

# To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

**Lines are open 24/7 all year round**

UK manned call centre

## IMPORTANT

You must report all claims whether or not it is your fault and whether you intend 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. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: [www.adrianflux.co.uk/legal-expenses](http://www.adrianflux.co.uk/legal-expenses)  
Our claimsline handlers will discuss your legal cover with you.

## Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at [www.insurancefraudbureau.org/report](http://www.insurancefraudbureau.org/report)

Oct 2016

# Commercial Vehicle Policy



All information in this document is correct at the time of printing (October 2016), for full up to date information please visit our website

[coveainsurance.co.uk](http://coveainsurance.co.uk)

**CO**  
**vea** Insurance

**If you have been involved in an accident, please give this card to the other driver.**

Please fill in your details on the back of the card.

The other driver should contact us on **0330 024 2240** for more help.



**If you have been involved in an accident, please contact our Green Light Claims Helpline as soon as possible and in any case within 48 hours on 0330 024 2240**

If the accident involved another driver, please fill in the 'other driver's details' section on the back of this card.

Your policy number:

.....



## Your details



Name: .....

Address: .....

.....

Phone number: .....

Registration number: .....

Policy number: .....

## Other driver's details



Name: .....

Address: .....

.....

Phone number: .....

Registration number: .....

# Motor insurance policy

Thank you for choosing to insure with **us**. The policy is the contract between **you** and **us** and includes this booklet, the **schedule**, the **certificate of insurance** and any **endorsements we** send to **you**. **You** have confirmed that all the information in the **proposal** is correct and **we** have relied upon this to provide **your** insurance. Please read all the documents carefully. If the policy does not give the insurance cover **you** want, please contact **your** insurance broker straight away.

If **you** do not want to accept the policy and **you** return the **certificate of insurance** to **your** insurance broker within 14 days of receiving this booklet, **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 the policy within 14 days after the renewal date. If **you** cancel at any other time, **we** will work out the refund as shown in general condition 13 in this booklet and **we** may not pay any refund.

If **you** do not cancel the policy, **we** will provide insurance cover under the terms, conditions and exceptions of the policy within the **territorial limits** during any **period of insurance** for which **you** have paid or agreed to pay the premium and insurance premium tax.

**You** and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and **we** will always communicate with **you** in English.

A handwritten signature in black ink that reads "James Reader". The signature is written in a cursive style and is positioned above a horizontal line.

James Reader  
Chief Executive Officer  
Covea Insurance plc

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# Policy cover

Helpline

0330 024 2240

The **schedule** shows the type of insurance cover that applies. Unless an **endorsement** shows that certain sections of the policy do not apply to **your** insurance, then:

- if the cover is comprehensive, all the sections and the general exceptions and conditions printed in this booklet apply;
- if the cover is third party, fire and theft, sections 1, 2, 3 and the general exceptions and conditions printed in this booklet apply, but cover for accidental or malicious damage in section 1 does not apply;
- if **you** have paid an extra premium to add windscreen cover to a third party, fire and theft policy, section 6 also applies.

Please remember that wording in the **schedule** or in **endorsements** may change the terms of the insurance cover shown in this booklet.

# Definitions

Throughout this booklet, certain words and phrases are printed in bold type. These words and phrases have the meanings set out below.

## **We, us, our**

Covea Insurance plc.

## **You, your**

The person, company or firm named as the insured in the **schedule**.

## **Schedule**

The **schedule** forms part of the policy and contains details of **you** and **your vehicle** and particular features of the insurance. **We** will send **you** a replacement **schedule** each time **your vehicle** or other features of the insurance are changed.

## **Certificate of insurance**

The **certificate of insurance** proves that **you** have motor insurance needed by law. The certificate forms part of the policy and shows the people allowed to drive **your vehicle** and the purposes for which **your vehicle** can be used.

## **Civil partner**

The person who **you** have entered into a legal civil partnership with as defined in the Civil Partnership Act 2004 (a civil partnership is a formal arrangement that gives same-sex partners the same legal status as a married couple).

## **Proposal**

The information **you** gave in **your** application for this insurance. This includes information given in writing (or spoken) by **you** or by someone on **your** behalf.

## **Period of insurance**

The length of time the insurance cover is in force as shown in the **schedule**.

## **Insured driver**

A person shown on the **certificate of insurance** as a person allowed to drive **your vehicle** and who is not excluded from driving under the conditions and exceptions of the policy or in an **endorsement** to the policy.

## **Your vehicle**

The insured vehicle shown on the **certificate of insurance** including any standard tool kit the manufacturer has supplied with it, and accessories permanently fitted to it. However, this does not apply to accessories shown under 'What is not covered' in policy section 1.

## **Territorial limits**

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including transporting **your vehicle** by sea between their ports.

## **Your husband or wife**

The person **you** are legally married to (not **your** partner).



# Definitions

*continued*

## **Excess**

The first part of a claim which **you** must pay. More than one **excess** can apply to **your** policy as shown in **your schedule**. **You** must pay all excesses that apply as the first part of any claim.

## **Endorsement**

Wording which changes the terms of the policy or features of the insurance cover.

**Endorsements** form part of the policy. The **endorsement** wording is printed in the **schedule** or in a separate document **we** send to **you**.

## **Insured value**

The value of **your vehicle** that **you** told **us** when **you** arranged this insurance. The value is shown in the **schedule**.

## **Market value**

The cost of replacing **your vehicle** with one of the same make, model, specification, year, mileage and condition. In assessing the **market value** of **your vehicle**, **we** may refer to insurance industry recognised guides of vehicle values as well as searching for available vehicles being offered for sale to the general public.

## **Road Traffic Acts**

The laws which include details of the minimum motor insurance cover needed in the **territorial limits**.

# Policy section 1

## Loss of or damage to your vehicle

Helpline  
0330 024 2240

### What is covered

**We** will insure **you** against loss of or damage to **your vehicle** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in the **schedule**);
- fire (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**); or
- theft or attempted theft (if the policy cover is shown as comprehensive or third party, fire and theft in the **schedule**).

If **your vehicle** is damaged so that it cannot be driven safely and the damage is covered by this policy, **we** will pay the reasonable cost of moving **your vehicle** to the nearest repairer or to the nearest place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the reasonable cost of returning **your vehicle** to **your** address after it has been repaired.

### Settling claims

**We** will choose whether to repair or replace **your vehicle** or any parts, or to pay **you** a cash amount to settle **your** claim. If **we** choose to repair **your vehicle**, **we** may decide to use suitable parts which are not supplied by the original manufacturer. If a repair improves the condition of **your vehicle**, **we** may ask **you** to pay part of the repair cost.

**We** will pay up to the **market value** of **your vehicle** (as it is at the time of the loss or damage), but **we** will not pay more than the **insured value**.

If **we** choose to pay **you** a cash amount to settle **your** claim and **you** are still paying for **your vehicle** under a finance agreement, **we** will first pay the finance company and then pay any amount that is left over to **you**.

If comprehensive cover is shown on **your schedule**, **we** will pay the cost, but only up to £500, to replace or repair audio equipment and satellite navigation systems permanently fitted to **your vehicle**. If the equipment was supplied and fitted as standard when **your vehicle** was first registered, **we** will pay up to £1,000. If **you** have third party, fire and theft cover, **we** will pay the cost, but only up to £150, to replace or repair audio equipment permanently fitted to **your vehicle**.

**We** will provide a small courtesy van for the time **your vehicle** is being repaired by **our** approved repairer. Once **we** have decided that **your vehicle** can be economically repaired (is worth repairing) **our** approved repairer will provide a courtesy van for the time it takes them to do the repairs. If **we** provide a courtesy van, **we** will extend the cover provided by this policy so that **you** are also insured to drive the courtesy van under the same terms and conditions. The courtesy van will not necessarily be the same make or model as **your vehicle** and will depend on whether one is available.

# Policy section 1

## Loss of or damage to your vehicle

*continued*

**You** must only use the courtesy van in the United Kingdom under the approved repairer's terms of use. **We** will not provide a courtesy van if **your vehicle** is a total loss (a write off).

If **you** are registered for VAT purposes, **you** will have to pay the VAT on the cost of any repairs and replacement goods. **You** can claim back the VAT in **your** tax return up to the limits allowed by law.

If **your vehicle** is a total loss and it has a cherished registration number plate, **we** will give **you** 30 days from the date **we** tell **you** it is a total loss to transfer the cherished registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** want to keep the cherished registration number plate, **we** will dispose of it with the vehicle.

### New vehicle replacement

If **your vehicle** is less than 6 months old from the date of first registration, and it is:

- stolen and not recovered; or
- damaged so that the cost of repair is more than 60% of the maker's current list price for a new vehicle of the same make, model and specification;

**we** will replace **your vehicle** with a new one of the same make, model and specification.

#### New vehicle replacement does not apply if:

- **your vehicle** is more than six months old from the date of first registration at the time of the loss or damage;

- **you** did not buy **your vehicle** from new;
- the repairs cost less than 60% of the manufacturer's current list price; or
- a new replacement vehicle of the same make, model and specification is not available in the United Kingdom.

**We** will only replace **your vehicle** if a new vehicle of the same make, model and specification is available straight away in the United Kingdom. If a new vehicle of the same make, model and specification is not available straight away in the United Kingdom, **we** will settle **your** claim as shown in 'Settling claims'.

If **you** are still paying for **your vehicle** under a finance agreement, **we** will need the finance company's permission to settle the claim in this way.

### What is not covered

**We** will not pay for the following.

- Loss of use of **your vehicle** and any resulting costs or expenses, loss of value including loss of value because of damage whether **you** have it repaired or not, wear and tear, damage to tyres caused by punctures, cuts or bursts, or damage caused by any mechanical, electrical, electronic chip or computer software breaking or failing to work properly.
- Loss or damage if **your vehicle** is taken or driven without **your** permission by **your** employee or by a member of **your** family or by a person living in **your** home or by a

# Policy section 1

## Loss of or damage to your vehicle

*continued*

- person in a close personal relationship with **you** such as **your** girlfriend or boyfriend, unless there is evidence that they are being prosecuted for taking **your vehicle**.
- Loss or damage if **your vehicle** is taken or driven by a person who got **your** permission by pretending to be a buyer for **your vehicle** or by offering to sell it for **you**.
  - Loss or damage caused by theft or attempted theft while nobody is in **your vehicle**, unless all the doors, windows and other openings are closed and locked, the vehicle's keys and any other door or ignition unlocking devices such as electronic fobs or cards are removed, and the vehicle's electronic or mechanical security devices are set.
  - Loss of or damage to communication systems, phones, radar detectors, televisions, DVD players, portable navigation equipment or similar equipment.
  - If comprehensive cover is shown on **your schedule**, any amount over £500 to replace or repair audio equipment and satellite navigation systems permanently fitted to **your vehicle**, unless the equipment was supplied and fitted as standard by the vehicle's manufacturer when **your vehicle** was first registered. **We** will pay up to £1,000 if this is the case. If third party, fire and theft is shown on **your schedule**, any amount over £150 to replace or repair audio equipment.
  - Loss or damage as a result of a deliberate act by anybody insured under this policy.
  - Any extra costs resulting from parts or replacements for **your vehicle** not being easily available in the United Kingdom.
  - Loss of or damage to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your vehicle** or being towed by a vehicle **you** are driving.
  - Loss or damage to **your vehicle** caused by the wrong type or grade of fuel being used.
  - Damage caused by frost, unless **you** have followed the manufacturer's instructions to avoid liquid freezing in **your vehicle**.
  - Loss or damage caused by theft, attempted theft or malicious damage if **you** have not given **us** a crime reference number.
  - Loss of or damage to **your vehicle** being seized or destroyed by, or on behalf of, any government or public authority.
  - Loss or damage while **you**, anyone insured under **your** policy, or anyone **you** give permission to, carries out repairs or improvements to **your vehicle** if that person is not qualified within the motor trade to do so.
  - Loss or damage caused by overloading **your vehicle** or loading **your vehicle** in a way it is not designed for.
  - Loss or damage resulting from using **your vehicle**, or the machinery attached to it, as a tool of trade.

# Policy section 1

## Loss of or damage to your vehicle

*continued*

- Loss or damage to **your vehicle** if **your vehicle** does not have a valid MOT certificate at the time of the incident. This includes malicious damage and loss or damage caused by accident or fire, theft or attempted theft.
- Any amount over £150 relating to sign writing, advertisements, logos or specialised artwork, when repairs are undertaken.
- Any storage charges unless **you** tell **us** about them and **we** agree to pay for them.
- The amount of any **excess** applying to claims under this section of the policy.

*Please also read the general exceptions and general conditions of the policy.*

### What is covered

We will cover **your** legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your vehicle**;
- an **insured driver** driving **your vehicle** with **your** permission;
- any person using (but not driving) **your vehicle** for social, domestic and pleasure purposes with **your** permission;
- any passenger travelling in **your vehicle**, or getting into or out of **your vehicle**, with **your** permission;
- **you** or an **insured driver** driving a vehicle loaned to **you** under an agreement between **us** and one of **our** approved repairers while **your vehicle** is being repaired as a direct result of damage covered by this policy.

We will also cover the legal liability of the following people for causing death, bodily injury or accidental damage.

- The legal personal representatives of any person who has died and who was covered by this section of the policy.
- **Your** employer while an **insured driver** is driving **your vehicle** on the business of **your** employer with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your** employer.

- **Your husband, wife or civil partner** while an **insured driver** is driving **your vehicle** on the business of **your husband, wife or civil partner** with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband, wife, or civil partner** is an **insured driver**.
- **Your husband's, wife's or civil partner's** employer while any **insured driver** is driving **your vehicle** on the business of **your husband's, wife's or civil partner's** employer with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband, wife or civil partner** is an **insured driver**. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your husband's, wife's or civil partner's** employer.

We will also pay:

- legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy; and
- the cost of emergency treatment to injured people if the Road Traffic Acts say that the payment must be made; and
- liability to other people when **your vehicle** is being used for towing any single trailer or caravan or broken-down vehicle while it is

# Policy section 2

## Legal liability to other people

*continued*

attached to **your vehicle** and if allowed by law, unless **you** are being paid to tow the attached vehicles.

### What is not covered

**We** will not pay for the following.

- Loss of or damage to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming under this policy section.
- Loss of or damage to any property being towed by, carried on, loaded on, or unloaded from **your vehicle**.
- Loss of or damage to any trailer, caravan or vehicle (or to any property in the trailer, caravan or vehicle) being towed by **your vehicle**.
- Loss of or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your vehicle**.
- Loss of or damage as a result of a deliberate act by anybody insured under this policy.
- Any liability which is covered under another insurance policy.
- Any liability for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen.
- Any amount over £1,000,000 for pollution or contamination as a result of any claim, or series of claims caused by one event.
- Any amount over £2,000,000 for damage to other people's property (including any related indirect loss or damage) and any amount over £1,000,000 for related legal costs and expenses as a result of any claim, or series of claims caused by one event.
- Any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement.
- Any liability for loss, damage, death or injury that happens anywhere other than on a road and involves anyone, other than the insured driver or a passenger in **your vehicle**, bringing property to **your vehicle** for loading or taking property away from **your vehicle** after unloading.
- Any liability for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

*Please also read the general exceptions and general conditions of the policy.*

### Compulsory insurance cover outside the territorial limits

**Your** policy provides the minimum cover **you** need by law for civil liability to other people while **your vehicle** is used in:

1. any country which is a member of the European Union;  
or
2. any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles. These countries are named on **your certificate of insurance**.

If the minimum insurance needed by law in Great Britain is higher than the minimum needed in the country where **your vehicle** is being used, **we** will provide the minimum needed in Great Britain. **You** do not need a 'green card' to take **your vehicle** to the countries described above if **you** take **your certificate of insurance** with **you**.

If **your certificate of insurance** allows **you** to drive any other private motor car, the insurance for **you** to drive any other private motor car does not apply while **you** are outside the **territorial limits**.

### Full policy cover outside the territorial limits

**Your** policy automatically provides the cover shown on **your schedule** for up to 35 days in any one **period of insurance** while **you** are using **your vehicle** in the countries referred to at 1 and 2 on the left, as long as:

- **your vehicle** is taxed and registered in the United Kingdom;
- **your vehicle** is normally kept in the United Kingdom; and
- **you** keep a permanent home in the United Kingdom.

**Your** policy provides cover while **your vehicle** is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries in which this policy provides cover, as long as:

- **you** are travelling with **your vehicle**;
- the total time taken to transport **your vehicle** is not more than 65 hours (including any stopovers during the journey); and
- the purpose of transporting **your vehicle** is not to permanently export it.

If the total length of all **your** visits outside the **territorial limits** during the **period of insurance** is more than 35 days, **we** cannot provide further cover. **We** do not offer insurance if **you** visit countries that are not described at 1 and 2 on the left above.



# Policy section 3

## Foreign travel

*continued*

**We** will pay customs duty if **your vehicle** is damaged and the damage is covered by this policy and **your vehicle** cannot be returned to the United Kingdom.

### **What is not covered**

What is not covered under section 1 and 2 is not covered under this section either (please see pages 5, 6, 7 and 9).

*Please also read the general exceptions and general conditions of the policy.*

# Policy section 4

## Personal accident benefits

Helpline  
0330 024 2240

### What is covered

We will pay £5,000 if **you** or **your husband, wife** or **civil partner** are accidentally killed or suffer an injury described below while travelling in, or getting into or out of, **your vehicle** or any private motor car.

#### Injury

- Total and permanent loss of sight in one or both eyes.
- Total and permanent loss of use of one or both hands or one or both feet.

### What is not covered

We will not pay the benefit if the injury or death:

- is the result of suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens as a result of someone not wearing a seat belt when they have to by law; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if **you** are a company or firm.

We will not pay more than £5,000 in any one **period of insurance**, and **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one motor policy with **us**.

*Please also read the general exceptions and general conditions of the policy.*

# Policy section 5

## Personal belongings

### What is covered

We will pay up to the personal belongings limit shown in the **schedule** for loss of or damage to personal property in **your vehicle** caused by a motor accident, fire, theft or attempted theft. If a personal belongings limit is not shown in the **schedule**, we will pay up to £100.

### What is not covered

We will not pay for the following.

- Loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents.
- Loss of or damage to tools, goods or samples carried in connection with any business.
- Theft of personal belongings, unless they are hidden in a glovebox or luggage compartment and **your vehicle** is locked when it is unattended.
- Theft of personal belongings unless all doors, windows and other openings on **your vehicle** are locked, and it is broken into by force.
- Loss or damage due to wear and tear or loss in value.
- Loss of or damage to property that is covered under any other policy.
- The amount of any **excess** applying to claims under this section of the policy.

*Please also read the general exceptions and general conditions of the policy.*

# Policy section 6

## Windscreens and windows

### What is covered

**We** will pay up to the amount of the windscreen limit shown in the **schedule** for accidental or malicious damage to the windscreen or windows of **your vehicle** including repairing scratches to the bodywork caused by the windscreen or windows being broken by accidental and malicious damage. If a windscreen limit is not shown in the **schedule, we** will pay up to the **market value** of **your vehicle**, but **we** will not pay more than the **insured value**.

If **you** do not use **our** chosen windscreen and window repairer, the most **we** will pay under this section is £100 after deducting any excesses which **you** must pay. If **you** claim under this policy section, **your** no-claim discount will not be affected.

To tell **us** about a new windscreen or windows claim, please phone **our** **Glassline** on **0330 024 2270**.

### What is not covered

**We** will not pay for the following.

- Damage to any part of a glass or plastic sunroof or roof panel.
- Damage as a result of a deliberate act by anybody insured by this policy.
- Loss of use of **your vehicle**.
- Any extra costs resulting from parts for **your vehicle** not being easily available in the United Kingdom.
- Extra costs for work to be carried out outside normal hours, unless the windscreen is shattered, or the damage affects the driver's vision or the security of **your vehicle**.
- The amount of any **excess** applying to claims under this section of the policy.

*Please also read the general exceptions and general conditions of the policy.*

# Policy section 7

## Replacement locks

### What is covered

If the keys or lock transmitter of **your vehicle** are lost or stolen, **we** will pay for the cost of replacing:

1. the affected locks;
2. the lock transmitter and central locking system;
3. the affected parts of the alarm or immobiliser (or both);

as long as **you** can prove to **our** satisfaction that the person who has **your** keys or transmitter knows where **your vehicle** is. No **excess** is payable under this section but the maximum amount **we** will pay is £200.

### What is not covered

**We** will not pay this benefit if:

- **your** keys are left in or on **your vehicle** at the time of the loss;
- **you** do not report the loss to the police within 24 hours of discovering it.

Please also read the general exceptions and general conditions of the policy.

# Policy section 8

## Medical expenses

Helpline  
0330 024 2240

### What is covered

**We** will pay up to £100 in medical expenses for each injured person if **you** or anyone in **your vehicle** is injured as a result of an accident involving the insured vehicle.

# Policy section 9

## Onward travel/overnight accommodation

### What is covered

If **your vehicle** is not roadworthy after an accident and **you** cannot complete **your** journey, **we** will pay for overnight accommodation or travel expenses of up to £50 per person for **you** and **your** passengers (up to £250 in total).

# Excesses

## Compulsory excess

If **your vehicle** or any part of it (including accessories or spare parts) is lost or damaged as a result of accidental damage, fire, theft, attempted theft or malicious damage, **you** will be responsible for the first part of the cost as shown in **your schedule** regardless of whether or not the accident was **your** fault.

## Voluntary excess

If **your vehicle** or any of its accessories or spare parts are lost or damaged as a result of accidental damage, fire, theft, attempted theft or malicious damage, **you** must pay the voluntary **excess** as well as the compulsory excess and any other excesses that applies to **your** policy as shown in **your schedule**.

## Windscreen excess

If **your** windscreen or the windows of **your vehicle** are damaged as a result of accidental damage or malicious damage, **you** will be responsible for the first part of the cost as shown in **your schedule**.

More than one **excess** can apply to **your policy** as shown in **your schedule** and **you** must pay all excesses that apply as the first part of any claim. Other excesses that may also apply are described below.

## No-claim discount protection excess

If **you** have taken the option to protect **your** no-claim discount at **your** policy start date or renewal, if **you** make a claim, **you** will have to pay an extra **excess** as shown in **your schedule**.

## Young driver excess

If **you** make a valid claim under this policy involving a driver who is under the age of 25 at the time of the claim, **you** must pay an extra **excess**, as well as any other excesses shown in **your schedule**.

## Inexperienced driver excess

If **you** make a valid claim under this policy involving a driver who has a provisional licence or a person who has held a licence for less than 12 months at the time of the claim, **you** must pay an extra **excess** as well as any other excesses as shown in **your schedule**.



# General exceptions

This policy will not provide cover or benefits under the following circumstances.

1. **We** will not pay for any loss, damage or liability which arises while the vehicle covered by the **certificate of insurance** is being:
  - used for a purpose which is not allowed by the current **certificate of insurance**;
  - driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver**;
  - driven by a person who does not hold a driving licence, unless the person has held and is not disqualified from holding or getting a licence;
  - driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold;
  - used to take part in a crime;
  - used in a place used for aircraft taking off, landing, parking or moving including airport service roads that the general public are not allowed to use;
  - used in a race, speed trial, rally, track day or similar motor sporting event; or
  - used in an unsafe or unroadworthy condition.
2. **We** will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.
3. **We** will not pay for any loss, damage or liability which is the direct or indirect result of the following.
  - War, revolution or any similar event.
  - Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event.  
(Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:
    - cause fear among the people of a country or state;
    - disrupt any part of the economy of a government, country or state; or
    - affect the policy or conduct of a government.)
  - Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
  - Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
  - The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

# General exceptions

*continued*

Helpline  
0330 024 2240

- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound.
- The commercial transportation of bulk hazardous materials such as:
  - liquefied petroleum or gasoline;
  - chemicals or gases in liquid, compressed or gaseous forms; and
  - high explosives such as nitro glycerine, dynamite or any other similar explosive.
- Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your vehicle**.
- Any harmful or incorrect medical treatment or help given at or from **your vehicle**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.

4. **We** will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom, unless the proceedings or judgement are in a foreign country because **your vehicle** was being used in that country and **we** had agreed to provide insurance in that country.

# General conditions

## 1. Your duty

**We** will only provide the insurance cover set out in this policy if:

- **you** and any person, company or firm claiming cover under the policy keep to the conditions of the policy;
- and
- the **proposal** does not contain any fact or declaration which is not true, and **you** have told **us** about any circumstances likely to affect **our** decision to accept **your** application for insurance cover.

## 2. Changes in circumstances

**You** must tell **us**, as soon as possible, about any change in circumstances likely to affect **our** decision to continue the insurance.

Examples of these changes are:

- any changes to **your vehicle**, including engine modifications and changes such as fitting alloy wheels, spoilers or skirts;
- any problem to do with the health of any person who will drive **your vehicle**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your vehicle**;
- changes in the ownership or use of **your vehicle** or in the job of any person who will drive **your vehicle**;
- changes to **your** address or the address where **your vehicle** is usually kept; and

- changes in the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details **you** have not already given **us** is likely to drive **your vehicle**, **you** must give **us** their full details.

Please note that if **you** or **we** make any changes to **your** policy before the renewal date, **you** may have to pay an administration charge or an extra premium (or both). Please speak to **your** insurance broker or other person acting on **our** behalf, if **you** want to make a change to **your** policy before renewal. They will be able to confirm any charges.

## 3. Other insurance

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the loss, damage or liability.

## 4. Taking care of the vehicle and any trailer or caravan towed by the vehicle

**You** and any other person, company or firm insured by the policy must take all reasonable steps to prevent loss of or damage to any vehicle insured by the policy and to keep the vehicle and any trailer or caravan towed by the vehicle in a safe and roadworthy condition.

**We** may examine the vehicle, trailer or caravan at any time.

## 5. Our right of recovery

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can get back from **you** the amount of any payment **we** have to make.

## 6. No-claim discount

**Your** no-claim discount will follow the scale of discounts which applies when **you** renew **your** policy. If somebody makes a claim, **you** may lose all or part of **your** no-claim discount. If no-claim discount protection is shown in the **schedule**, **you** will only lose the no-claim discount if there are more than two claims in a five-year period. If somebody makes a claim, **we** may also apply a higher premium or an **excess** when **you** renew **your** policy.

## 7. Claim procedure

After any loss, damage or accident, **you** and any person, company or firm insured by the policy must:

- report the incident to **us** as soon as possible by phoning **our** Green Light Claims Helpline as soon as possible and in any case within 48 hours on **0330 024 2240**;
- give **us** all the information and help that **we** ask for;
- send **us** every letter, claim, writ or summons immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

## 8. Defending or settling a claim

**You** and any person, company or firm insured by the policy must not admit liability for any loss or damage, or make any offer to pay any claim.

**We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

## 9. Fraud

**We** will not pay for any loss, damage or liability if **you** or any person, company or firm insured by the policy makes a claim that is dishonest or exaggerated, or makes a false statement or provides false documents to support a claim.

## 10. Car sharing

This policy does not insure anyone to use **your vehicle** for hire or reward. However, if passengers in **your vehicle** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your vehicle** is not designed or adapted to carry more than seven people including the driver;

# General conditions

*continued*

- the passengers are not being carried in the course of a business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

## 11. Service and repair

This policy will continue to provide insurance cover for **you** under policy section 2 while **your vehicle** is with motor traders or their employees being serviced or repaired. (**We** will ignore any restriction in use on **your certificate of insurance** which excludes use for motor-trade purposes under these circumstances.) However, the insurance cover for other people, companies or firms referred to in section 2 will not apply.

Other sections of the policy which apply for the type of cover shown in the **schedule** will also continue to apply if **your vehicle** is being driven by an **insured driver** or is not being driven at the time of the incident.

## 12. Paying your premium

If **you** have not paid the full premium for the whole **period of insurance** and **you** make a claim under this policy, **we** may deduct the amount of premium **you** still owe from the amount **we** pay to settle the claim.

## 13. Cancelling your policy

If **you** do not want to accept the policy and **you** return the **certificate of insurance** to

**your** insurance broker within 14 days of receiving **your** policy documents, **we** will refund the premium for the exact number of days left on the policy, less an administration charge of £10 plus Insurance Premium Tax at the rate that applies at the time, unless **you** have made a claim in which case **we** will not refund any premiums. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date.

**You** may cancel the policy at any other time by returning the **certificate of insurance** to **your** insurance broker.

If **you** cancel **your** policy after 14 days and someone has claimed in the current **period of insurance**, **we** will not refund any part of the premium. If **you** have chosen to pay **your** annual premium by instalments **you** must continue to pay **your** monthly direct debit.

If nobody has claimed in the current **period of insurance**, **we** will refund the premium for the exact number of days left on the policy less an administration charge of £32 plus Insurance Premium Tax at the rate that applies at the time.

**We**, or **your** broker or other person acting for **us**, may cancel the policy, if **we** have a good reason for doing so. Some examples of situations where **we** would have a good reason for cancelling **your** policy include **you** not paying a premium when it is due, not providing documents **we** ask for (such as proof of

no-claims discount or security) or providing **us** with incorrect information, and failing to put this right when **we** ask **you** to by sending **you** seven days' written notice to **your** last known address. **You** must then surrender (return) the **certificate of insurance** back to **us** and **we** will refund the premium for the exact number of days left on the policy. **We** will only pay **you** the refund after **we** receive the **certificate of insurance**.

If **we** cancel the policy, or **your** broker or other person acting for **us** cancels the policy, because **you** have not paid the premium (or the part of the premium which is due to be paid) on or before the date it is due, **we** will refund the premium for the exact number of days left on the policy, less an administration charge of £32 plus Insurance Premium Tax at the rate that applies at the time. If someone has claimed in the current **period of insurance**, **we** will not refund any part of the premium.

If **we** decide **your vehicle** is a total loss **we** will tell **you** and give **you** 30 days from the date **we** pay **your** claim to replace **your vehicle**. If **you** do not tell **us** that **you** have replaced **your vehicle** within this time, **we** will assume that **you** no longer need **your** policy and so will cancel it. As **you** will have made a claim under the policy, **we** will not refund any premiums **you** have paid.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we**

may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

## 14. Automatically renewing your policy

**We** may automatically renew **your** policy on the renewal date. If **we** do this, **we** will write to **you** before the renewal date with details of the renewal terms. If **you** pay **your** premium by direct debit, **we** will continue to take payments from **your** bank account for the renewal premium. If **you** do not want to renew, **you** must tell **your** insurance broker or **us** and return the renewal **certificate of insurance** (if **you** have received one) before the renewal date. **We** will then refund any payment **we** have taken for the renewal premium. If **you** do not want to renew, but **you** only tell **your** broker or **us**, or return the **certificate of insurance**, after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown in general condition 13.

# Complaints procedure

**We** will be pleased to send **you** a copy of **our** procedures for handling complaints if **you** ask **us**. If **you** arranged **your** insurance through an insurance broker and **you** are not satisfied with their service, please contact their managing director. If **you** are not satisfied with **our** service, please let **us** know straight away by phoning **us** on 01422 286406.

If **you** want to make a complaint in writing or **you** need more help, please contact **our** Customer Relations Team at:

Customer Relations  
Covea Insurance plc  
A&B Mills  
Dean Clough  
Halifax  
West Yorkshire  
HX3 5AX

E-mail: [customer.relations@coveainsurance.co.uk](mailto:customer.relations@coveainsurance.co.uk)

Please tell **us your** claim reference number, **your** policy number or **your** insurance certificate number when **you** contact **us**. Please also give **us your** daytime and evening phone numbers. For **your** and **our** protection, and for training purposes, **we** may record or monitor phone calls.

If **you** are not satisfied with **our** final response to **your** complaint, or if **we** have not given **you our** final response within eight weeks, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Phone: 0300 123 9123 from a mobile  
or 0800 023 4567 from a landline

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS will only deal with **your** complaint if **you** are a private policyholder, a business with a group turnover each year of less than £1,000,000, a charity with an income each year of less than £1,000,000 or a trustee of a trust with a net asset value of less than £1,000,000.

**Your** legal rights are not affected if **you** take any of the steps shown above.

# Other important information

## Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc.

Registered in England and Wales No. 613259.

Registered office: Norman Place, Reading, Berkshire RG1 8DA

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Our** Firm Reference Number is 202277. **You** can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the scheme if **we** cannot continue trading. **You** can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100.

## Motor Insurance Database

Information relating to **your** insurance policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). The police, the DVLA, the DVA, the Insurance Fraud Bureau and certain other

authorised organisations may use the MID and the information stored on it for purposes including:

- electronic licensing;
- continuous insurance enforcement (to reduce the number of people driving without insurance);
- enforcing the law (preventing, detecting, cautioning or prosecuting offenders); and
- providing government services or other services aimed at reducing the number of uninsured drivers.

If **you** are involved in a road traffic accident (either in the United Kingdom, the EEA or certain other territories), insurers and the MIB may search the MID for relevant information.

People (including citizens of other countries) making an insurance claim following a road traffic accident (and their appointed representatives) may also get relevant information which is held on the MID. **You** can find out more about this from **us**, or at [www.mib.org.uk](http://www.mib.org.uk)

It is vital that **your** correct registration number is shown on the MID. If it is not, **you** are at risk of having **your vehicle** seized by the police.

**You** can check that **your** correct registration number is shown on the MID at [www.askmid.com](http://www.askmid.com)



# Contacting us

If **you** have questions about **your** policy or if **you** want to change **your** insurance cover, please contact **your** insurance broker.

To tell **us** about a new claim, please phone **us** as soon as possible and in any case within 48 hours on:

**Green Light Claims Helpline**  
**0330 024 2240**

To ask about a claim **you** have already reported to **us**, phone **us** on:

**01422 286 185**

To tell **us** about a new windscreen or windows claim, please phone **us** on:

**Glassline**  
**0330 024 2270**

To report insurance fraud, please call:

**Cheatline**  
**0800 422 0421**

**You** can also report insurance fraud online at:  
**[www.insurancefraudbureau.org/report](http://www.insurancefraudbureau.org/report)**

For **your** and **our** protection, and for training purposes, **we** may record or monitor phone calls.



**Covéa Insurance**

A&B Mills  
Dean Clough  
Halifax  
HX3 5AX  
Telephone: 01422 331166  
Fax: 01422 438488

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

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