover in respect of the vehicle ceases.

If the insured vehicle is subject to:

- (a) a lease agreement,

payment will be made to the lease company/owner after deduction of any **excess** to discharge their interest in the vehicle.

- (b) a hire purchase or other credit agreement,

payment will be made to the legal owner to discharge their interest in the vehicle after deduction of any **excess**. Any remaining balance will then be paid to **you**.

Section 2 - Loss of or Damage to your Vehicle, Trailer or Implement continued...

(2.4) – Trailers

We will insure **you** in respect of loss or damage to any **trailer** or **implement** (where the **trailer** is not constructed as a mobile home, caravan or the like) in **your** care, custody and control up to its **market value** at the time of the loss or damage where the **trailer** or **implement** was attached (or last attached to) **your insured vehicle** and:

- (a) it has a **market value** not exceeding **GBP100,000**, or;
- (b) where **you** have given **us** details of **your trailer** or **implement** and **you** have paid or agreed to pay any premiums which **we** have determined.

The level of cover and **excess** applied to the **trailer** or **implement** will be the same as **your insured vehicle** to which the **trailer** or **implement** is (or was last) attached.

What is not covered:

Any liability for loss or damage where the **trailer** or **implement** is attached (or was last attached) to another vehicle that is not insured by this **policy**.

Any liability for loss or damage where the **trailer** is a catering trailer unless declared to and accepted by **us**.

Where a catering trailer is accepted by **us**, **we** will not cover any liability for loss or damage;

- (a) of consumables such as food, drink, cooking supplies, fuel and power sources;
- (b) caused by fire and / or explosion in connection with power sources (gas and electric) used in or on the catering trailer.

Section 3 - Additional Benefits

(3.1) – New Vehicle Replacement

If the **insured vehicle**, being a private **car** or **commercial vehicle** with a gross weight of 7.5 tonnes or less is:

- (a) stolen and not recovered; or
- (b) damaged to the extent that the cost of repairs will exceed 60% of the manufacturer's list price (including vehicle tax and Value Added Tax) at the time of the loss;

we will pay the cost of replacing the **insured vehicle** with a new one of the same or similar make, model and specification provided that:

- i. it is within its first year of registration;
- ii. **you** request it;
- iii. every other person with an interest in the **insured vehicle** consents; and
- iv. one is available in the **United Kingdom**, the Isle of Man or the Channel Islands.

If one is not available, the maximum **we** will pay is the amount shown in the purchase receipt of the **insured vehicle** and its **accessories** after any applicable discounts but not including the vehicle tax or Value Added Tax.

We will then own the **insured vehicle** that was the subject of the claim.

Section 3 - Additional Benefits continued...

(3.2) – Glass and windscreen replacement

We will insure **you** in respect of damage to the **insured vehicles'** windscreen, windows or glass sun roof and for any scratching of bodywork resulting solely and directly from that damage. Claims paid under this *Glass and windscreen replacement* Section will not affect any applicable No Claims Discount, but will be subject to the following level of **excess**:

- (a) **GBP50** where the **insured vehicle** is an **Agricultural vehicle** or **Special type vehicle**,
- (b) **GBP50** where the **insured vehicle** has its glass replaced by **our** approved repairer,
- (c) **GBP125** where the **insured vehicle** has its glass replaced by a repairer not approved by **us**.

The **excess(es)** shown above will not apply where the glass is repaired, instead of being replaced.

What is not covered:

Damage to lights, reflectors or panoramic roofs.

(3.3) – Audio, Visual and Navigation Equipment

We will pay for loss of, or damage to the **insured vehicle's accessories** and **audio, visual, and navigation equipment** permanently fitted to the vehicle, provided that their value has been included within the value shown in the **schedule**.

What is not covered:

More than:

- i) **GBP1,000** in respect of **accessories** (excluding spare parts) or **audio visual and navigation equipment** fitted in the **insured vehicle**; increasing to
- ii) **GBP30,000** in respect of Global Positioning System (GPS) equipment used for precision farming

for each **insured vehicle** in any one **period of insurance**.

(3.4) – Replacement Locks

Where the keys and/or key fobs, ignition card or lock transmitter for the **insured vehicle** are lost or stolen, **we** will pay the cost of:

- (a) replacing the door and/or boot locks;
- (b) replacing the ignition and/or steering lock;
- (c) replacing the lock transmitter and/or central locking interface;
- (d) recoding or, if necessary, replacing any alarm system used with the **insured vehicle**; and
- (e) replacing the key or key fob.

What is not covered:

More than **GBP1,250** per **vehicle** for any one incident.

Section 3 - Additional Benefits continued...

(3.5) – Personal Accident Cover

We will at **your** request, pay **GBP10,000** to the driver of the **insured vehicle** or their legal representative if they suffer accidental injury while travelling in, or getting into or out of an **insured vehicle**, if the injury, within 12 months of the accident results in death, total and permanent loss of sight in one or both eyes, or the loss of one or more limbs.

Loss of limb means the permanent physical severance of the limb above the knee or elbow or the permanent irrecoverable loss of use of the limb.

What is not covered:

If the injury or death:

- i) is the result of suicide or attempted suicide;
- ii) happens when the person killed or injured is under the influence of drugs or alcohol to a level which would be a **driving** offence in the country where the accident happens;
- iii) occurs to a **driver** who is under 17 or over 70 years of age; or
- iv) occurs as a direct result of the person not wearing a seatbelt when required by law.

(3.6) – Emergency Accommodation and Travel Expenses

If as a result of an incident occurring in the course of a journey in the **United Kingdom**, the Isle of Man or the Channel Islands, **you** cannot use **your insured vehicle** as a consequence of loss or damage covered under this insurance and no suitable courtesy vehicle is available from the repairer,

we will reimburse the cost of:

- i. one night's accommodation including food and travel costs; or
- ii. rail / taxi fares, or a vehicle, to get **you** (and any passengers and / or vehicle load) to **your** home or to **your** destination

whichever is the lesser.

Note: Hire vehicles are restricted to **cars** up to 1600cc, except in circumstances where the load in or on **your** vehicle necessitates the hire of a larger vehicle.

What is not covered:

Any costs occurring more than 36 hours after the incident.

Accommodation and travel expenses outside the **United Kingdom**, the Isle of Man or the Channel Islands.

More than **GBP100** for any one person or **GBP400** in total for any one incident.

(3.7) – Medical Expenses

We will pay up to **GBP500** per person, for medical expenses incurred by anyone travelling in the **insured vehicle** that is injured as a direct result of an event involving the **insured vehicle**.

What is not covered:

More than **GBP500** for any one person for any one incident.

(3.8) – Child Car Seat

If the **insured vehicle** has a child car seat fitted and the **vehicle** suffers damage from fire, theft or is involved in an accident and **you** make a valid claim under Section 2 of this **policy**, **we** will pay up to **GBP500** towards the cost of replacing the child seat(s), even if there is no apparent damage to it.

The **excess** shown in the **schedule** will not apply to any loss under this Child car seat insurance.

What is not covered:

More than **GBP500** in total for any one incident.

Section 4 - Personal Effects

We will at **your** request, insure **you** in respect of loss or damage to **personal effects** arising from an event covered by Section 2 involving the **insured vehicle** provided that:

- (a) the maximum sum **we** will pay for any one event is **GBP500** for each **insured vehicle** where **your** cover is comprehensive, or **GBP250** in all other circumstances;
- (b) the **excess** shown in the **schedule** will apply to the first part of any loss; and
- (c) the **insured vehicle** windows, doors and other openings are locked and it is entered by force.

Where the **insured vehicle** is an open top or convertible **car** and is parked, **we** will not pay for goods stolen from the **insured vehicle** unless taken from the locked boot or glove box, or from the **insured vehicle** when its roof was not secured and locked in place.

What is not covered:

No more than **our** share of the loss up to the limits specified in this **policy**, if, at the time of any claim under this **policy**, there is in force any other insurance covering the same event, injury, loss or damage.

Exclusions to Sections 2, 3 and 4

What is not covered:

We will not be liable in respect of:

- i) loss of use, wear and tear, depreciation, mechanical, electrical, electronic or computer breakdown failure or breakages or damage to tyres unless resulting from an accident involving the **insured vehicle, trailer or implement**;
- ii) loss or damage to the **insured vehicle** and/or **trailer or implement** attached to the **insured vehicle** arising out of theft or attempted theft unless **you** have removed the ignition keys from the vehicle and the vehicle is securely locked and all windows and sun roofs are closed;
- iii) loss or damage suffered by **you** due to any person obtaining any property by deception or fraud;
- iv) reduction in the value of the **insured vehicle, trailer or implement** following a claim;
- v) any **excess** shown in the **schedule**. Where more than one of **your insured vehicles** is damaged in the same event, the **excess** will be applied separately to each vehicle.
*Note: Where damage to the **insured vehicle** results in a claim being made against more than one section of this policy, **we** will only apply a single **excess**, as determined by the section that attracts the highest level of **excess**.*
- vi) loss or damage where **you** do not take reasonable precautions to protect the **insured vehicle** and maintain it in a roadworthy condition;
- vii) loss or damage resulting from the solidification of the **insured vehicles'** load; and/or
- viii) loss of fuel including theft.
- ix) loss or damage to any **trailer or implement** that is attached to, or was last attached to, a vehicle that is not insured under this **policy**.
- x) Any amount as compensation for **you** not being able to use **your** vehicle (including the cost of hiring another vehicle).
- xi) Repairs or replacements which improve the condition of **your insured vehicle** or **accessories**.
- xii) Any amount over the value (and no more than the manufacturer's last list price or quoted price) of any part of the **insured vehicle, trailer or implement** and/or its **accessories** at the time of the accident or event where any part becomes unavailable or obsolete.
- xiii) Any amount for shipping from overseas for any part or **accessory** if the vehicle manufacturer or its agent cannot supply such part or **accessory** from stock held in the **United Kingdom**.
- xiv) Loss resulting from repossessing **your insured vehicle** and returning it to its rightful owner.
- xv) Loss of or damage to **your insured vehicle** resulting from a member of **your** immediate family, or a person living in **your** home, taking **your** vehicle without **your** permission, unless that person is convicted of theft.
- xvi) Loss or damage due to confiscation, requisition or destruction by or under the order of any government, public or local authority.

Section 5 - Prosecution Defence Costs

In respect of any death or serious injury which is insured under Section 1 of this **policy we** will arrange to provide and pay legal fees incurred for representation if proceedings are being taken against **you** or any authorised driver or operator for:

- (a) manslaughter;
- (b) causing serious injury by driving a vehicle dangerously on the road;
- (c) reckless or dangerous driving causing death;
- (d) an offence under the following legislation: or similar;
 - i. Health and Safety at Work etc Act 1974;
 - ii. Health and Safety at Work (Northern Ireland) Order 1978
 - iii. Corporate Manslaughter and Corporate Homicide Act 2007;
 - iv. Health and Safety Inquiries (Procedure) Regulations 1975,

including amendments to and re-enactments or replacement of such regulations or directives and any other legislation of similar intent (including subsequent legislation, if applicable) and will include their equivalents in any jurisdiction in which this **policy** operates.

In addition **we** will also pay for:

- (e) representation by a solicitor at any coroner's court, or fatal accident enquiry;
- (f) the costs of appeal against a conviction mentioned in a), b) c) or d) above;
- (g) prosecution costs awarded against **you** arising from those proceedings described in (a),(b), (c) or (d) above;

provided that:

- i. the event causing death or serious injury occurs in the **United Kingdom**, the Isle of Man or the Channel Islands during the **period of insurance**.
- ii. the maximum sum **we** will pay under Section 5 of this **policy** will be **GBP2,000,000** for any loss or series of losses arising from one event; and
- iii. the claim has a greater than fifty percent chance of success.

Appointment of advisor

Claims under this Section will be referred to one of **our** panel of expert legal advisors, but **you** can appoint **your** own legal representative should **you** wish.

If **you** elect to appoint **your** own legal representative **you** must provide **us** with their details. **We** will pay for their services on the basis of **our** standard terms of appointment for legal representation or other reasonable terms of appointment to which **we** agree; **our** agreement not to be unreasonably withheld.

We will be entitled to have sight of the appointed legal representative's file, relating to the defence of a prosecution or representation at an inquiry or inquest at any time, and **you** are considered to have provided consent for **us** or **our** appointed agent to have sight of the file for auditing, quality and cost control purposes.

Section 5 - Prosecution Defence Costs continued...

Barrister's opinion

At any time **we** may seek an independent barrister's opinion as to the prospects of success in defending the prosecution or of an appeal against a conviction as a result of any proceedings described in a), b), c) or d) above. If the opinion is that a "not guilty" plea does not have a reasonable prospect of success then **we** will advise **you** of that opinion.

Should **you** elect to continue with a "not guilty" plea then **we** will withdraw **our** support for **your** defence and be under no further obligation to **cover you** against any costs incurred from the date of **your** refusal to accept that opinion. **You** can obtain an independent barrister's opinion at **your** own expense. If the opinion **you** have obtained contradicts the opinion that **we** have obtained, **we** will ask the Chairperson or Vice-Chairperson of the Bar Council to appoint a Queen's Counsel to give a final opinion, at **our** expense, as to the prospects of success in defending the prosecution or the success of an appeal.

If the opinion of the Queen's Counsel agrees with **your** Barrister's opinion then **we** will continue to support **your** defence or appeal, but if it does not **we** will withdraw **our** support for **your** defence or appeal and be under no further obligation to indemnify **you** against any costs incurred from the date of the Queen's Counsel final opinion.

If **you** are dissatisfied with the service provided by the appointed legal representative:

- i) during the proceedings, **you** should raise this with them in the first instance. If **you** remain dissatisfied and they;
 - a) are a member of **our** panel **you** can complain to **us** by following the complaints procedure How to make a complaint on page 10.
 - b) were **your** own appointment **you** could elect to replace them, but **you** must understand that;
 - this could prolong the court case;
 - whilst the consequences could be to **your** advantage they might be to **your** disadvantage; and
 - this is likely to incur increased costs for which **we** would only indemnify **you** if **you** have made **us** aware of **your** dissatisfaction and if **we** have given **our** written consent to replacement before it happens.

Clause i) b) does not affect any other part of Section 5.

- ii) after the proceedings have been concluded and a verdict handed down and they;
 - a) are a member of **our** panel **you** may complain to **us** by following the complaints procedure How to make a complaint on page 10.
 - b) were **your** own appointment **you** can complain to them and if **you** remain dissatisfied **you** can refer **your** complaint to the Solicitors Regulation Authority Contact Centre on 0370 606 2555 or email contactcentre@sra.org.uk.

Exclusions to Section 5

What is not covered:

We will not provide cover under this Section in respect of:

- i) any prosecution arising out of **you** or the driver (or operator) of the **insured vehicle** being under the influence of drugs or alcohol to a level which would be a driving offence;
- ii) defending a prosecution or making an appeal where there is any other insurance in force covering the same legal fees;
- iii) costs and expenses incurred without **our** written consent;
- iv) fines or penalties of any kind; and
- v) any actual or alleged act, omission or dispute happening before, or existing at the inception of this **policy**, and which **you** or the driver (or operator) of the **insured vehicle** knew or ought reasonably to have known could lead to a claim.

Section 6 - Additional Legal Services

In addition to the administration of claims under Section 7 of this **policy**, **ARAG plc** are able to offer **you** the following additional services, which do not constitute the reporting of a claim on this **policy**:

Legal advice

Legal advice on personal legal matters within the laws of the member states of the European Union.
Please call 0344 571 7977 open 24/7, 365 days a year

United Kingdom tax advice

United Kingdom tax advice on personal tax matters.
Please call 0344 571 7977. Available 9am to 5pm weekdays.

Consumer Legal Services

Register today at:
www.araglegal.co.uk and enter the voucher code AMDC2871B6E2 to access the law guide and download legal documents to help with consumer legal matters.

You can get advice by telephoning 0344 571 7977.

Section 7 - Uninsured Loss Recovery

Definitions that apply to Section 7 only

Appointed Advisor

The solicitor, accountant, mediator or other suitably qualified person, who has been appointed to act for an **insured person** in accordance with the terms of this section.

ARAG plc

The company appointed by **us** to administer uninsured loss recovery.

Bodily injury

- (a) Death, injury, illness or disease
- (b) mental injury, anguish or nervous shock sustained by any person as a result of actual bodily injury death illness or disease; or false arrest, false imprisonment.

Collective conditional fee agreement

A legally enforceable agreement entered into on a common basis between the **appointed advisor** and **us** to pay his or her professional fees on the basis of “no-win no-fee”.

Conditional fee agreement

A legally enforceable agreement entered into between the insured person and appointed advisor for paying their professional fees on the basis of “no-win no-fee”.

Damage

Loss, destruction of or damage to the property insured

Insured person

- (a) **You** and **your** directors, partners, managers, officers, **employees** and any **driver** (or operator) authorised by **you**.
- (b) The estate, heirs, legal representatives or assigns of any persons mentioned in a) in the event of the person dying.

Legal costs and expenses

- (a) Reasonable legal costs, fees and disbursements reasonably and proportionately incurred by the **appointed advisor** on the Standard Basis, and agreed in advance by **us** or Fixed Recoverable Costs.

The term “Standard Basis” can be found within Part 44 of the Civil Procedure Rules.

The term “Fixed Recoverable Costs” can be found within Part 45 of the Civil Procedure Rules

- (b) Other side’s costs and disbursements where the **insured person** has been ordered to pay them or pays them with **our** agreement.

Reasonable prospect of success

In criminal prosecution claims where the **insured person**:

- (a) pleads guilty, a greater than fifty per cent chance of the **insured person** successfully reducing any sentence or fine;
- (b) pleads not guilty, a greater than fifty per cent chance of that plea being accepted by the court.

Small claims court

A court in England and Wales that hears a claim falling under the Small Claims Track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999; a court in Scotland that uses the simple claims procedure as set out by the Courts Reform (Scotland) Act 2014, or the equivalent jurisdiction in the territorial limit where this **policy** applies.

We/us/our

Lloyd’s Syndicate 2001 managed by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited and ARAG plc who are authorised under an administration agreement to administer this insurance and handle claims on **our** behalf.

Section 7 - Uninsured Loss Recovery continued...

We will pay the **legal costs and expenses** of the **insured person**, arising out of use of the **insured vehicle**, up to **GBP100,000** (for all claims arising from or relating to the same original cause including the cost of appeals) for losses not covered by Sections 1 – 6 or under the General Terms of this policy, if an event which is another party's fault results in;

1. damage to the **insured vehicle** and/or personal property in or on it, and/or
2. injury or death to **you** or **your** passengers.

We, or a legal expert appointed by **us**, will seek to:

- (a) claim **your** motor insurance **policy excess**;
- (b) obtain compensation from the person responsible if **you** or **your** passengers have been injured;
- (c) arrange a replacement vehicle while the **insured vehicle** is being replaced or repaired; and
- (d) claim other losses such as storage charges, loss of earnings or damage to **personal effects**;

provided that all the following requirements are met:

3. the insured person keeps to the terms of this **policy** and cooperates fully with **us**;
4. the accident happens in the territorial limits of this **policy**;
5. the claim:
 - (a) always has **reasonable prospects of success**;
 - (b) is reported to **us**:
 - i. during the **period of insurance**; and
 - ii. as soon as reasonably possible after the accident;
6. unless there is a conflict of interest and subject to condition 4 below "Freedom to choose an appointed advisor", the **insured person** agrees to always use the **appointed advisor** chosen by **us** in any claim:
 - (a) to be heard by the small claims court; and
 - (b) before proceedings need to be issued;
7. the claim falls under the jurisdiction of a court or the Motor Insurers' Bureau and in the **territorial limits** of this **policy**; and
8. the **insured person** enters into a conditional fee agreement (unless the **appointed advisor** has entered into a collective conditional fee agreement) where legally permitted.

If you need to make a claim

If **you** are involved in an incident while using the **insured vehicle** where **you** believe **you** are not at fault, and wish only to have **your** losses recovered under "Section 7 - Uninsured Loss Recovery".

Please telephone **our** 24 hour helpline on **01245 396612** or if **you** prefer ARAG plc direct on **0333 000 7906**.

In all other circumstances please refer to How to make a claim on page 8.

Claims dealt with solely under Section 7 of this **policy** will not be treated as a claim under General Terms "No Claim Discount".

Conditions

The following conditions that apply only to Section 7 are in addition to the General Conditions stated on page 37 and onwards.

If any **insured person** does not comply with any of the conditions stated in this **policy** **you** may not receive payment for a claim, a claim may be reduced, or **you** may lose all right to cover under **your policy**.

If **you** are unsure about any of these conditions or whether **you** need to notify **us** about any matter, please contact **your** broker who arranged this **policy**.

Section 7 - Uninsured Loss Recovery continued...

1. Barrister's opinion

We may require the **insured person** to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the **insured person**, then **we** will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by **us**, then **we** will pay for a final opinion which will be binding on the **insured** and **us**. This does not affect the **insured's** right under General Condition 6 Arbitration on page 41.

2. Claims procedure

If the **insured person** is involved in an accident which is not their fault:

- (a) please contact either MS Amlin on **01245 396612** or ARAG plc direct on **0333 000 7906**. Lines are open 24 hours a day, 365 days a year;
- (b) under no circumstances should the **insured person** instruct their own lawyer as **we** will not pay any costs incurred without **our** agreement;
- (c) **we** will require details of the accident and names and addresses of all parties involved including any witnesses;
- (d) If **our** advisor reasonably believes the accident was not the **insured person's** fault, **we** will arrange for:
 - i. a legal expert to contact the **insured person** and who will help claim losses and obtain compensation for any injuries;
 - ii. the **insured person** to be contacted to assess their need for and suitability of a replacement vehicle;
- (e) ensure no contact is made with anyone else regarding claiming back losses or compensation for personal injury until the insured person hears from **us**.

3. Consent

The **insured** person must agree to **us** having sight of the **appointed advisor's** file relating to the **insured's** claim. The **insured person** is considered to have provided consent to **us** or **our appointed advisor** to have sight of their file for auditing and quality control purposes.

4. Freedom to choose an appointed advisor

- (a) In certain circumstances as set out in 4. b) below, the **insured person** may choose an **appointed advisor**. In all other cases this right does not exist and **we** will choose the **appointed advisor**.
- (b) If **we** agree to start proceedings other than in the small claims court, or in any event there is a conflict of interest, the **insured person** may choose a suitably qualified **appointed advisor**. Where the **insured person's** claim is to be dealt with by the small claims court, in the absence of a conflict of interest, **we** will choose the **appointed advisor**.
- (c) Where the **insured person** wishes to exercise their right to choose, they should write to **us** with their preferred **appointed advisor** contact details.
- (d) If the **insured person** dismisses the **appointed advisor** without good reason, or withdraws from the claim without **our** written agreement, or if the **appointed advisor** refuses to continue acting for the **insured person** with good reason, the cover will end immediately.

5. Settlement

- (a) **We** can settle the claim by paying the reasonable value of the **insured person's** claim.
- (b) The **insured person** must not negotiate, settle the claim or agree to pay **legal costs and expenses** without **our** written agreement.
- (c) If the **insured person** refuses to settle the claim following advice to do so from the **appointed advisor** **we** may refuse to pay further **legal costs & expenses**.

Section 7 - Uninsured Loss Recovery continued...

6. The insured person's responsibilities

The **insured person** must:

- (a) tell **us** as soon as reasonably possible of anything that may make it more costly or difficult for the **appointed advisor** to claim losses;
- (b) cooperate fully with **us**, give the **appointed advisor** any instructions **we** require,
- (c) keep them updated with progress of the claim and not hinder them;
- (d) take reasonable steps to claim legal costs & expenses and, where recovered, pay them to **us**;
- (e) keep legal costs & expenses as low as possible;
- (f) allow **us** at any time to take over and conduct in the **insured person's** name, any claim.

Exclusions to Section 7

What is not covered:

We will not **indemnify** the **insured person** under Section 7 for any claim arising from or relating to:

- i) an accident that happens before the start of this **policy**;
- ii) a contract entered into by **you** or the **insured person**;
- iii) defending any claim other than appeals against **you** in respect of claims otherwise covered by this **policy** (**your** motor insurance may help with this);
- iv) fines, penalties or compensation awarded against the **insured person**;
- v) a group litigation order;
- vi) **legal costs and expenses** incurred before **we** accept a claim or without **our** written agreement;
- vii) **damage** caused by **pollution** or **contamination**.
- viii) **bodily injury**, disablement or **damage** to any property, or any resulting loss or expense or any legal liability caused by, contributed to or arising from:
 - a) ionising radiations from or **contamination** by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its nuclear components;
 - c) any weapon of war employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter; or
 - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this exclusion h) will not apply to radioactive isotopes other than nuclear fuel when those isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other peaceful purposes;
- ix) riot or civil commotion in Northern Ireland. **Damage** is excluded regardless of any other cause, event or intervention that contributes concurrently or in any sequence to the **damage**;
- x) **damage** or financial loss or expense, occasioned by or happening through or following **terrorism**. In any action suit or other proceedings where **we** allege that any **damage** is not covered by this **policy** the burden of proving that **damage** is covered will be upon **you**;
- xi) any loss which is the result of any of the following, or anything connected with any of the following, whether or not the result has been contributed to by any other cause or event:
- xii) war, hostile or warlike action in time of peace or war (whether or not declared) including action in hindering, combating or defending against an actual, impending or expected attack:
 - a) by government or sovereign power (legal or illegal) or by any authority maintaining or using military, naval or air forces, or any other armed forces or militia; or
 - b) by military, naval or air forces, or any other armed forces or militia; or
 - c) by an agent of any government, power, authority or force;
- xiii) any weapon of war employing nuclear or radioactive force or **contamination** whether in time of peace or war (whether or not declared), whether or not its discharge was accidental;
- xiv) insurrection, rebellion, or action taken by a government authority in hindering, combating, or defending against an event, seizure or destruction.

General Terms

Premium adjustments

Where **you** make any changes to **your policy** and any additional premiums payable fall below **GBP25 + Insurance Premium Tax (IPT)** at the prevailing rate, **we** will make no charge.

If the change gives rise to a refund of premium and this falls below **GBP25 + Insurance Premium Tax (IPT)**, no refund will be given.

This does not apply to cancellation of **your policy**.

Territorial Limits and Foreign Travel

We will insure **you** under this **policy** where an **insured vehicle** is involved in an accident occurring:

- (a) in the **United Kingdom**, the Isle of Man or the Channel Islands;
- (b) in any other country that is a member of the European Union but only so far as is necessary to meet the requirements of any **compulsory motor insurance legislation**;
- (c) in any other country including Switzerland, Iceland, Norway, Andorra and Liechtenstein which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union but only so far as is necessary to meet the requirements of any **compulsory motor insurance legislation**;
- (d) in any other country which **we** have agreed in advance to provide cover in and for which **you** have paid or have agreed to pay any additional premium; and
- (e) during transit (including loading and unloading) between the countries by a recognised sea passage not exceeding 65 hours.

If loss or damage to the **insured vehicle** occurs outside of the **United Kingdom**, the Isle of Man or the Channel Islands, **our** liability in respect of the cost of delivery to **you** after repair will be limited to the cost of delivery in the country where the loss or damage was sustained.

Customs duties and other charges

Where the **vehicle** is insured under Section 2 (a):

- (a) suffers loss or damage, and as a result **you** are required to pay any customs duties; or
- (b) if during the course of the **insured vehicle's** transit by sea **you** are required to pay general average, salvage and/or sue and labour charges

we will pay **you** up to the **market value** of the **insured vehicle** at the time the loss occurred.

Foreign Use Declaration

Where the **insured vehicle** is a private **car**, the same cover will apply to that vehicle while it is being used in the countries named within the Territorial Limits and Foreign Travel sub-section of this **policy** as it would if it was being used in the **United Kingdom**.

Where any other **insured vehicle** is being used in the countries named within the Territorial Limits and Foreign Travel sub-section of this **policy**, provided **we** have been advised and **you** have paid or agreed to pay any additional premium agreed by **us**, **we** will insure the vehicle on the same terms and cover as shown in the **schedule** as applying to the **insured vehicle**.

Payments for journeys (car sharing) – only applies to private cars

If **you** receive payment from passengers as part of a car sharing agreement **we** will not regard this as being the carriage of passengers for hire and reward (or the use of the **insured vehicle** for hiring) provided:

- (a) the passengers are not being carried in the course of a business of carrying passengers;
- (b) total contributions received for the journey do not involve an element of profit; and
- (c) the **insured vehicle** is a **car** not constructed to carry more than 8 passengers.

If **you** have any doubts as to whether any arrangements entered into are covered by the terms of this **policy** **you** should contact **your** insurance adviser as soon as reasonably practicable.

General Terms continued...

No Claim Discount

A no claims discount (NCD) does not apply and cannot be earned under this insurance where the **Insured vehicle** is an **agricultural vehicle, special type vehicle, trailer or implement**.

If **you** renew **your** insurance with **us**, **you** will be entitled to a discount from the renewal premium in accordance with **our** scale of no claim discount applicable at that time, provided that no claim has arisen or is pending during the last **period of insurance**.

If **we** have allowed an introductory no claim discount, this discount will be lost entirely where a claim has arisen or is pending during the last **period of insurance**.

NCB Years	NCB %	Number of Claims and reduction in NCD				
		none	1	2	3	4 or more
		Step-back NCD applicable				
0	0	1	0	0	0	0
1	35%	2	0	0	0	0
2	40%	3	0	0	0	0
3	50%	4	1	0	0	0
4	60%	4	See Section PNCD Below			

Protected No Claim Discount (PNCD)

A protected no claims discount does not apply under this insurance where the **Insured vehicle** is an **agricultural vehicle, special type vehicle, trailer or implement**.

No claims discount protection does not protect the overall price of **your** insurance policy. The price of **your** insurance policy may increase following an accident even if **you** were not at fault.

No claims discount protection allows **you** to make one or more claims before **your** number of no claims discount years falls. Please see the step-back procedures (below) for details.

If **your** NCB at renewal is 3 years or less, **you** will not be able to protect **your** NCB for the forthcoming **period of insurance**.

Where no claims discount protection is applicable, **we** do not make a charge. It is automatically applied to **your policy**.

Claims Period	NCD Years	NCD %	Number of Claims				
			none	1	2	3	4 or more
			Step-back NCD applicable				
Within 12 Months	4	60%	4	4	2	0	0
Within 36 Months	4	60%	4	4	4	2	0

General Exclusions

What is not covered:

These exclusions apply to the whole **policy** unless otherwise stated in a **policy** Section or **endorsement**.

We will not be directly or indirectly liable, (except so far as is necessary to meet the requirements of any **compulsory motor insurance legislation**), in respect of:

1. Drivers and Licensing

Any accident, injury, loss, damage or liability caused, sustained or incurred as a result of the **insured vehicle** being driven by any person (including **you**):

- i) not authorised by the **certificate of motor insurance** or who has been excluded from driving by any **endorsement**, exclusion or condition of this **policy** (other than where cover is provided under Section 1 (1.8) – Unauthorised Use or Section 2 (2.2) - Vehicles in the possession of a Motor Trader or Attendant Parking Services;
- ii) who **you** know is disqualified from driving, has never held a licence to drive the **insured vehicle** or is prevented by law from having a licence (unless a licence is not required by law) (other than where cover is provided under Section 2 (2.2) - Vehicles in the possession of a Motor Trader or Attendant Parking Services;
- iii) who does not hold a full licence to drive the **insured vehicle** or, being the holder of a provisional licence, are not conforming with its terms and conditions other than where a licence is not required by law;

If **we** have to pay a claim under any **compulsory motor insurance legislation** we will reserve **our** right to recovery under General Condition 1.

2. Construction and Use

Any accident, injury, loss, damage or liability caused, sustained or incurred as a result of the **insured vehicle trailer** or **implement**:

- i) being used for any purpose not permitted by the **certificate of motor insurance**;
- ii) being used for the carriage of **hazardous goods** unless this has been declared to and approved by **us**;
- iii) carrying a load in excess of that for which it was constructed or in excess of the maximum carrying capacity advised to **us**;
- iv) carrying any load which is greater than the maximum carrying capacity as set by the vehicle manufacturer or if applicable; any plated weight limit of the **insured vehicle**;
- v) carrying more passengers than the maximum seating capacity for the **insured vehicle** as set by the vehicle manufacturer
- vi) being driven in an unsafe and/or un-roadworthy condition or operated in an unsafe condition;
- vii) which does not meet statutory requirements for use on public roads;
- viii) carrying a load in an unsafe condition or manner; or
- ix) being used on the Nürburgring; any race track, race circuit or derestricted toll road.
- x) used for racing or pace-making, used in any contest such as Tractor power pulling, speed trial or is involved in any rigorous reliability testing.

Any loss, destruction of or damage to any property or any loss, expense, indirect loss or legal liability directly or indirectly resulting from, caused by **misdelivery** of the load from the **insured vehicle, trailer** or **implement**;

If **we** have to pay a claim under any **compulsory motor insurance legislation** we will reserve **our** right to recovery under General Conditions 1 Right of Recovery.

General Exclusions continued...

3. Criminal Acts

Any loss or damage caused whilst **your insured vehicle** is used by anyone insured under this insurance:

- i) in the course of; the assisting in; or furtherance of a crime or;
- ii) as a means of escape from, or avoidance of lawful apprehension:

4. Deliberate Acts

Death, injury, loss or damage arising as a result of a deliberate act or omission to act by anyone insured under this **policy**.

5. Pollution or Contamination

Any loss, destruction of or damage to any property or any loss, expense, indirect loss or legal liability caused by seepage

6. Earthquake, Riot, War, Terrorism

Any direct or indirect loss, damage or liability caused by, contributed to or arising from:

- i) earthquake, volcanic eruption or meteorite shower occurring elsewhere than in the **United Kingdom**, Channel Islands and the Isle of Man;
- ii) actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- iii) confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- iv) acts of **terrorism**;
- v) martial law;
- vi) the act of any lawfully constituted authority;
- vii) riot or civil commotion occurring in other territories outside of England, Scotland, Wales, the Isle of Man or the Channel Islands.

7. Sonic bangs

Any direct or indirect loss, damage or liability caused by, contributed to or arising from pressure waves caused by aircraft and other flying objects.

8. Other Contracts

Any liability which attaches to **you** by reason of any agreement which would not attach apart from the agreement.

9. Nuclear/Radioactive Contamination

Loss, destruction of or damage to any property or any loss, expense, indirect loss or legal liability of any nature directly or indirectly resulting from, caused by or contributed to as a result of:

- i) ionising radiation or **contamination** by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel; or
- ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

10. Jurisdiction

Damages, liabilities, costs and expenses in respect of judgements delivered or obtained otherwise than by a court within the jurisdiction of the countries noted under General Terms Territorial Limits and Foreign Travel as specified in this **policy**.

General Conditions

These are the conditions of the insurance that **you** need to meet as **your** part of this contract. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **your policy** may not be valid.

Note: Further conditions may be added by **endorsement** that can be found on **your current schedule**.

1. Right of Recovery

If **we** have to settle a claim under this **policy** only by virtue of the provisions of the law of any territory in which this **policy** operates, **you** must repay to **us** all sums **we** have paid which **we** would not have been liable to pay but for the provisions of the law.

2. Your Responsibilities

You are responsible for the information **you** or **your** appointed representative has provided to **us**. **You** should ensure that the information provided is, as far as **you** know, correct and complete.

If **you** have failed to give **us** complete and accurate information, this could lead to **us** changing the terms of **your policy**, refusing **your** claim or the insurance not being valid.

You must, if requested, provide **us** with all relevant information and documentation in relation to this insurance.

(2.1) Your Duty of Care – Consumer Clients

By entering into this insurance contract as a **Consumer**, **we** accept **you** have taken reasonable care not to make a misrepresentation in accordance with Section 2 (2) of the Consumer Insurance (Disclosure and Representation) Act 2012.

(2.2) The Duty of Fair Presentation – Non-Consumer Clients

By entering into this insurance contract as **Commercial customer**, **we** accept **you** have made a reasonably clear and accessible presentation of the risk, in accordance with Section 3 (3) (b) of the Insurance Act 2015.

(2.3) Deliberate or Reckless breach of Your Duty of Care or The Duty of Fair Presentation

A non-disclosure or misrepresentation is “deliberate or reckless” if:

- (a) in the case of a misrepresentation, **you** knew it was untrue or misleading, or did not care whether it was untrue or misleading;
- (b) in the case of a non-disclosure, **you** knew that the matter to which the non-disclosure related was material to **us**, or did not care whether or not it was material to **us**.

The burden will be on **us** to prove all matters set out in this condition.

(2.4) Remedy for Deliberate or Reckless breach of Your Duty of Care or The Duty of Fair Presentation

If **you** deliberately or recklessly breach **your** Duty of Care or **your** Duty of Fair Presentation as appropriate to **your** status under this insurance contract, this **policy** will be avoided from its start date and no premium will be returned.

General Conditions continued...

(2.5) Breach of Your Duty of Care or The Duty of Fair Presentation which is neither deliberate nor reckless

If **your** breach of **your** Duty of Care or **your** Duty of Fair Presentation as appropriate to **your** status under this insurance contract, was neither deliberate nor reckless, and had **we** known the information which led to the breach from the start of the **policy** or at the time of its renewal, **we**:

(a) **would not have entered into the contract:**

we will:

- i. charge an additional premium calculated from the start of the **period of insurance** (the amount charged will be proportionate with the increase in risk);
- ii. apply additional terms from the date **we** discover the breach;

Provided **you** have paid the additional premium **we** requested and agreed in writing to the additional terms, **we** will also:

- iii. pay any valid claims notified to **us** before the date of the discovery of the breach, including any valid claim which led to the discovery of the breach;
- iv. continue to cover **you** on the revised basis for the remaining **period of insurance**, but **we** may not continue insuring **you** once the **policy** reaches its renewal date.

However there may be certain circumstances where **we** will cancel the **policy** from the start date. These circumstances will include where the breach means **we** or **our** parent company will suffer reputational harm in either the insurance market, the media or amongst **our** customers or trading partners.

If **we** do cancel **your policy** from the start date because of the above all premiums paid will be returned.

(b) **would have applied different terms:**

we will apply those different terms from the date **we** discover the breach.

(c) **would have charged a higher premium:**

we will charge that additional premium calculated from the start of the **period of insurance**.

(d) **would have charged a higher premium and applied different terms:**

- i. **we** will charge an additional premium (calculated from the start of the **period of insurance**); and
- ii. apply additional terms from the date **we** discover the breach.

(2.6) Condition of the insured vehicle

You must take all reasonable precautions to safeguard the **insured vehicle, trailer and implement** and maintain them in a roadworthy condition.

You must allow **our** authorised representative free access to examine the **insured vehicle, trailer or implement** at any reasonable time.

General Conditions continued...

(2.7) Changes to Your Details

You must tell **us** immediately about any changes to the information **you** have already provided. Please contact **your** broker if **you** are not sure if information is relevant. If **you** don't tell **us** about relevant changes, **your** insurance may not cover **you** fully, or at all.

Here are some examples of the changes **you** should tell **us** about:

- (a) details of unspent criminal convictions, motoring convictions and fixed penalty notices;
- (b) any known pending prosecutions;
- (c) changes of use of the **insured vehicle, trailer** and/or **implement** or change of business activities;
- (d) modifications to the **insured vehicle, trailer** or **implement**;
- (e) any accident, damage or losses (whether claim made or not) during the past 3 years, involving anyone entitled to drive under this insurance.
- (f) anyone entitled to drive under this insurance who has ever been refused insurance, had insurance cancelled or had special terms imposed by a previous insurer.
- (g) drivers aged under 25 years or where any driver has not held a Full UK driving licence for a minimum of 12 months (unless **your policy** is endorsed to allow drivers in these categories);
- (h) drivers who do not hold an appropriate EU licence;
- (i) details concerning the carriage of **hazardous goods**.
- (j) change of address;
- (k) where any driver suffers from or develops a disability or medical condition that must be disclosed to the DVLA.

Note: *details of notifiable disabilities and conditions may be found at:*
<https://www.gov.uk/health-conditions-and-driving>

If **you** do not disclose all requested or material information as appropriate to **your** status under this insurance contract, this could lead to **your** insurance being cancelled, or a claim rejected or not fully paid, and/or different terms being applied to **your policy**.

If **you** are unsure as to whether or not certain facts should be disclosed please ask **your** insurance adviser.

3. Claim Conditions

(3.1) Your Rights and Obligations

As soon as practicable after any accident, loss or event likely to give rise to a claim under this **policy you** or any person insured must:

- (a) provide **us** with full particulars of the event;
- (b) forward to **us** as soon as possible (but no later than 14 days) unanswered all letters from any third party and every claim, writ, summons or process **you** receive
- (c) advise **us** of the time and place of any impending prosecution or inquest of fatal injury;
- (d) use reasonable endeavours to obtain the names and addresses of all witnesses; and
- (e) notify **us** as soon as reasonably practical, where an **insured vehicle** has been damaged as a result of riot and civil commotion in England, Scotland, Wales, the Isle of Man or the Channel Islands; and

You or any person insured must:

- (f) not make any admission of liability, payment or offer of payment, or incur legal expenses without **our** written consent and **you** (or any person insured) must not in any way act to the detriment or prejudice of **our** interests.
- (g) act honestly and give **us** all assistance and information **we** require in all matters related to the claim.
- (h) take all reasonable action to mitigate the loss.
- (i) pay **us** the required amount on demand. Where **you** bear any part of any claim as a result of an **endorsement** or condition of this **policy**.

General Conditions continued...

(3.2) Our Rights and Obligations

We are entitled to take sole control of all negotiations, proceedings and mediation, to use **your** name to settle, prosecute or defend any claim and to abandon the same at any time.

We will have and take full control of all third party claims including those where **you** under the terms of this **policy** are liable for any amount; and

We are entitled to make payments to third parties as **we** think fit in respect of any claim.

(3.3) To arrange repair of your agricultural vehicle, special type vehicle, trailer or implement (including glass damage)

Please contact **our** helpline on **01245 396612** in order to report the incident.

Should the total cost of repair exceed **GBP750** **you** will need to contact **us** as **we** may need to arrange for an inspection of **your** vehicle by an independent Engineer.

We will provide the repairer with **our** authority for the repairs to be completed and for the invoice to be sent directly to **us** for payment. The repairer will require **you** to pay to them any **policy excess** that applies, together with any amount of VAT (if **you** are VAT registered).

If the total cost of repair does not exceed **GBP750** then **you** have the option to give **your** own authority for the repairs to commence provided that all damaged parts are retained by **you** or the repairer in case **we** need to inspect them. Upon completion of the repair **we** would simply request that that **you** send to **us** the original receipted invoice paid by **you** and **we** will reimburse **you** less any **excess** that applies, together with any amount of VAT (if **you** are VAT registered).

(3.4) To arrange repair of your vehicle (where it is not an agricultural vehicle, special type vehicle, trailer or implement).

Windscreen or window glass damage (excluding panoramic roofs)

To contact **our** approved glass repairer please call **01245 396260**

If **your** insurance extends to include windscreen and window glass cover **our** approved glass specialist will arrange for the repair or replacement of the windscreen or window glass to be completed and for the invoice to be sent direct to **us** for payment.

- If the glass needs to be replaced **our** approved glass specialist will require **you** to pay to them any **policy excess** that applies, together with any amount of VAT (if **you** are VAT registered).
- If the glass can be repaired **you** will not be asked to pay any amount, unless **you** are liable for the VAT element.

If **you** choose not to use **our** approved glass specialist **we** would simply request that that **you** send to **us** the original receipted invoice paid by **you** and **we** will reimburse **you** as appropriate (less any **excess** and VAT where applicable).

We would remind **you** that use of a non-approved repairer incurs an increased **excess**.

If **your policy** does not extend to provide windscreen or window glass cover, **we** would still recommend that **you** contact **our** approved glass specialist for a quotation, as they are able to offer special discounted rates to **our** policyholders where they carry out glass replacement.

For all other damage

Please telephone **our** 24 hour helpline on **01245 396612**

We recommend that **you** take advantage of **our** approved repairer scheme. **We** will arrange for the approved repairer in **your** area to contact **you** and arrange for the collection of **your** vehicle at a convenient time and date. If available the approved repairer will provide **you** with a courtesy car for the duration of the repair.

General Conditions continued...

Upon collection of **your** vehicle by the approved repairer, **you** will simply need to present the repairer with **your** insurance documents. They will then email **us** details of their estimate for the repair, which will enable **us** to process **your** claim quickly and allow for the repair to be authorised without delay.

Upon completion of the repair, the approved repairer will return **your** vehicle to **you** having sent the invoice directly to **us** for payment. They will however require **you** to pay to them any **excess** that applies, together with any amount of VAT (if **you** are VAT registered).

If **you** choose not to use **our** approved repairer, **you** must still contact **our** helpline on **01245 396612** in order to report the incident.

Should the total cost of the repair not exceed **GBP750** then **you** do have the option to give **your** own authority for the repairs to commence, provided that all damaged parts are retained by **you** or the repairer in case **we** need to inspect them at a later date.

Should the total cost of repair exceed **GBP750** **you** will need to contact **us** as **we** may need to arrange for an inspection of **your** vehicle by an independent Engineer. **We** will provide the repairer with **our** authority for the repairs to be completed.

Upon completion of the repair **we** would simply request that **you** send to **us** the original receipted invoice paid by **you** and **we** will reimburse **you** as appropriate less any **excess** that applies, together with any amount of VAT (if **you** are VAT registered).

4. Other insurances

If, at the time of any claim under this **policy**, there is in force any other insurance covering the same event, injury, loss or damage then **we** will pay no more than **our** share of the loss up to the limits specified in this **policy**.

NB: This does not apply in respect of Section 3 (3.5) – Personal Accident Cover.

5. Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a fraudulent claim under **your policy**, including providing fraudulent information or documentation, **we** will:

- (a) refuse to pay the claim;
- (b) seek to recover any costs already incurred by **us** relating to the fraudulent claim;
- (c) have the option to cancel the **policy** from the date of the fraudulent act; and
- (d) keep any premium paid to **us**.

This will not affect separate claims made before the fraudulent act unless they too were fraudulent.

6. Arbitration

If any difference arises as to the amount to be paid under this **policy** (liability being otherwise admitted by **us**) this difference will be referred to an arbitrator to be appointed by **you** and **us** in accordance with Insurance and Reinsurance Arbitration Society (ARIAS) (UK) Arbitration Rules (or any subsequently amending authority or rules).

All costs of the arbitration will be at the discretion of the arbitrator who will decide how much each of the parties in dispute must pay and to whom.

The seat of the arbitration will be in London, England and the arbitration tribunal will apply the proper law of this contract and of this arbitration condition as stated in "Choice of law and jurisdiction" on page 14.

However, **you** may not need to engage in arbitration if **you** meet the criteria for the Financial Ombudsman Service to deal with the dispute and **you** follow the complaints procedure, all of which is contained in "How to make a complaint" on page 10.

General Conditions continued...

7. Assignment

This **policy** is a contract personal to **you** and may not be assigned or transferred in any circumstances and no person apart from **you** (or in the case of **your** death **your** legal representative) will have any rights against **us** in respect of the subject matter of this insurance or any rights to receive monies payable either before or after the loss and whether admitted or not, unless this right has been endorsed on this **policy** and signed by **us**.

8. Breach of licence conditions

Where applicable, **you** will hold the appropriate operator's or other licence and at all times comply with the terms and conditions of the licence.

9. Loss of licence, bankruptcy, insolvency or liquidation

If **you** lose **your** operator's licence or go into liquidation, insolvency or bankruptcy the cover provided by this **policy** will be reduced to the minimum required by any **compulsory motor insurance legislation** unless **we** have agreed otherwise.

10. Notification of vehicle details

You must notify **us** of any additional vehicles, temporary vehicles or amendments to the existing vehicles before commencement of or during the currency of this **policy** and pay any additional premium required by **us** as a result of the changes.

In addition **you** are required by law to supply details of all vehicles (including any temporary vehicles where cover is required for 14 consecutive days or more) owned by **you** or in **your** care, custody or control or for which **you** are legally responsible, which are to be covered by this **policy** for entry on the Motor Insurance Database.

If **your vehicle** is not recorded on the Motor Insurance Database and it should have been, **your** cover may not operate.

11. Suspending your policy

If **you** wish to temporarily suspend this insurance, **you** should be aware that there will be no refund of premium for the period that **your** insurance is suspended.

12. Our right of cancellation

We or **your** insurance broker will provide **you** with a letter of Notice of cancellation should **we** (or **your** insurance broker) feel that there is a valid reason to cancel this insurance. Valid reasons include, but are not limited to:

- (a) non co-operation/failure to provide information;
- (b) reasonable suspicion of fraud;
- (c) material failure to take reasonable care of a vehicle/property;
- (d) the use of threatening or abusive behaviour or language to our staff; or
- (e) Non-payment of premium.

In the event **we** (or **your** insurance broker) invoke **our** right of cancellation, **you** will be given 30 days' written notice, other than where the reason is for non-payment of premium. See "13 Non-payment of premium" below for details.

In all cases, **we** will provide the reason for cancellation by special delivery to **your** last known address and in the case where Northern Irish vehicles are insured under this **policy**, to the Department of the Environment for Northern Ireland.

When **your policy** is cancelled **we** also cancel **your policy** records and remove the **insured vehicle** from the Motor Insurance Database.

If **we** cancel this insurance **we** will pay **you** a refund of any premium proportionate to the number of days **you** have been on cover.

General Conditions continued...

13. Non-payment of premium

If **you** fail to pay **your** premium **we** will give **you** 14 days' notice before **we** cancel the **policy**.

If **you** have failed to pay any premium for **your policy** and have not paid the premium requested before the end of the notice period then **we** reserve the right to avoid this **policy** from inception (which means as though never existed).

If **you** are paying **your** premium via instalments and **you** fail to pay an instalment, **we** will write to **you** requesting payment by a certain date. If still no payment is received by the deadline, **we** will issue **you** with a 14 day notice of cancellation letter before **we** cancel **your policy**. Any return premium will be used to clear **your** remaining balance, with any surplus funds being paid to **you**. If the refund does not clear **your** remaining balance in full, **you** will be required to settle the outstanding balance to **us** for the cost of the cover provided up to the date of cancellation, including any applicable service charge.

If the premium for this **policy** is being paid through a finance house and this **policy** is cancelled, any refund will be paid to the finance house.

14. Return of premium

Any underpayment by **you** will be offset against any cancellation return of premium.

Please also see Premium adjustments on page 33

Where this **policy** has been endorsed with a minimum and deposit premium **endorsement** as shown in **your schedule**, no return premium will be allowed if the remaining premium held by **us** falls below the minimum and deposit.

Endorsements (that amend your policy)

The insurance cover provided by this **policy** may be extended or restricted by means of **endorsement(s)** as shown by the relevant **endorsement** code stated in **your schedule**.

The definitive meaning of the most commonly used **endorsement** codes are stated below. Where an endorsement code does not appear below, **we** will provide **you** with a separate definition of that **endorsement**.

Where no **insured vehicle**, person or classes of persons are specified against an **endorsement**, the **endorsement** will apply to the whole **policy**.

C1A Young and new drivers excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for damage to the **insured vehicle** while the vehicle is being **driven** by a **driver** who is under 25 years of age, or a provisional driving licence holder or has not held a full **United Kingdom**, Isle of Man, Channel Island or European Union driving licence for at least 12 months.

This **excess** will not apply where:

- (a) **your vehicle** is an **agricultural vehicle** or **special type vehicle**
- (b) **you** make a claim under Section 3 (3.2) – Glass and windscreen replacement

This **excess** will apply in addition to any other **excess** shown in **your schedule** or applied by further **endorsement** (s)

C1B Young and new drivers excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for damage to the **insured vehicle**, under Section 2 while **your vehicle** is being **driven** by a **driver** who is under 21 years of age.

This **excess** will not apply where:

- (a) **your vehicle** is an **agricultural vehicle** or **special type vehicle**
- (b) **you** make a claim under Section 3 (3.2) – Glass and windscreen replacement

This **excess** will apply in addition to any other **excess** shown in **your schedule** or applied by further **endorsement** (s)

C2 Damage excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for damage to the **insured vehicle, trailer** or **implement**.

This **excess** will not apply where **you** make a claim under Section 3 (3.2) – Glass and windscreen replacement unless otherwise specified against this **endorsement** in **your schedule**.

C3 Damage, fire and theft excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for damage, fire and/or theft to the **insured vehicle, trailer** or **implement**.

This **excess** will not apply where **you** make a claim under Section 3 (3.2) – Glass and windscreen replacement unless otherwise specified against this **endorsement** in **your schedule**.

C4 Deleted section

Any Section, sub-section, paragraph or exclusion specified against this **endorsement** in **your schedule** is deleted from this **policy** and no longer applies.

Endorsements (that amend your policy) continued...

C5 Named driver

This insurance will only apply where the **insured vehicle** is being **driven** by the person(s) or classes of person(s) specified against this **endorsement** in **your schedule** and appearing on **your certificate of insurance**.

C6 Excluded driver

We will not provide cover where the person(s) or classes of person(s) specified against this **endorsement** in **your schedule** drive the **insured vehicle**

C32 Tracker clause

We will not provide cover for theft of the **insured vehicle** or any other loss or damage arising out of the theft where the vehicle is not protected by a fully operational electronic vehicle tracking device.

C33 Geographical limits - Eire

The General Terms Foreign Use Declaration section of this **policy** is extended to include temporary use in the Republic of Ireland.

C34 Exclude commuting

We will not provide cover where the person(s) or classes of person(s) specified against this **endorsement** in **your schedule** drive the **insured vehicle** to or from any place of study or employment that is not in connection with **your** business.

C35 Limited mileage

We will not provide cover where the **insured vehicle** exceeds the annual mileage specified against this **endorsement** in **your schedule**.

C43 Special

This **policy** is subject to the terms, limitations or restrictions specified against this **endorsement** in **your schedule** which may be further defined by the **endorsement wording** attached to this **policy**.

C64 Alcohol / drugs clause

We will not provide cover where the **insured vehicle** is being **driven** by or is in the charge of the person(s) specified against this **endorsement** in **your schedule** if they are convicted of a drink or drugs offence or it is proved to **our** satisfaction that they were under the influence of alcohol or drugs at the time of the damage or loss.

C69 Note owners interest

It is noted by **us** for the purposes of maintaining cover that the **insured vehicle(s)** is owned by the person or classes of persons specified against this **endorsement** in **your schedule**.

C77 Accompanied driving

We will not provide cover where the person(s) or classes of person(s) specified against this **endorsement** in **your schedule** drive the **insured vehicle** unless they are accompanied by a qualified **driver** over the age of 21 years who has held the appropriate full **United Kingdom**, Isle of Man, Channel Island or European Union driving licence for at least 3 years.

C96 Theft excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for loss of or damage to the **insured vehicle**, **trailer** or **implement** under Section 2 (d)

Endorsements (that amend your policy) continued...

C97 Fire excess

You are responsible for the first amount specified against this **endorsement** in **your schedule** of each claim for loss of or damage to the **insured vehicle, trailer or implement** under Section 2 (c).

C100 Green card

It has been agreed by **us** that for a temporary period specified against this **endorsement** in **your schedule** **we** are insuring **you** in accordance with The General Terms Foreign Use Declaration section.

C107 Immobiliser clause

We will not provide cover for theft of the **insured vehicle** or any other loss or damage arising out of the theft where the vehicle is not protected by an immobilising device approved to Thatcham category 2 or above, or otherwise approved by **us** and such immobilising device is fully operative, i.e. receiving power, working properly and properly set at all times.

C109 Bound by last proposal form

We have agreed that this contract of insurance is based on all the information that **you** supplied to **us** on the last **proposal form** completed by **you** or on **your** behalf, all of which **we** have relied upon in deciding whether to accept this insurance and deciding the terms and premium to be charged. Should any information have changed, since **you** last completed a proposal form **you** must advise **us** of this immediately otherwise **your** cover may be invalidated.

C112 Exclude drivers

Where the following **endorsement(s)** appear in **your schedule**, **we** will not provide cover where the **insured vehicle** is being **driven** by or is in the charge of the person(s) or classes of person(s):

C112A – under 21 years of age.

C112B – under 25 years of age.

C112C – under 30 years of age.

C112D – who has held a full **United Kingdom**, Isle of Man, Channel Island or European Union driving licence relevant to the vehicle type for less than 12 months.

C112E – who has held a full **United Kingdom**, Isle of Man, Channel Island or European Union driving licence relevant to the vehicle type for less than 24 months.

C112F – who has held a full **United Kingdom**, Isle of Man, Channel Island or European Union driving licence relevant to the vehicle type for less than the number of years specified against this **endorsement**.

The above exclusion(s) do not apply to the person(s) or classes or person(s) specified against this **endorsement** in **your schedule**.

Endorsements (that amend your policy) continued...

C113 Windscreen and window glass

Section 3 (3.2) – Glass and windscreen replacement of this insurance is deleted and replaced by the following:

Where **your** cover is comprehensive, **we** will insure **you** in respect of damage to the **insured vehicles'** windscreen, windows or glass sun roof and for any scratching of bodywork resulting solely and directly from that damage.

The maximum amount **we** will pay in any one insurance year is as stated against this **endorsement** in **your schedule**. All claims dealt with under Section 3 (3.2) – Glass and windscreen replacement will not affect any no claim discount but **you** will be asked to pay the **excess** specified against this **endorsement** in **your schedule**.

The **excess(es)** shown above will not apply where the glass is repaired, instead of being replaced.

This cover will not apply to damage to lights or reflectors.

C127 Note interest

It is noted by **us** for the purposes of maintaining cover that the **insured vehicle(s)** is owned by and/or subject to the financial interest of the person or classes of persons specified against this **endorsement** in **your schedule**.

C137 Amended trailer and implement cover

The amount specified in Section 2 (2.4) – Trailers of this insurance is deleted and replaced by the amount specified against this **endorsement** in **your schedule**.

C138 Exclude contracting use

We will not provide cover where **your** business includes agricultural contracting, or where the **insured vehicle, trailer or implement** is used or being used for agricultural contracting purposes.

C139 Fire protection clause

We will not provide cover under Section 2 (c) unless, at the time of such loss or damage, the **insured vehicle(s)**, specified against this **endorsement** in **your schedule** is fitted with an commercially recognised and approved fire protection system that is fully operative and in good working order.

C140 Garage clause

We will not provide cover under Section 2 (d) while the **insured vehicle(s)** specified against this **endorsement** in **your schedule** is unattended unless, at the time of such loss or damage, it is kept in a locked and secure building with the keys removed.

C141 Trailer (secure premises)

We will not provide cover under Section 2 (d) for any **trailer or implement** that is detached from the **insured vehicle** unless, at the time of such loss, the **trailer or implement** is kept at **your** secure premises.

C142 Trailer (garage clause)

We will not provide cover under Section 2 (d) for any **trailer or implement** that is not in use unless, at the time of such loss, the **trailer or implement** is kept in a locked and secure building at **your** premises.

C144 Commuting use

We will insure the person(s) or classes of person(s) specified against this **endorsement** in **your Schedule** while driving **insured vehicle** to and from their regular place of employment and/or study.

Endorsements (that amend your policy) continued...

C145 Business use

We will insure the person(s) or classes of person(s) specified against this **endorsement** in **your Schedule** while using the **insured vehicle** for personal business use including travel to and from their permanent place of employment.

C146 Contracting use by employee

We will insure **your insured vehicle** whilst it is being **driven** by **your** permanent **employee** for hire and reward purposes associated with **your** undertaking agricultural contracting.

C147 Limited contracting use by employee

We will insure **your insured vehicle** whilst it is being **driven** by **your** permanent **employee** for hire and reward purposes associated with **your** undertaking agricultural contracting, provided that the amount of contribution towards **your** total annual turnover derived from these contracts does not exceed the amount specified against this **endorsement** in **your schedule**.

C156 Limited use taxation

We will only insure **your insured vehicle** where it is:

- (a) registered as a Limited use Vehicle with the Driver and Vehicle Licensing Authority (DVLA), or the DVLNI in the case of Northern Ireland.
- (b) used in accordance with the limitations permitted by the limited use taxation class

If **you** have not complied with these conditions there will be no cover under this **policy**.

C157 Vehicle location

It is noted by **us** for the purposes of maintaining cover that the **insured vehicle(s)** may be kept at the address or postcode specified against this **endorsement** in **your schedule**.