

# To report a claim, call:

**ADRIAN FLUX**

**0344 381 4420**

**FLUXDIRECT** 

**0344 381 4461**

 **sterling**

**0344 381 9350**



**Chartwell Insurance**

**0344 381 4463**



**0344 381 4462**

**Lines are open 24 hours a day, 7 days a week, all year round**

UK call centre

## **Important**

You must report all claims, whether or not they are your fault and whether you plan to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

## **Legal cover**

Your policy includes free legal cover up to £100,000 and access to a legal advice helpline.

If you've had an accident that was not your fault, your legal cover could help you with;

- repairs for your vehicle
- arranging a hire car
- compensation for injury  
and
- recovery of other losses, such as loss of earnings

Our claims handlers will discuss your legal cover with you. You can also find more information in the legal cover policy booklet, which is available on our website or through the link provided in your insurance documents.

**Adrian Flux**

**Kinetic Underwriting Policy Booklet**



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# Introduction

## Cooling Off Period

You may cancel this policy within 14 days of receiving Your policy documents. You can do this by contacting Your Insurance Intermediary. If You choose to do this, You are entitled to a refund of the premium You have paid for this policy. A proportionate charge will be made for the period of cover You have had plus £25.00 and insurance premium tax. We will not give You a refund if You have claimed for the total loss of Your Vehicle or an incident has happened where You could make a claim for a total loss.

## Cancellations

You may cancel this policy at any time by contacting Your Insurance Intermediary. If there has not been a claim in the current Period of Insurance, We will refund part of Your premium on a proportionate basis, deducting £25 and Insurance Premium Tax. We calculate the time You have been covered by this policy from the date the insurance started to the date You requested cancellation.

We or Your Insurance Intermediary have the right to cancel Your policy at any time by giving You seven days' notice in writing where there is a valid or exceptional reason for Us doing so. We will send the notice of cancellation to the address that We hold on file and will detail the reason for cancellation in the letter. We will refund part of Your premium on a proportionate basis, deducting £25 and Insurance Premium Tax. Reasons for cancellation may include;

- Non receipt of paperwork. We or Your Insurance Intermediary may ask You to send Us documentation or paperwork or provide other additional information to support Your application for insurance and to enable Us to process a claim. If You fail to co-operate and provide what We have requested We will send notice of cancellation.
- Non receipt of payment. If We, Your Insurance Intermediary or another company who You have a credit agreement with for Your policy are unable to collect a payment We will send You notice of cancellation.
- Where a change in Your details makes Your policy unacceptable to Us.
- Where You do not keep to the Conditions of Your policy, as outlined in this policy booklet.

If We, or Your Insurance Intermediary, cancel this policy because You have not paid the premiums on time, We will not refund any part of the premium You have already paid.

We will not give a refund if anyone has made a claim in the current Period of Insurance.

## **Misrepresentation, Fraud and Financial Crime**

If You or anyone representing You:

- Provides Us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- Deliberately misleads Us to obtain cover, gain a cheaper premium, or more favourable terms;
- Provides Us with false documents;
- Makes a fraudulent payment by bank account and / or card;

We may:

- Agree to amend Your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge to cover Our administration costs;
- Reject a claim or reduce the amount of payment We make;
- Cancel or avoid Your policy (treat as if it never existed) including all other policies which You have with Us and apply a cancellation premium charge;

Where fraud is identified We will:

- Not return any premium by paid by You.
- Recover from You any costs We may have incurred.

Claims fraud

If You or anyone representing You makes a claim or any part of a claim that is fraudulent, false or exaggerated We may:

- Reject the claim or reduce the amount of payment We make
- Cancel Your policy from the date of the fraudulent act and not return any premium paid;
- Recover from You any costs We may have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;

## **Choice of Law**

The parties are free to choose the law applicable to this Contract of Motor Insurance. Unless specifically agreed to the contrary this Contract of Motor Insurance shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

## **Language of contract of insurance**

Unless otherwise agreed the language of this Contract of Motor Insurance shall be English.

## **Rights of Third Parties**

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

## **Contract of Motor Insurance**

The Contract of Motor Insurance is between You and the Insurer detailed on Your Certificate of Motor Insurance and Schedule. The Contract of Motor Insurance is based on the proposal or statement declaration You provided. You should read this document along with the Certificate of Motor Insurance, Schedule and renewal notices - please note that these may be printed on both sides. So that You understand what You are covered for, please read this booklet, the Schedule and Certificate of Motor Insurance carefully. You should pay special attention to the general exclusions, the general Conditions and any Endorsements.

This document, the Certificate of Motor Insurance and the Schedule constitute a legally binding Contract of Motor Insurance between the insured and the Insurer. You are insured under the terms, Conditions, and Exceptions contained in this booklet or of any Endorsements that apply to this booklet. You are insured for any liability, loss or damage that occurs during any Period of Insurance for which You have paid, or agreed to pay a premium.

## **On Your Schedule there may be Endorsements printed which alter Your insurance cover. Please read these carefully.**

An Endorsement only applies if it is printed on Your insurance Schedule. If an Endorsement is followed by a registration number this will refer to that vehicle only, if it does not specify a registration then the Endorsement will apply to all vehicles on the policy. If an Endorsement number is followed by a person's name, or a type of person, the specified Endorsement applies only to that person or type of person.

# Definitions

If We explain what a word means, that word has the same meaning wherever it appears in your policy or Schedule.

**Act of Terrorism** – An act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**Certificate of Motor Insurance** – This is a document which is legal evidence of Your insurance. It is part of the Contract of Motor Insurance and You must read it in conjunction with the Schedule, any Endorsements and this policy booklet. It shows who may drive Your Vehicle, what they may use Your Vehicle for, and the Period of Insurance. It also shows which vehicles are insured.

**Conditions** – These describe the responsibilities and procedures that You must follow.

**Contract of Motor Insurance** – This is made up of the signed proposal form or statement declaration, this booklet, the Schedule, the Certificate of Motor Insurance, and any Endorsements.

**Endorsement(s)** – These alter Your insurance cover.

**Exceptions** – These describe what this policy does not cover.

**Excess** – This is an amount You have to pay towards each claim You make under this policy irrespective of blame.

**Fire** – Fire, lightning, explosion or self-ignition.

**Kinetic Underwriting Concepts Ltd** – an underwriting agency which is authorised by and regulated by the Financial Conduct Authority. Firm reference number 301651. Kinetic Underwriting Concepts Ltd is a company incorporated and registered in England and Wales (company number 04065837) which has its registered office at 29 The Avenue, Potters Bar EN6 1EG

**Period of Insurance** – This is the period of time covered by this policy.

**Personal Belongings** – Property in the vehicle which You wear or use in everyday life which belongs to You or anyone travelling in Your Vehicle.



**Road Traffic Act** – Legislation which includes details of the minimum cover for which the motor insurance is required in the United Kingdom.

**Schedule** – The document that shows the vehicles which are insured and the cover that applies. You should read it with this booklet and the Certificate of Motor Insurance.

**Theft** – Theft, attempted Theft or the taking away of the Your Vehicle without Your consent.

**United Kingdom** – This means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. It also includes travelling by sea, air or rail between these places.

**We / Us / Our / Insurer(s)** – The Insurance company detailed on Your Certificate of Motor Insurance.

**You / Your** – The person named as 'the insured' in the Schedule, or as 'the policyholder' in any Certificate of Motor Insurance or renewal notice that applies to this policy.

**Your Insurance Intermediary** – the company or persons who placed this insurance on Your behalf.

**Your Vehicle** – Any vehicle shown in the Schedule or described in the current Certificate of Motor Insurance.

## Types of Cover

Types of Cover	Refer to sections shown for relevant cover	
Comprehensive	(Comp)	All Sections
Third Party Fire & Theft	(TPF&T)	Sections One, Three, Eight, Nine, Ten, Eleven
Third Party Only	(TPO)	Sections One, Eight, Eleven
Accidental Damage, Fire & Theft	(ADF&T)	Sections Two, Three
Fire & Theft Only	(F&T)	Sections Three Only

## Excesses

If an Excess is shown in the Schedule or on any Endorsement that applies to this policy, You will have to pay that amount for each claim made on Your policy.

If more than one Excess applies then they are cumulative.

# Section One – Liability to others

## **A Your Liability to Other People**

We will insure You for all amounts You may be legally liable for in respect of:

- Death of or bodily injury to other people, or;
- Damage to their property, up to a limit of £20,000,000 and for costs and expenses incurred up to £5,000,000, for any one claim or claims resulting from one incident arising from any accident involving the use within the countries permitted under this policy of any vehicle which Your Certificate of Motor Insurance permits You to drive or use.

## **B Other Persons Liability**

We will insure the following people for liabilities to others in the same way as You are insured:

- Any person You allow to use the vehicle as long as Your Certificate of Motor Insurance says they can.
- Any person who causes an accident while they are travelling in or getting into or out of Your Vehicle.
- If Your Certificate of Motor Insurance allows business use, Your employer or business partner while You are using a vehicle for that employer or partner, but not while using a vehicle provided by the employer or partner unless that vehicle is shown in the Schedule.
- If anyone covered by this policy dies, We will cover their legal representative to deal with any claims made against that person's estate.

## **C Emergency Medical Treatment**

We will pay for emergency medical treatment after an accident involving any vehicle which this policy covers. The Road Traffic Act says We must provide this cover. If this is the only payment We make it will not affect Your no claims bonus. By law the person who owns the vehicle must pay the cost of emergency treatment. They should pass the bill for emergency treatment to Us straight away along with full details.

## **D Right of Recovery**

You shall repay to the Insurers all sums paid by them under this Section because of the requirements of any law if the Insurers would not have been liable for those payments under the terms of this Policy.

## **E Legal Fees and Expenses**

If We agree in writing We will pay for the following legal fees if they arise from a claim caused by an accident that is covered under this policy

- Solicitor's fee for representing anyone We insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- The reasonable costs of legal services We arrange for defending an insured person against a charge of manslaughter or causing death by dangerous driving.

## **F Towing**

We will insure You while Your Vehicle is towing a caravan, trailer or disabled mechanically propelled vehicle while attached to Your Vehicle or accidentally detached from Your Vehicle during the course of a journey.

### **Exceptions to sub-section F**

We will not be liable:

- If You are being paid to tow caravans, trailers or disabled mechanically propelled vehicles
- If You are towing more than one caravan, trailer or disabled mechanically propelled vehicle at the same time
- If the caravan, trailer or disabled mechanically propelled vehicle is not properly attached to Your Vehicle by equipment made for the purpose
- For loss of or damage to caravans, trailers or disabled mechanically propelled vehicles or anything carried in or on them

## **G Driving Other Cars**

If Your Certificate of Motor Insurance permits, We will also cover You while You are driving any private motor car that You do not own and have not hired under a hire purchase or leasing agreement. This cover will be Third Party Only.

### **This sub-section of Your insurance does not apply:**

- If You do not have the owner's permission to drive the car and if the car does not have a current and valid insurance policy in force
- For loss of or damage to any car You may be driving
- For any event which happens outside the United Kingdom
- If You are covered by any other insurance to drive the car
- If the vehicle shown in the Schedule is no longer yours, it has been damaged beyond economical repair or it has been stolen and You have not got it back.
- To vans, commercial vehicles, mopeds and motorcycles, public service vehicles or special type vehicles.
- For use to release an insured vehicle if it has been seized by, or on behalf of, any government or public authority.

## **Exceptions to Section One**

This Section of Your insurance does not cover:

- Anyone who is covered by another insurance.
- Anyone who is excluded from driving or using Your Vehicle by an Endorsement, Exception or Condition.

- Loss of or damage to any property belonging to (or in the care of) any driver or passenger who is making a claim under this Section.
- Death or bodily injury to the person in charge of the vehicle.
- Liability beyond the minimum requirements of the Road Traffic Act for loss of or damage to any vehicle or property belonging to, (or in the care of), anyone entitled to claim protection under this policy.
- Liability for the death of, or injury to any person arising out of their employment by any person insured under this policy except as required under the Road Traffic Act.

General Exceptions also apply.

## Section Two – Cover for Accidental Damage

This cover only applies to Your Vehicle

We will cover You for loss of or damage to Your Vehicle. This includes its accessories and spare parts if You keep these in or on Your Vehicle or in Your garage.

If Your Vehicle has been owned by You (or hired to You under a Hire Purchase Agreement) since new and during the period of one year from the date of its first registration it is either

- Lost by Theft and not recovered within 28 days of the date on which the Theft is first reported to Us, or
- Damaged to an extent greater than 50% of its list price (inclusive of tax) at the time of such damage,

We will, subject to Your Vehicle being a UK specification model bought from one of the manufacturer's authorised UK dealers, and subject to Your consent and that of other interested parties known to Us, replace Your Vehicle with a new one of the same manufacture and model subject to availability and thereafter the lost or damaged car shall be the property of the Insurer.

If a replacement vehicle of the same make, model and specification is not available We will, where possible, provide a similar vehicle of identical list price. If You wish to have the claim settled on a cash basis the most We will pay is the market value of Your Vehicle and its standard accessories at the time of the loss or damage.

## Section Three – Cover for Fire and Theft Damage

This cover only applies to Your Vehicle.

We will cover You for loss of or damage to Your Vehicle that is caused by:

- Fire; or
- Theft
- Taking Your Vehicle away without Your permission

Accessories and spare parts are also covered under this Section if You keep them in or on Your Vehicle or in Your own private locked garage.

## **Exceptions to Sections Two and Three**

We shall not be liable to pay for:

- Wear and tear, mechanical or electrical breakdown or computer failure
- Damage to tyres caused by bursts, cuts, punctures, or braking unless caused by an accident to Your Vehicle
- Damage to or loss of televisions, phones, games consoles, electronic navigation, radar detection or other communication devices not permanently fitted to an insured vehicle and which was not part of the manufacturer's specification when Your Vehicle was first registered.
- Compensation for You not being able to use Your Vehicle, unless this is provided as an extra benefit by this policy
- Loss from repossessing Your Vehicle and returning it to its rightful owner
- The value of Your Vehicle reducing as a result of damage, whether repaired or not
- Damage caused by frost in the cooling system, unless You have taken care to stop the damage happening as laid down by the vehicle manufacturer instructions
- Any excess that applies to this policy.
- Loss or damage to Your Vehicle as a result of someone taking it by fraud or deception
- Loss of or damage to Your Vehicle or its contents by Theft or attempted Theft if You have not taken reasonable care to protect it
- Loss of or damage to Your Vehicle if it has been left unlocked or with the keys in it
- Loss of or damage to Your Vehicle relating to Theft, which has not been reported to the police
- Loss or damage caused by any government, public or local authority legally taking, keeping or destroying Your Vehicle.

## **Section Four – Windscreen / Window Glass**

If You have comprehensive cover and windscreen cover is endorsed on Your current insurance Schedule, We will pay, subject to a maximum of £1,000 (£300 if authorised repairer is NOT used), for the repair or replacement of the glass, windscreen or window, and for the repair to any scratching of the bodywork caused by the broken glass, so long as there has not been any other loss or damage to Your Vehicle. If You have third party fire and theft cover, and windscreen cover is endorsed on Your current insurance Schedule, the maximum We will pay for the repair or replacement of the glass, windscreen or window, and for the repair to any scratching of the bodywork caused by the broken glass, is £150.

If this is the only damage You are claiming for, Your no claims discount will not be affected.

See current Schedule for applicable windscreen / window glass Excess and the Certificate of Motor Insurance for the approved repairer telephone number.

### **Exceptions to Section Four**

If windscreen cover is not endorsed on Your current insurance Schedule it is NOT included. We will not pay for damaged sunroofs, roof panels, lights or reflectors, even if they are made of glass.

This policy does not cover the first part of each claim (Excess) if the windscreen/ window glass is replaced or repaired. Unless windscreen is cracked, or shattered or the driver's vision is affected We will not pay extra for work outside normal hours.

## **Section Five – Personal Accident Cover**

If You, Your spouse or civil partner are under 75 years of age at the date of, and are physically injured in, an accident directly involving Your vehicle or while You are inside, getting into or getting out of any motor vehicle that is not owned, leased or hired by You under a leasing or hire purchase agreement, We will pay up to a maximum amount of £5,000 for any one person in the Period of Insurance, if any of the events shown below occur within three calendar months of the accident, as a sole and direct result of the injury:

- Death
- Physical disability which totally and permanently prevents You from doing any form of paid work
- Total and permanent loss of use of an arm or leg - permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of the insured person's hand, arm, foot or leg
- Loss of Sight - the permanent and total loss of sight which We will consider as having happened: in both eyes, if the insured person's name is added to the Register of Blind Persons on the authority of a fully-qualified ophthalmic specialist; or  
in one eye if, after correction, the degree of sight the insured person has left is 3/60 or less on the Snellen scale.

### **Exceptions to Section Five**

We will not be liable for any intentional self-injury or suicide or any injury arising wholly or in part from natural disease or weakness in any form, or from the claimant being under the influence of drugs or alcohol, or anything taken or inhaled to an extent which would constitute an offence under the driving laws of the country in which the accident occurs, or injury arising out of the use of Your Vehicle for racing or speed-testing. If You (or Your spouse or civil partner) hold any other motor insurance policy with Us, then We will pay the benefit under one policy only.

## Section Six – Personal Belongings

We will pay for loss of or damage to car rugs and Personal Belongings whilst in or on Your Vehicle up to the sum of £200 for any one occurrence.

### Exceptions to Section Six

This policy does not cover:

- a** The first part of each claim (Excess). The amount of the Excess is shown on Your current Schedule.
- b** Money, stamps, tickets, jewellery, portable audio and/or TV equipment, compact discs, cassettes, cameras, documents or securities.
- c** Mobile telephones, office and/ or business equipment, trade goods or samples.
- d** Property insured under any other insurance.
- e** Theft of property, if carried in an open top or convertible car, unless contained in a locked boot or glove compartment.
- f** MP3 Players, computers, game consoles, games, accessories and satellite navigation equipment.

## Section Seven – Medical Expenses

We will pay medical, surgical and dental fees up to the sum of £250 per person reasonably incurred for attendance on any person accidentally injured whilst travelling in Your Vehicle, arising out of an incident covered by this policy.

### Exceptions to Section Seven

None

## Section Eight – No Claim Discount

If this is a yearly contract and You do not claim under this insurance and You have not been involved in an incident which has or may result in a claim against You, We may give You a discount against your premium.

We may reduce or remove Your No Claim Discount by two years for each and every claim if We make any payment whatsoever, even if the incident is not Your fault, unless We get the money back from someone else. We may withhold the No Claim Discount in full or part if there are any claims that have not been settled.

If We recover all of our money, or We have good reason to believe a third party claim will be unsuccessful, the No Claims Discount would apply again.

If the insurance covers more than one vehicle, the no claims discount will apply separately for each vehicle.



## **No Claim Discount Protection**

If No Claim Discount protection has been applied this will appear on Your current Schedule.

You will not lose Your entitlement to that discount if You renew Your policy with Us provided not more than one claim arises during the course of the Period of Insurance or not more than two claims arise in five consecutive years of insurance.

## **Exceptions & Conditions to Section Eight**

If Your insurance incorporates the No Claim Discount protection option it does not cover the first part of each claim (Excess) for loss or damage. The amount of such Excess is shown in Your current Schedule. Your No Claim Discount or No Claim Discount protection will not be reduced if a claim affects only:

Emergency medical treatment as required by the Road Traffic Acts - see Section One

A broken windscreen/ window glass - see Section Four

The No Claim Discount must not be in use on another policy and must be from a UK private car policy and not have expired over two years before the inception of the new policy. If this is not the case, please contact Your Insurance Intermediary for advice.

Your No Claim Discount or No Claim Discount protection cannot be transferred to anyone else.

## **Section Nine – Agreed Valuation**

If We pay You for the total loss (write-off) or unrecovered Theft of Your Vehicle, We will pay the value shown on Your current Agreed Valuation Certificate. Your Schedule will show if Your policy is agreed value by displaying the relevant Endorsement.

Agreed Valuations are reviewed every 12 months. For the Agreed Valuation to be valid, it must not have expired. You should retain all details relating to the agreed valuation including the Agreed Valuation Certificate, photographs, agreed valuation form, bills and receipts and all other information supplied at the time of the valuation for inspection in the event of a claim. Failure to retain these documents for inspection will result in market value being applied.

## **Section Ten – Audio Cover**

Audio cover which is applicable is endorsed on Your current insurance Schedule; this will insure You against loss of or damage to in vehicle entertainment, communication and navigational equipment permanently fitted to Your Vehicle. The level of cover is unlimited for equipment fitted to the manufacturer's standard

specification for Your make and model of vehicle. Equipment not fitted as standard is covered up to a maximum of £500 per incident (after the deduction of any applicable Excess).

### **Exceptions to Section Ten**

We will not cover loss of or damage to cassettes, compact discs, DVDs, phones, two-way radios, television equipment, video or DVD players, games consoles or the like, electronic navigation equipment and radar detection equipment unless fitted as standard by the original vehicle manufacturers.

## **Section Eleven – Travelling Abroad (EU Extension)**

We will extend Your cover to apply to any country which is a member of the European Union, Norway, Iceland, Andorra, Serbia, Monaco, Vatican City and Switzerland providing that Your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and You are a UK resident and that Your visit is of a temporary nature, use is for social domestic and pleasure purposes only and that the visit is of less than 90 days unless Your Certificate of Motor Insurance, or Schedule confirm otherwise.

Cover includes transit between all countries noted above by air, rail or recognised sea routes which take 65 hours or less under normal circumstances. Refer to Your current Certificate of Motor Insurance for guidance on countries which are covered. Contact Your Insurance Intermediary if a named driver wishes to take Your Vehicle abroad without You (or Your spouse or civil partner if insured on this policy).

### **Delivery of Your Vehicle**

Delivery of Your Vehicle to the United Kingdom will be arranged following an insured loss or damage outside the United Kingdom if it is not possible to repair such damage economically by the intended time of Your return to the United Kingdom.

If the lost insured vehicle is recovered after the Policyholder's return to the United Kingdom, the insurer will pay the reasonable cost of delivery of Your Vehicle to the Policyholder's address in the United Kingdom.

### **Payment of Customs duty**

The Insurers will insure the Policyholder against liability incurred by them for the enforced payment of Customs Duty on Your Vehicle after its temporary importation into any country referred to in this Section, provided that such liability arises as a direct result of insured loss or damage to Your Vehicle.

# General Conditions

## Car sharing

The receipt of contributions as part of a vehicle-sharing arrangement for social or other similar purposes in respect of the carriage of passengers on a journey in Your Vehicle will not be regarded as constituting the carriage of passengers for hire or reward (or the use of the vehicle for hiring) provided that:

- Your vehicle is not constructed or adapted to carry more than eight passengers (excluding driver).
- The passengers are not being carried in the course of a business of carrying passengers
- The total contributions received for the journey concerned do not involve an element of profit

PLEASE NOTE: If You have any doubts as to whether any arrangement into which You have entered is covered in the above terms You should immediately contact Your Insurance Intermediary.

## Limited Mileage

Your current Schedule will state whether there is a restriction on the annual mileage on Your policy. If this policy has a limit on Your mileage You must not exceed this number of miles. If You do it may result in a claim being denied or Your insurance not being valid.

You should contact Your Insurance Intermediary if You think You will travel more miles than You originally agreed.

## Your Duty

Your premium is based on the information You gave Us when Your cover started and when You renew it. If Your circumstances change You must tell Your Insurance Intermediary as soon as possible. If You do not give Us full and accurate information, Your insurance cover may not be valid or We may refuse to pay Your claim. The person claiming must meet all the Conditions in this document; and all the information You have given Us must be correct and complete to the best of Your knowledge.

You shall pay the premium or any agreed instalment thereof on demand.

Your Vehicle must have a current Department of Transport test certificate (MOT) if applicable.

## **Claims Procedure**

You must tell Us as soon as possible about any accident or claim and give Us any information We may need without delay.

You shall not pay or offer or agree to pay any money or make any admission of liability or settle any claim without our previous consent.

We shall be entitled in Your name to take over, and during such period as We think proper have absolute conduct and control of, all negotiations and proceedings which may arise in respect of any accident or claim, and You shall give Us all necessary information and assistance. We shall be entitled at our own expense to take such proceedings as We may think fit in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this policy.

You shall repay to Us all sums that We would not have been liable to pay but for provisions of any law relating to third party liability insurance in any of the territories to which this policy applies.

In the event that any premium or credit charge is outstanding when a claim is payable, We reserve the right to deduct such outstanding sums from the claim.

## **Protection of Your Vehicle**

You must take precautions to protect Your Vehicle from loss or damage and to keep it in a roadworthy condition. You must allow Us at all times free access to examine Your Vehicle.

## **Provisional Licence Holders**

Whenever Your Vehicle is being driven by a Provisional Licence Holder who is named/ permitted to drive by the policy, they must be accompanied by a qualified driver who has held a full driving licence for a minimum of 3 consecutive years, and is 21 years of age or over.

## **Change of Circumstances**

In the event of circumstances changing You must inform Your Insurance Intermediary. Here are some examples of changes which must be notified:

- A change of vehicle or extra vehicle
- Any change in what You use Your Vehicle for or where it is parked
- All mechanical or cosmetic changes made to Your Vehicle
- Any new driver whom You wish to cover
- Any change in the person who uses Your Vehicle the most
- A change of address (including details of where Your Vehicle is parked overnight – parking Your Vehicle on the road overnight will invalidate all cover).
- A change of job by You or any other driver (including details of where Your Vehicle is parked while You are at work). This includes getting part-time work or having no work.

- Details of any motoring offences, including endorsements and fixed penalty notices which any person allowed to drive has been charged with or convicted of
- Details of any non-motoring offences which any person allowed to drive has been charged with or convicted of
- Details of any accidents, claims or losses involving any person allowed to drive, whether they happen in Your Vehicle or any other vehicle.
- Details if You or any other person allowed to drive Your vehicle suffers from a notifiable condition and You have not told the DVLA about it.

### **Premium Adjustment Charge**

We reserve the right to apply a non-refundable charge on mid-term adjustments to cover administrative costs of up to £10 plus insurance premium tax.

### **Fraud**

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and You will forfeit all rights immediately under the policy. In such circumstances, We retain the right to keep the premium and to recover any sums paid by the way of benefit under this policy and recover any costs We have incurred relating to the fraudulent claim.

### **Automatic Renewal**

If You pay Your premium by instalments to Your Insurance Intermediary, Your policy may be automatically renewed, unless Your Insurance Intermediary advise You otherwise prior to Your renewal. A renewal invitation will still be issued. This ensures that Your Vehicle remains legally insured.

If You do not wish to renew the policy, please contact Your Insurance Intermediary before the renewal date. If You are paying by instalments and Your Insurance Intermediary do not hear from You, the policy may be automatically renewed and monies will be deducted.

If You contact Your Insurance Intermediary after the renewal date, cancellation charges will apply.

## **General Exceptions**

### **Your insurance does not cover the following:**

If Your Vehicle is:

- Being used for a purpose for which Your Vehicle is not insured
- In the charge of anyone who is not described in the current Certificate of Motor Insurance as a person entitled to drive
- In the charge of anyone who is excluded from driving by an Endorsement
- Being driven by anyone who does not have a valid driving licence

- Being driven by anyone who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one
- Being driven by anyone who does not meet the terms and conditions of their driving licence
- Being used while in an unsafe condition
- Being used without a current Department of Transport test (M.O.T) certificate if one is needed
- Being used at, in or on airports, aerodromes, airfields or any military or naval bases. We will not pay for any claim involving an aircraft that happens within airports, aerodromes, airfields or any military or naval base;

or

- Any accident or injury, loss or damage caused directly or indirectly by War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, coup, military or usurped power, except where it is necessary to meet the requirements of the relevant Motor Insurance Law.
- Any accident or injury, loss or damage caused directly or indirectly by riot or civil commotion occurring elsewhere than in the United Kingdom, except where it is necessary to meet the requirements of the relevant Motor Insurance Law.
- Any accident or injury, loss or damage caused directly or indirectly by any act of terrorism being an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
- This also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any of the three events listed above.
- Any liability that You have agreed to accept unless You would have had that liability anyway
- Anyone who does not meet all the Conditions of this policy
- Any liability, loss or damage that happens outside the United Kingdom (apart from cover included in Section Eleven).

- Any proceedings brought against You outside the United Kingdom, unless they result from using Your Vehicle in a country for which we have agreed to extend this policy cover.
- Any liability, injury, loss or damage caused directly or indirectly by: pollution or contamination, unless the pollution or contamination is directly caused by one incident at a specific time and place during the Period of Insurance and is sudden, identifiable, unintended and unexpected. The pollution caused by one incident will be considered to have occurred at the time the incident took place. This exception does not apply if any compulsory motor insurance law says We must provide cover.
- Any injury, liability, accident, loss or damage while Your car is with a member of the motor trade for servicing or repair, or on their premises.
- Theft or damage if Your Vehicle is unoccupied and the ignition key or card is in or on Your Vehicle.
- Loss, damage, liability or injury while Your Vehicle is being used on a race track
- Any loss, destruction or damage resulting directly from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- Any loss or destruction of or damage to any property or any resulting loss or expense or any legal liability, directly or indirectly caused by or contributed to or arising from, or any legal liability of any nature directly or indirectly caused by or contributed to by or arising from:
  - i. ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or,
  - ii. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- Any accident or injury, loss or damage caused directly or indirectly by earthquake.

# Claims

## How We may pay Your claim

We may:

pay for the damage to be repaired; or  
give You an amount to replace the lost or damaged vehicle or item; or  
replace Your Vehicle or any item.

If Your policy is 'Agreed Value' (this will be endorsed on Your current Schedule if applicable) the most We will pay is the value of Your Vehicle as stated on the current records held by Your Insurance Intermediary providing that such valuation is in force.

If Your policy is not 'Agreed Value' the most We will pay will be:

- i) the market value of Your Vehicle just before the loss or damage (including its accessories and spare parts); or
- ii) the cost of repairing Your Vehicle but not exceeding the market value

We will not pay the claim and all the cover under the policy is forfeited if You or anyone acting on Your behalf makes a claim under the policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if the loss or damage is caused by Your wilful act or with Your connivance.

## Unavailable Parts or accessories

If any lost or damaged part or accessory is no longer available, the most We will pay will be the cost shown in the manufacturer's last price list, and the reasonable cost of fitting.

We will not pay for the whole cost of any repair or replacement that leaves Your Vehicle in a better condition than it was before the loss or damage. If this happens You will have to pay part of the cost of repair or replacement.

## Financial interest

If Your Vehicle is part of a hire purchase or leasing agreement or belongs to someone else, We will normally settle Your claim with the vehicle's legal owner.

## Repairs after an accident or Theft

If You cannot drive Your Vehicle after an accident or Theft that is covered by this policy, We will pay the cost of protecting it and getting an authorised agent to take it to the nearest suitable repairer or another safe place. We will also pay for it to be brought back to Your address shown in the Schedule.

Unless We agree first, We will not pay the cost of any transport outside the country in which the damage or loss occurred.



You should not move Your Vehicle if this could cause further damage. We will not cover You for any damage caused in this way.

We may arrange a safe place to keep Your Vehicle while it is waiting to be repaired or disposed of.

No new part or accessory should be ordered on Your behalf or supplied to You unless We agree first.

If We think that the estimate for repairing Your Vehicle is unreasonable, We may ask for Your Vehicle to go to another repairer.

### **Total loss (Write off)**

If We choose to pay You the market value of Your Vehicle or the agreed value (if applicable), once You accept our offer, this policy will end for Your Vehicle. Your Vehicle then becomes the property of the Insurer. If We choose to treat Your Vehicle as a write off, We may move it somewhere safe.

In some circumstances it may be possible for You to retain the salvage of Your Vehicle. If this is Your requirement, please make Us aware as soon as possible when making a claim. If this is agreed, a deduction is likely on the value of any claim payment. Please also make sure that You act in accordance with the current relevant legislation.

### **Windscreen Damage**

Refer to Your current Schedule and Section Four for terms. Remember to ask if Your windscreen can be repaired as this can save You money.

## **How to make a Claim**

If You are involved in an accident, You must stop and ask the other people involved for the following information:

- Their names and addresses
- Their insurance company's name and address and details of their policy or certificate number
- Vehicle registration numbers
- The names and addresses of all witnesses
- Do not admit or imply that You are to blame or offer to pay for anything
- Do not sign anything at the scene of the accident.
- If safe to do so take photographs of the damage and the site of the accident.
- Make a rough sketch of the accident scene showing the position of the vehicles before and after the accident. Include the positions of any parked vehicles, lampposts, telegraph poles and so on.
- Notify Us as soon as possible using our claims line printed on the Schedule.

- You should send any letters or documents You receive about the accident to Us as soon as possible. You must not reply to them.

**What to do after a Theft**

Report the Theft to the police immediately and make a note of their crime book reference number.

If You know where Your Vehicle is, make sure that it is safe and secure.

Notify Us as soon as possible using our claims line printed on the Schedule.

**How to make a claim for damage to Your Vehicle**

Notify Us as soon as possible using our claim line telephone number printed on Your Certificate of Motor Insurance.

We have recommended repairers around the country who give a fast, reliable and professional repair service.

If Your Vehicle cannot be driven, We will make arrangements for an independent engineer to look at Your Vehicle. The engineer will arrange for a recommended repairer to collect Your Vehicle, unless it is damaged beyond repair.

While Your Vehicle is being repaired, the repairer may give You a free courtesy vehicle, subject to availability. We may send Your Vehicle to a recommended repairer, or another repairer of Your choice, if We disagree with the estimate for repairing it by a non-approved repairer.

After Your Vehicle has been repaired the repairer will return it to You in a clean and tidy condition.

# Complaints Procedure

Using Our complaints procedure or contacting the Financial Ombudsman Service does not affect Your legal rights.

Our aim is to get it right, first time, every time. If We make a mistake We will try to put it right promptly.

We will always confirm to You the receipt of Your complaint within five working days and do Our best to resolve the problem within four weeks. If We cannot We will let you know when an answer may be expected.

If We have not resolved the situation within eight weeks We will issue You with information about the Financial Ombudsman Service which offers a free independent complaint resolution service.

If You have a complaint, in the first instance please contact either Your Insurance Intermediary or Kinetic Underwriting Concepts Limited.

You have the right to refer Your complaint to the Financial Ombudsman Service, free of charge – but You must do so within six months of the date of the final response letter.

If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider the complaint and so will only be able to do so in very limited circumstances.

For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 0234567 or 0300 1239123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If You choose to submit Your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the online dispute resolution service. Alternatively You can contact the Financial Ombudsman Service directly.

## **Financial Services Compensation Scheme**

If We were unable to meet our obligations You might be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Further information about the Scheme is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or telephoning 0800 6781100 or 0207 7414100.

## **Fair Processing Notice – how We use personal information**

### **1. Who We are**

When We refer to “We”, “Us” and “Our” in this notice it means Motorcare Services Limited (trading as The Claims Service) incorporated and registered in England and Wales with company number 02657470 whose registered office is at Yarmouth House 1300 Parkway, Solent Business Park Whiteley, Fareham, Hampshire PO15 7AE, who handle Your data on behalf of Kinetic Underwriting Concepts Limited and Your Insurer.

When We say “You” and “Your” in this notice, We mean anyone whose personal information We may collect, including:

- anyone seeking an insurance quote from Us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including; claimants and witnesses.

If Your Insurer is Highway Insurance, for more information about how Highway Insurance use Your personal data, You can find a copy of how We use Your personal information notice at [www.lvbroker.co.uk/customers/data-protection](http://www.lvbroker.co.uk/customers/data-protection)

### **2. How We use personal information**

We use personal information in the following ways;

- to provide quotes, administer policies and policyholder claims to fulfil Our Contract of Motor Insurance
- to administer third party claims, deal with complaints and prevent financial crime to meet Our legal obligations
- to manage Our business and conduct market research to meet the legitimate needs of Our business

You are not obliged to provide Us with personal information, but We cannot provide Our products and services without it.

You have the right to object to Us using Your personal information. You can do this at any time by telling Us and We will consider Your request and either stop using Your information or explain why We are not able to. Further details can be found below.

### 3. Marketing

We do not use Your personal information to market products and services to You.

### 4. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer Your policy. This helps Us decide; whether to offer insurance determine prices and validate claims.

If You disagree with the outcome of an automated decision please contact Your Insurance Intermediary.

### 5. The personal information We collect

We collect the following example types of personal information about You so We can complete the activities in section 2, "How We use personal information":

- basic personal details such as; name, age, address and gender
- family, lifestyle and social circumstances, such as; marital status, dependants and employment type
- financial details such as; direct debit or payment card information
- photographs and/or video to help Us manage policies and assess claims
- tracking and location information if it is relevant to Your policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to Your policy or claim
- criminal and motoring convictions, endorsements and fixed penalty notices if it is relevant to Your policy or claim
- accessibility details if We need to make reasonable adjustments to help
- business activities if it is relevant to Your policy or claim.

### 6. Where We collect personal information

From You, Your representatives or from information You have made public, for example on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers, underwriting agencies, claim handlers or service providers who underwrite the insurance or provide services for Our products
- other involved parties, for example; claimants or witnesses.

## 7. Sharing personal information

We may share Your personal information with:

- credit reference, fraud prevention and other agencies that carry out certain activities on Our behalf, for example the Motor Insurance Database (MID) and, the Insurance Fraud Bureau (IFB)
- Our approved suppliers to help deal with claims or provide Our benefit services, for example; claim handlers, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, underwriting agencies, reinsurers, insurance intermediaries, vehicle value providers, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to Us or You, for example; the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event We wish to sell all or part of Our business.

## 8. Transferring personal information outside the UK

We may use servers located in the European Union (EU) to store Your personal information where it is protected by laws equivalent to those in the UK. We may transfer Your personal information to other members of the Insurer's global group to manage Your insurance policy or claim; this could be inside or outside the EU. The Insurer will have Binding Corporate Rules (BCRs) which are their commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If You would like more information about the BCRs please contact Your Insurance Intermediary.

Some of Our suppliers may have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for Your personal information.

## 9. How long We keep personal information

We keep information only for as long as We need it to administer the policy, manage Our business or as required by law or contract.

## 10. Know Your rights

You have the right to:

- object to Us using your personal information. We will either agree to stop using it or explain why We are unable to (the right to object)
- ask for a copy of the personal information We hold about You, subject to certain exemptions (data subject access request)
- ask Us to update or correct Your personal information to ensure its accuracy (the right of rectification)
- ask Us to delete Your personal information from Our records if it is no longer needed for the original purpose (the right to be forgotten)
- ask Us to restrict the use of Your personal information in certain circumstances (the right of restriction)
- ask for a copy of the personal information You provided to Us, so You can use it for Your own purposes (the right to data portability)
- complain if You feel Your personal information has been mishandled. We encourage You to come to Us or Your Insurance Intermediary in the first instance but You are entitled to complain directly to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk) and ask Us, at any time, to stop using Your personal information, if using it based only on Your consent (the right to withdraw Your consent).

If You wish to exercise any of these rights You can do so by contacting Your Insurance Intermediary.

## 11. Data Protection Officer Contact details

If You have any queries about how We use Your personal information, please contact Your Insurance Intermediary.

## 12. Changes to Our Fair Privacy Notice

Occasionally it may be necessary to make changes to this notice. When that happens We will provide You with an updated version at the earliest opportunity.

# Endorsements

The following Endorsements only apply if the relevant number appears in Your current Schedule.

## **001 Anti-Theft Warranty – Thatcham 1 or 2 Immobiliser**

We will not pay for loss of or damage to Your Vehicle caused by Theft or attempted Theft unless Your Vehicle has been fitted with an immobiliser recognised and approved by Us and You have all the keys, accessories and proof of installation of the immobilising system. The system must be on and working whenever Your vehicle is left.

## **002 Anti-Theft Warranty - Tracking device**

We will not pay for loss of or damage to Your Vehicle caused by Theft or attempted Theft unless Your Vehicle has been fitted with a Tracking device recognised and approved by Us and You have all the keys, accessories and proof of installation of the tracking system. The system must be on and working whenever Your vehicle is left.

## **003 Limited Mileage**

The annual mileage in the current Period of Insurance is restricted to the amount of miles shown on Your statement of insurance. Your policy cover is inoperative (except as required under the Road Traffic Act) and of no effect if Your Vehicle is driven in excess of the annual mileage displayed on the statement of insurance in the current Period of Insurance. You should contact Your Insurance Intermediary if You think You will travel more miles than You originally agreed.

## **004 No Refund of Premium**

Not used.

## **005 Garaging Endorsement**

We will not pay for any loss, including Theft of Your Vehicle or any damage to Your Vehicle caused by any incident unless Your Vehicle is kept in a locked and secured building overnight (between 10pm and 6am) when Your Vehicle is within a radius of 800 metres of:

- i) Your private dwelling place
- ii) or at any other address where Your Vehicle is normally kept which has been specifically agreed by Us



### **006 Vehicle Laid Up Cover (Damage, Fire & Theft)**

The cover granted by the contract is restricted to Damage, Fire and Theft only defined in Sections Two and Three of the policy document. Subject otherwise to the terms, Conditions and Exceptions of this policy.

### **007 Vehicle Laid Up Cover (Fire & Theft)**

The cover granted by the contract is restricted to Fire and Theft only as defined in Section Three of the policy document. Subject otherwise to the terms, Conditions and Exceptions of this policy

### **008 Suspension of all cover**

All cover under this document is suspended until further notice.

### **009 Indemnifying the Police Authority - premises only**

We will make good Your loss under Section One of this policy to the police authority You are employed by, whilst Your Vehicle is entering, leaving or standing in or about any premises under Your employers authority, provided that Your employer is not entitled to receive any payment under any other insurance or compensation and complies with the provision of this Policy as applicable.

### **010 Civil Servants - Official Business Use**

We will make good Your loss within the terms of the Public Liability section of the policy of the Civil Service, by whom You are employed (hereinafter called the employer) in the event of an accident occurring whilst any vehicle noted as an insured vehicle by this Policy (other than a vehicle belonging to the employer) is being used by you.

Provided that:

The employer is not entitled to receive any payment under any other insurance or compensation.

The employer shall as though they were 'the Insured' observe, fulfil and be subject to the terms, Exceptions and Conditions of this Policy.

### **011 Official Use**

This policy also covers Your Vehicle while it is being used to carry passengers for which You receive an allowance from public funds.

### **012 Excludes To and From Work**

The cover granted by the Contract of Motor Insurance will not apply while the person/s stated are using Your Vehicle for travelling to, from, at, or in connection with, that person's place of education or business.

### **013 Accidental Damage, Fire and Theft and Malicious Damage Excess**

If You claim for any damage to Your Vehicle, You will be responsible for the Excess amount shown next to the Endorsement number or in the vehicle Excess section on the schedule.

### **014 Accidental and Malicious Damage Excess**

If You claim for any damage to Your Vehicle, You will be responsible for the Excess amount shown next to the Endorsement number or in the vehicle Excess section on the Schedule.

### **015 Fire and Theft Excess**

If Your Vehicle and or its accessories and spare parts, are lost or damaged under Section Three of the policy, You will be required to pay the amount shown next to the Endorsement or in the vehicle Excess section on the Schedule.

### **016 Audio and Communication Equipment**

The cover for loss or damage to the insured vehicle's audio and communication equipment (under Section Ten of this policy) is up to the value listed in this booklet for any one claim. The Excess applicable to claims under this Section is shown with the Endorsement or in the vehicle Excess section on the Schedule.

### **017 Windscreen cover**

We will pay for the cost of replacement of a broken windscreen or windows of Your Vehicle under Section Four of the policy. You will be liable for the Excess shown next to the Endorsement or in the vehicle Excess section on the Schedule. The claim procedure for a windscreen and amount covered is detailed on the back of Your Schedule.

### **018 Exclude Personal Accident Benefits**

Section Five of this policy does not apply

### **019 Excludes Personal Belongings**

Section Six of this policy does not apply

### **020 Excludes Medical Expenses**

Section Seven of this policy does not apply

### **021 Excludes Driving Other Cars Benefit**

Section One G of this policy does not apply

### **022 No Claims Bonus clause deletion**

The No Claims Bonus clause under Section Eight of the Policy contract is deleted.

## **023 Agreed Valuation**

Section Nine applies to this policy

## **024 Courtesy Cars**

If You use Your Insurer's approved repair service, You may be supplied with a courtesy car for the duration of repairs to Your Vehicle. If, whilst using the courtesy car, you are involved in an accident or the courtesy car is lost or damaged by Fire, Theft or attempted Theft, the claim will be dealt with under the terms of this policy. Your No Claims Discount will be affected if Your Insurer is unable to recover its costs.

A courtesy car is not available if Your Vehicle has been damaged beyond economical repair; has been stolen and has not been recovered; was damaged whilst outside of the United Kingdom; is used for commercial travelling, driving instruction or public or private hire.

## **025 Car Club Membership**

It is a Condition of this policy that You are a member of a car club that has been disclosed and agreed with Your Insurance Intermediary. Full details of Your membership must be supplied when requested. If You are not a member of an agreed car club Your policy cover is inoperative (except as required under the Road Traffic Act) and of no effect.

## **FEE – Fire Extinguisher Endorsement**

You must keep a type approved fire extinguisher in Your Vehicle. This fire extinguisher must undergo a minimum of an annual inspection by a competent person if necessary. We shall not be liable (except as under the Road Traffic Acts) for any liability or damage caused by or arising out of heating, lighting and cooking equipment unless a working type approved fire extinguisher is carried in Your Vehicle.

## **MHW – Motor home Warranty**

Your Vehicle must be kept at the risk address and be parked off-road overnight. If Your Vehicle is stored away from the home address then it must be kept at a recognised caravan / motor home storage site with approved security – contact Your Insurance Intermediary for confirmation of acceptance. Your Vehicle must not be used as the permanent residence of either yourself or Your immediate family or any other person, otherwise Your policy cover is inoperative. Loss of or damage to Your Vehicle or personal belongings, resulting from Fire or explosion in connection with the on-board gas supply is excluded when the supply is not fitted or serviced in accordance with the Gas Safety (installation and use) Regulations.

## **SWD – Standard Motor home Windscreen Damage**

The Excess for windscreen damage under Section Four of Your policy is £100 if the authorised windscreen replacement company is used. The maximum amount payable under this section is Endorsement is limited to £1000.00 before the Excess has been applied. If the authorised windscreen replacement company is not

used, the Excess will be £100.00 and the maximum amount payable under this Endorsement is reduced to £500.00.

### **MSC – Motor home Standard Comprehensive**

The cover limit in Section Six of Your policy has been increased to £3,500 when in or attached to the motor home. Camping equipment is included up to £250.00. Awning and gas bottle cover is included up to £1,000.00. A single article limit of £500.00 is applicable. Pedal cycles are excluded from cover.

### **CFR – Community First Responder Scheme**

Your use is extended to allow cover to use Your Vehicle in Your capacity as a voluntary community first responder. You are not permitted to exceed speed limits or any other road regulation in this capacity. Nor are You allowed to have any flashing light attached to Your Vehicle unless You are stationary at the scene of an incident.

### **FE3 – Foreign Use Extension – Additional 30 Days EU Cover**

Subject to payment of an additional premium, the total period of foreign use in Section Eleven has increased by an additional 30 days.

### **FE4 – Foreign Use Extension – Additional 90 Days EU Cover**

Subject to payment of an additional premium, the total period of foreign use in Section Eleven has increased by an additional 90 days.

### **FE5 – Foreign Use Extension – Additional 180 Days EU Cover**

Subject to payment of an additional premium, the total period of foreign use in Section Eleven has increased by an additional 180 days.

### **PNC – Protected No Claims Discount**

Section Eight – No Claims Discount Protection – applies to Your policy.

