



TRINITY LANE

Trinity Lane Self Drive Motorhome Policy Document

About your insurance

We are pleased to welcome you as a policyholder. Your motor insurance is made up of four documents.

- This insurance booklet
- The schedule, which shows any endorsements applying to your insurance
- The certificate of motor insurance
- The proposal form or statement of insurance

You should read all these documents and keep them in a safe place.

We have agreed to provide cover based on the information you gave in the proposal form or statement of insurance. If you know or believe that any of this information is incorrect or missing, please tell your insurance broker immediately. If you do not give us full and accurate information, your insurance may not be valid and we could refuse to pay any claim.

If you need a copy of the proposal form or statement of insurance, please ask your insurance broker.

We have done everything possible to make your documents straightforward and you should find them easy to follow. The guidance notes will help you understand your cover. If you have any questions, please call your insurance broker. You will also find useful advice on how to make a claim and what you can do if you are not happy with our service.

Specialist vehicle insurance

Please read the definitions on pages 4 and 5 of this document.

You have taken out insurance with us (Trinity Lane Insurance Company Limited). This document gives details of the insurance contract, which is legally binding.

We have used the information you have given us in the declaration and either the proposal form or statement of insurance.

We have agreed to insure you under the terms, conditions and exceptions in this document, and any endorsements relating to it.

You must have paid or agreed to pay, the premium shown in the schedule to be covered under this policy.

We are authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general motor and accident classes of insurance. Unless you and we agree otherwise English Law will apply to this contract.

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Definitions

Accessories – parts of your vehicle which do not directly relate to its function as a motor vehicle. If your vehicle is a motor caravan, we include fixtures, fittings, furnishings and furniture in this definition.

Affiliate – a company approved by us for the purpose of arranging the hire of the vehicle, namely Just Kampers

Agreed value – the amount shown in the schedule which we have agreed and which we must pay if your vehicle is stolen and not recovered, is totally destroyed or is so badly damaged that the reasonable cost of repair will be more than this amount (as long as the condition of the vehicle at the time of a claim is not very different from the condition you originally gave us details of). If you give us false or incorrect documents for the agreed value, this will make any agreed value void (in other words, cancel it) and we will only pay the market value for the vehicle. If we have not agreed the value of your vehicle at the time of loss or damage, the most we will pay will be the market value of your vehicle immediately before the loss or damage.

Annual mileage limit – the maximum number of miles that your vehicle is allowed to be driven in any one year of insurance.

Annual premium – the premium we charge to provide you with cover for a period of 12 months.

Car – a passenger vehicle that is not a van, with an unladen weight higher than 450kg but lower than 3500kg, not designed to carry goods or more than six passengers. Vehicles that do not meet this definition will only be covered if our underwriter agrees.

Certificate of motor insurance – the legal document used as evidence that you have the insurance needed by law. This document shows the insured vehicle, who can drive it, and the purposes for which it can be used.

Courtesy vehicle – a small hatchback provided by a repairer approved by us until the authorised repair is finished.

Endorsement – a change in the terms of your insurance. An endorsement does not apply unless the number appears in your schedule. Each endorsement has its own number.

Excess – the amount you have to pay towards any claim under this insurance as shown on your schedule.

Hire period – the period of time that the vehicle insured by this policy is hired by another person (hirer).

Hirer – the person who has hired the vehicle insured by this policy, who is over 21 years old.

In-vehicle entertainment and navigation equipment – permanently fitted radios, MP3 players, cassette, CD or minidisc players (including their speakers), and navigation equipment. We do not cover citizens' band (CB) radios, telecommunications equipment (for example, a hands-free kit) and portable items such as cassette tapes, CDs, minidiscs or any other music-storage equipment.

Market value – the cost of replacing your vehicle with one of the same make, model, year, mileage and condition at the time of loss.

Period of insurance – the length of time covered by this insurance as shown in the schedule.

Rental agreement – a written agreement between you and the hirer of the vehicle.

Retail customer – an individual who is acting for purposes which are outside his or her trade, business or profession.

Thatcham Centre – the world's leading automatic research and technology centre. They aim to improve safety and security and provide the automotive and insurance industries with valuable commercial information.

The schedule – details of the sections of this insurance document which apply to you.

Trinity Lane Glassline – our approved glass repairers.

Unattended – when you or any passengers are not sitting in your vehicle.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We, us, our – Trinity Lane Insurance Company Limited.

You, your – the insured person named in the certificate of motor insurance and the schedule.

Your vehicle, your motor vehicle – the insured vehicle shown in the schedule.

You should read the policy, schedule and certificate of motor insurance and any later endorsements as if they are one document. Any word or expression that we have defined in the policy, schedule or certificate of motor insurance will have the same meaning wherever it appears.

Cover

The cover you have chosen is shown in your schedule. We have divided your cover into different sections.

1 Comprehensive – If you choose comprehensive cover, all the sections of this document apply.

2 Third party, fire and theft – If you choose third party, fire and theft, sections 1, 2, 3, 4, 6, 7, 12, 14, 15 and 16 only will apply. The cover under section 6 is limited to loss or damage caused by fire, theft or attempted theft.

3 Third party only – If you choose third party only, sections 1, 2, 3, 4, 12, 14, 15 and 16 only will apply.

4 Fire and theft only – If you choose fire and theft only, sections 6, 7, 14 and 16 only will apply. The cover under section 7 is limited to loss or damage caused by fire, theft or attempted theft. (You can only have this cover if you keep your vehicle in a locked garage and it is not being used by anyone.)

5 Off-the-road cover – If you choose off-the-road cover, sections 5, 6, 7, 14 and 16 only will apply. The cover under section 7 is limited to loss or damage caused by fire, theft or attempted theft.

If the insurance is not in one person's name, section 10 is cancelled. The general conditions and exceptions apply to all sections of the insurance.

Use

Your vehicle will only be covered if you or the hirer are using it in the way agreed on your certificate of motor insurance, or any endorsements.

This insurance also provides cover while you use your vehicle for:

- static rallies (displaying the vehicle on a stand at a car show) and road-safety rallies;
- other rallies (including off-road), as long as they are not competitions and there is no reward attached to your performance while driving, except in relation to good road behaviour and meeting the Highway Code; or
- treasure hunts, as long as the route is not more than 100 miles (160 kilometres). Unless we agree otherwise beforehand, your vehicle will not be covered while it is being used for any other form of competition, rally, trial, track day, performance test, timed lap, race or speed trial (whether between motor vehicles or otherwise). This exclusion applies even if the event is not on a public road, whether or not it is authorised by the police or another relevant authority. Also, we do not cover your vehicle if you are using it on derestricted toll roads (roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended).

This policy allows you to carry out voluntary driving (that is, to use your motor vehicle in connection with, or for the benefit of, charities, voluntary organisations, clubs or societies) as long as any payment you receive does not go over HM Revenue & Customs' mileage rates in force at that time. This cover does not apply to vehicles owned by, hired to or lent to the voluntary organisation.

Conditions of Hire

Cover will only be in force on this policy if the hirer has hired the vehicle from you through our approved affiliates, or directly from you, and has provided the following:

- A signed rental agreement
- Full driving licences for anyone driving (or DVLA check codes to enable us to check their driving licence(s) directly with the DVLA)
- Proof of their address, which must be within the last 3 months if a utility bill is provided, and must show the same address as the driving licence

The hirer must also;

- have paid the nominated deposit for hire of the vehicle. Deposits and payment for hire of the vehicle must be made by debit/credit card or bank transfer. Payments made by cash are unacceptable.
- be over 21
- have held a full driving licence for a minimum period of 2 years.
- have had no more than one accident or claim in the preceding three years
- have not got any convictions or motoring endorsements or penalty points for anything other than parking or one speeding offence
- have not been refused motor insurance, had terms applied or had a previous policy cancelled by their insurer
- not be involved in the following; modelling, hawking or general dealing, street or market trading, professional gambling, sport or entertainment

All documentation must be provided in the event of a claim in order for the claim to proceed.

Maximum Hire Periods

The policy allows the vehicle to be hired for a maximum of 25 hire periods. If you wish to extend the amount of hire periods during the policy, this must be agreed by us in writing beforehand. There will be no cover in force without any prior agreement to extend the hire periods.

Section 1 – Liability to others

What we cover

Using your vehicle

We will cover any payments that have to be made by law for:

- death of or injury to another person; or
- damage to other people's property;

as a result of an accident arising from your vehicle being used.

Other drivers using your vehicle

We will cover you for the following.

- Another person using your vehicle with your permission, as long as this is agreed on your certificate of motor insurance, and a hirer of the vehicle, as long as they have met the conditions of hire. They will be covered for death of or injury to other people, or damaging other people's property. Any passenger in your vehicle will also be given this cover, including while they are getting into or out of the vehicle.
- If we think it is necessary, we will arrange for a solicitor to represent anyone covered under this section.

Business use

- If your certificate of motor insurance includes business use, we will cover your employer if an accident happens when your vehicle is being used on business.

Legal personal representatives

- If anyone covered by this insurance dies, we will deal with any claim made against their estate as long as the claim is covered by this insurance.

Exceptions to section 1

What we do not cover

- a** Any passenger who is not driving, but who makes a claim, if they knew the driver did not hold a valid driving licence and/or is driving contrary to its terms and conditions.
- b** Anyone who is covered by other insurance.
- c** The death of or injury to the driver.
- d** Damage to, loss of use of, or any other loss to:
 - any motor vehicle which is covered under this insurance;
 - any property you or anyone else driving the vehicle owns or is looking after; and
 - any trailer, caravan or vehicle towed by or attached to your vehicle.
- e** Death of or injury to any person during the course of their employment, except for the cover we must provide under the Road Traffic Acts or any other laws which apply to motor insurance.
- f** Payment of more than £20 million for damage to other people's property arising from any one claim or series of claims arising from one cause.

Section 2 – Driving other cars

What we cover

If stated on your certificate of motor insurance that you may drive any car which is not owned by you or any member of your immediate family (your spouse or partner, parent or child) or anyone resident at your proposed address, or hired to you under a rental, hire purchase or lease agreement, then we will provide cover under this section of the policy only whilst you are driving that car. This extension only applies to you the policyholder and not to anyone else named on the certificate of motor insurance.

This cover only applies in the United Kingdom and as long as the cover is provided on the certificate of motor insurance.

Exceptions

What we do not cover

- a** Any loss or damage to the car you do not own.
- b** Any accident which happens outside the United Kingdom.
- c** Any accident which happens when the insurance is not in the name of one person.
- d** Any liability if you no longer own your vehicle, if it has been damaged so badly that it is not worth repairing, or if it has been stolen.
- e** Any liability under this insurance if the owner or keeper of the car you are driving has not arranged his or her own insurance on the car to cover his or her liability to other people.
- f** Driving without the owner's permission.

- g** Any vehicle that is not registered and insured within the United Kingdom.
- h** Any Legal liability unless your certificate of motor insurance states that you are covered to drive other cars.
- i** Use of this cover to secure the release of any car which has been seized or confiscated by or on behalf of any government or public authority.

Section 3 – Legal costs

There will be no agreement to pay these costs unless we have confirmed this to you in writing first.

What we cover

We will provide a legal representative to advise and represent anyone covered under section 1, if that person faces proceedings for manslaughter or causing death by dangerous driving.

What we do not cover

- a** Costs covered by another insurance policy.
- b** Proceedings where the driver was under the influence of alcohol or any drugs (other than prescribed drugs taken under medical supervision or to treat drug addiction) at the time of the accident.

Section 4 – Towing

What we cover

We will extend section 1 and 5 to cover you while your vehicle is towing a caravan, trailer or broken-down vehicle, any of which must be attached securely to your vehicle in line with the manufacturer's recommendations.

What we do not cover

We will not cover loss to the contents of the caravan, trailer or broken-down vehicle.

Section 5 – Damage to your vehicle

What we cover

This section applies to your vehicle only.

Cover only applies when you, or anyone named on your certificate of insurance, are driving the vehicle, and when it is being driven by the hirer, who must have met these conditions of hire;

- Completed a rental agreement
- Hired the vehicle through our affiliate and provided the necessary documentation, or hired the vehicle directly from you and provided the necessary documentation

- Provided proof of their address (which is within the last 3 months if providing a utility statement)
- Paid the nominated deposit for hiring the vehicle
- Have held a full driving licence for a minimum of 2 years and be over 21
- Have no more than one accident or claim in the preceding three years
- Have no convictions or motoring endorsements or penalty points for anything other than parking or one speeding offence
- Have not been refused motor insurance, had terms applied or had a previous policy cancelled by their insurer
- Not be involved in the following; modelling, hawking or general dealing, street or market trading, professional gambling, sport or entertainment

We will cover you under this section for damage to your vehicle (less any excess which applies).

We will also provide cover for damage to accessories while fitted to your vehicle or while in your locked private garage. We will not pay more than £500 (less any excess which applies) for damage to accessories while they are in your locked private garage. The value of the accessories must be within the maximum amount we pay. We will not pay under this section for damage more specifically covered under sections 6 or 7 of this insurance.

We will either:

- repair or replace your vehicle; or
- refund you for the amount of loss or damage.

We will not pay under this section for damage more specifically covered under section 6 of this insurance. Any repair work carried out is guaranteed for three years.

The most we will pay

If your vehicle is insured on an agreed-value basis, an endorsement will apply and the most we will pay will be the value shown on your schedule. If we have not agreed the value of your vehicle deposit

before the loss or damage, the most we will pay will be the market value of your vehicle immediately before the loss or damage (including its spare parts and accessories), or the value shown on the schedule, whichever is lower.

If you cannot drive your vehicle as a result of loss or damage covered under this policy, we will pay the reasonable cost of transporting it to the nearest suitable repairer. We will also pay the reasonable cost of delivering your vehicle to you at the address shown in the schedule after repairs have been completed. We may put your vehicle in safe storage before it is repaired, sold or taken for salvage. We will pay the reasonable cost of storage.

Taxi service benefit

If you have comprehensive cover and your car needs immediate recovery in the United Kingdom, we will offer to arrange and pay for a taxi to take you and your

passengers home or to your intended destination in the United Kingdom. To arrange this service, please call our claim handlers on **0344 381 4420**.

Uninsured driver benefit

If you are involved in an accident which was not your fault and was caused by an uninsured driver, we will refund the amount of any excess you have had to pay and will not reduce your no-claims discount (see section 15). This applies as long as we have the vehicle registration, make and model of the other vehicle, and the driver's details.

New vehicle replacement (applies to sections 5 and 6)

We will replace your vehicle with a new one of the same make, model and specification if, during the 12 months after first being registered in the UK from new, your vehicle is:

- damaged and repairs will cost 65% or more of the amount shown in the manufacturer's price list (including tax and VAT) at the time of loss or damage; or
- stolen and not recovered.

This applies as long as you own the vehicle, and a replacement of the same make, model and specification is available at the time of loss or damage, and as long as you and anyone else we know who has a financial interest in your vehicle agree. Vehicles sold as 'ex-demonstrators' or 'nearly new' do not qualify for replacement under this section. If you don't meet these criteria or agree to a replacement the most the insurer will pay will be the market value, or agreed value if applicable.

Salvage

If your vehicle is totally destroyed or damaged so badly that the cost of repairs will be equal to or more than the value of your vehicle as shown on the schedule, we will agree with you to either:

- a** pay you an amount of cash equal to the agreed value or market value, with the salvage becoming our property; or
- b** pay you an amount of cash that is a proportion of the agreed value or market value, with the salvage remaining your property. The amount will be subject to an engineer's evaluation of the market value of the salvage at the time of the claim.

We will only settle a claim under option b if the motor engineer we ask to assess the damage to your vehicle agrees that it can be repaired in line with the Code of Practice for the Disposal of Motor Vehicles.

Courtesy vehicle

Following a claim under this section of your policy, you may be entitled to a courtesy vehicle while your vehicle is being repaired. This will depend on:

- us agreeing that the claim is covered under your policy; and
- the repairs being carried out by one of our approved repairers.

You will not be entitled to a courtesy vehicle if:

- we cannot repair your vehicle, or if the cost of repairing your vehicle is more than the cost of replacing it with one of a similar age, make and model; or
- your policy does not cover the damage.

The courtesy vehicle will be insured on a comprehensive basis (including business use if your policy provides this cover) for the period for which we have agreed you can have the courtesy vehicle. Only you and those drivers allowed to drive under your policy will be covered.

You will need to pay an excess towards any loss or damage to the courtesy vehicle while you are using it. The excess you pay will be no more than you would pay under the terms of your policy.

If we have provided you with a courtesy vehicle while your vehicle is being repaired and our approved repairer decides that we cannot repair your vehicle or that the cost of repair is not financially worthwhile, you must return the courtesy vehicle within two days of us informing you. If you do not, you will have to pay the hire costs of the courtesy vehicle after this period. You will have to pay the hire costs if you keep the courtesy vehicle for longer than agreed.

We may take any hire costs that you owe from the settlement we agree to pay you, or add the costs to your excess.

You will have to pay the running costs of the courtesy vehicle (such as the cost of fuel) and also any fines or penalties that arise while you are using the vehicle.

Section 6 – Fire and theft cover

Loss or damage to your vehicle by fire or theft

What we cover

This section applies to your vehicle only.

We will cover you under this section if the loss or damage to your vehicle is caused by fire, theft or attempted theft (less any excess which applies).

We will also provide cover for damage to accessories while fitted to your vehicle or while they are in your locked private garage. We will not pay more than £500 (less any excess which applies) for damage to accessories while they are in your locked private garage. The value of the accessories must be within the maximum amount we pay.

We will not pay under this section for loss or damage more specifically covered under section 7 of this insurance.

We will either:

- repair or replace your vehicle; or
- refund you for the amount of loss or damage.

Theft of keys

If the keys or key fob for your vehicle are stolen, we will pay the cost of replacing:

- the keys or key fob;
- the door locks or boot lock (or both); or
- the ignition and steering lock.

We will also pay the cost of recoding or, if necessary, replacing any alarm system your vehicle has.

The most we will pay as a result of theft of keys or key fob (including recoding and replacing the alarm system) is £500 for any one incident.

The most we will pay

If your vehicle is insured on an agreed-value basis, an endorsement will apply and the most we will pay will be the value shown on your schedule. If we have not agreed the value of your vehicle before the loss or damage, the most we will pay will be the market value of your vehicle immediately before the loss or damage (including its spare parts and accessories), or the value shown on the schedule, whichever is lower.

Co-insurance clause for theft claims

If the vehicle is stolen by the person hiring your vehicle, or the vehicle is damaged by fire during a hire period, you shall contribute an amount equivalent to 25% of the value of the vehicle at the time of the loss (or 25% of the agreed value of the vehicle, if we have agreed the vehicle value on your policy).

Salvage

If your vehicle is totally destroyed or damaged so badly that the cost of repairs will be equal to or more than the value of your vehicle as shown on the schedule, we will agree with you to either:

- a** pay you an amount of cash equal to the agreed or market value, with the salvage becoming our property; or
- b** pay you an amount of cash that is a proportion of the agreed value or market value, with the salvage remaining your property. The amount will be subject to an engineer's evaluation of the market value of the salvage at the time of the claim.

We will only settle a claim under option b if the motor engineer we ask to assess the damage to your vehicle agrees that it can be repaired in line with the Code of Practice for the Disposal of Motor Vehicles.

Courtesy vehicle

Following a claim under this section of your policy, you may be entitled to a courtesy vehicle while your vehicle is being repaired. This will depend on:

- us agreeing that the claim is covered under your policy;
- the repairs being carried out by one of our approved repairers; and
- the approved repairer having a vehicle available for you to use.

You will not be entitled to a courtesy vehicle if:

- we cannot repair your vehicle, or the cost of repairing your vehicle is more than the cost of replacing it with one of a similar age, make and model; or
- your policy does not cover the damage.

The courtesy vehicle will be insured on a comprehensive basis (including business use if your policy provides this cover) for the period for which we have agreed you can have the courtesy vehicle. Only you and those drivers allowed to drive under your policy will be covered. You will need to pay an excess towards any loss or damage to the courtesy vehicle while you are using it. The excess you pay will be no more than you would pay under the terms of your policy. If we have provided you with a courtesy vehicle and our approved repairer decides that we cannot repair your vehicle or that the cost of repair is more than the cost to replace the vehicle

with one of a similar age, make and model, you must return the courtesy vehicle within two days of us informing you. If you do not, you will have to pay the hire costs of the courtesy vehicle after this period. You will have to pay the hire costs if you keep the courtesy vehicle for longer than agreed. We may take any hire costs that you owe from the settlement we agree to pay you, or add the costs to your excess. You will have to pay the running costs of the courtesy vehicle (such as the cost of fuel) and also any fines or penalties that arise while you are using the vehicle.

Section 7 – Loss of or damage to in-vehicle entertainment and navigation equipment

What we cover

We will cover you under this section for loss of or damage to in-vehicle entertainment and navigation equipment that is permanently fitted to your vehicle. The most we will pay to replace or repair the equipment is the market value at the time of loss or damage. We will pay up to £1000, less any excess which applies.

Exceptions to sections 5, 6 and 7

What sections 5, 6 and 7 do not cover

- a** Damage to or theft of phones or two-way radios.
- b** An amount of money to compensate you for not being able to use your vehicle and any other expenses you have to pay because of this.
- c** Loss of value, and wear and tear.
- d** Any reduction in the value of your vehicle, including loss of value following damage whether the vehicle was repaired or not.
- e** Damage to tyres caused by braking, punctures, cuts or bursts.
- f** Damage caused by frost unless you took reasonable precautions.
- g** The cost of repairing or replacing parts of the vehicle which improve your vehicle beyond its condition before the loss or damage happened.
- h** The cost of repairing or renewing areas which were not damaged in the incident you are claiming for.
- i** The loss of, or damage to, your vehicle as a result of fraud or deception or by using some form of counterfeit (false) payment which a bank or building society will not authorise.
- j** The amount of any excess shown in your schedule and in section 9 of this document.
- k** Mechanical, electrical, electronic, computer or computer-software breakdowns, failures, faults or breakages.
- l** Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive.
- m** Loss or damage arising from theft or attempted theft when your vehicle is left unattended:
 - if the ignition keys are left in or on your vehicle;

- unless all of the doors, windows and other openings of your vehicle have been closed and locked; or
 - if an alarm or electronic immobiliser is fitted to your vehicle and has not been set or is not working properly.
- n** Loss or damage resulting from your vehicle being repossessed by, or returned to, its rightful owner.
- o** Loss or damage caused intentionally by you or any member of your family, or loss or damage someone else causes with your permission or encouragement.
- p** Loss or damage caused by using an inappropriate type or grade of fuel in your vehicle.
- q** Any trailer, caravan or other vehicle towed by or attached to your vehicle.
- r** Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.
- s** Damage to your motor vehicle, including fire and theft, when the damage results in the person in charge of the motor vehicle being convicted of an offence involving drink or drugs (other than prescribed drugs taken under medical supervision or to treat drug addiction), or an equivalent offence under the laws of other countries where this insurance provides cover.
- t** Any damage or loss caused by a hirer who has not met the conditions of hire
- s** 25% of any claims made where the vehicle was either stolen by the hirer during a hire period, or where the vehicle has been damaged by fire during the hire period

Section 8 – Repairing and replacing glass

What we cover:

If you have comprehensive cover, you can claim for damage to the glass in your vehicle's windscreen, windows or sunroof.

- If you ask Trinity Lane Glassline to arrange to replace the glass, you will have cover up to the market value of the car at the time of loss, and you will only have to pay the excess listed on your schedule for each replacement claim. If Trinity Lane Glassline cannot arrange the replacement or repair, you will still have cover up to the market value and you will have to pay the excess listed on your schedule.
- If you agree with Trinity Lane Glassline to repair rather than replace the glass, you must pay the excess listed on your schedule towards the repair cost.
- If you do not ask Trinity Lane Glassline to arrange the replacement or repair, the maximum we will pay is £400, and you will have to pay the excess listed on your schedule.
- As long as there is no other damage to your vehicle, any claim we pay under this section will not affect your no-claims discount.
- Any other excess we mention in this document will not apply to claims for repairing or replacing glass.

Windscreen recalibration.

If you have comprehensive cover and your windscreen has ADAS cameras or sensors, you will be covered for the cost of recalibrating these after a windscreen replacement.

Section 9 – Excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay the first part of the cost as shown below.

Drivers' excess

Aged 21 to 24	£250
Aged 25 or over but not holding a full driving licence issued in the United Kingdom	£100
Aged 25 or over and holding a full driving licence issued in the United Kingdom, but having held it for less than a year	£100

These amounts are on top of any other excess shown on your schedule that you may have to pay.

Section 10 – Personal accident benefits

What we cover

If you, or your husband, wife, civil partner or the hirer, are injured or die within three months of an accident in your vehicle, and as long as the accident is the only cause of the injury or death, we will pay the following amounts.

- a** For death £2,500
- b** For loss of any limb (arm or leg) £2,000
- c** For permanent blindness in one or both eyes £2,000

This cover also applies when you or your husband, wife, civil partner or hirer are travelling in, or getting in or out of, any other private motor vehicle. The most we will pay for any insured person after an accident is £2,500. We will make this payment to you or your legal representative.

If you or your husband or wife has any other insurance contract with us, we will only pay out under one contract.

What we do not cover

- a** Death or bodily injury caused by suicide or attempted suicide.
- b** Incidents where the insurance is in more than one person's name or in a company's name.
- c** Anyone who was under the influence of alcohol or any drug (prescribed or otherwise) at the time of the accident.
- d** Death or injury if you make a claim under section 1.

Section 11 – Personal belongings

What we cover

We will pay up to £150 for personal belongings in your vehicle if they are stolen or damaged.

What we do not cover

- a** Trade goods or samples or any equipment to do with your work.
- b** Money, stamps or documents.
- c** Navigation equipment or any audio equipment, cassettes, records, CDs, minidiscs or any other portable music-storage equipment.
- d** Phones or two-way radios.
- e** Theft of items carried in an open or convertible vehicle, unless you keep them securely locked in the boot.
- f** Property insured under any other insurance contract, or property you have not reasonably protected.

This section only applies once for each event.

Section 12 – Foreign travel

What we cover

Geographical limits

Other than the minimum cover you need to meet the laws relating to compulsory motor insurance in the European Union, your insurance only applies in the United Kingdom.

Automatic cover

We will extend your insurance to provide the cover shown on your schedule in the following countries for up to 90 days in any one insurance year. Cover is also included while your vehicle is being transported to these countries by rail or by a recognised sea route which takes less than 65 hours.

- a** Any country which has entered into an agreement with the European Commission
- b** Iceland
- c** Liechtenstein
- d** Norway
- e** Switzerland
- f** Monaco
- g** Andorra
- h** San Marino
- i** Vatican City

j Gibraltar

If you stay in any of these countries for longer than 90 days without our permission, we will reduce your cover to the minimum you need under European Union directives on motor insurance while your vehicle is in that country.

Extended cover

If we agree beforehand, you may extend your insurance to apply to certain other countries covered by the International Green Card System. (This is mainly a European system to make sure that third-party victims of road traffic accidents do not suffer financially if their injury or any damage to their vehicle is caused by a visiting motorist rather than one who lives in the country where the incident happened – more information can be found at www.cobx.org.)

The insurer is under no obligation to extend cover and any agreement to do so may be subject to additional premium and policy restrictions.

If the cover under sections 5, 6 and 7 has been extended to apply abroad, we will also cover any foreign customs duty you have to pay as a direct result of the loss of, or damage to, your vehicle.

What we do not cover

If any of the following organisations issue a directive against all or all but essential travel to the country or countries you will require cover for at the time of travel, there will be no automatic extension of cover and we have to agree beforehand to increase cover (other than the minimum required by law).

- The Foreign and Commonwealth Office (FCO), or;
- Regulatory body of either the United Kingdom or the country that you are visiting.

Section 13 – Medical expenses

What we cover

If there is an accident involving your vehicle, we will pay up to £250 for each person to cover the medical expenses of anyone who is injured while they are in your vehicle.

Section 14 – Cancelling this insurance

Cancelling during the initial period of cover – ‘retail customers’ only

If you have entered into this contract of insurance as a retail customer (see the ‘Definitions’ section), you have a right to cancel this insurance. To do this, you must tell us or your insurance broker within 14 days of the start date (or annual renewal date) of your policy or (if later) the day you receive the policy documents and supporting information.

If you choose to cancel the insurance policy during this initial period of cover and you have not made any claims during the current period of insurance, you will have to pay a proportion of the premium you paid for the period of time you have had insurance cover.

Cancellation by you

You can cancel this insurance after the initial period of cover set out in 'Cancelling during the initial period of cover – 'retail customers only' by telling us or your insurance broker.

If you choose to cancel the insurance policy and have not made any claims during the current period of insurance, we will refund the proportion of the premium which applies to the remaining period of insurance, less a premium charge of £35 (taking account of insurance premium tax (IPT) if it applies). If a claim has been made, we will not refund any of your premium. This applies if your claim has not been settled yet, and whether your insurer paid the claim or not.

Cancellation by us

We can cancel your policy at any time, by giving you seven days' notice in writing, if we have good reason. We will send the notice of cancellation to the address that we hold on file. The notice will set out the reason for the cancellation.

Reasons for cancelling your policy may include the following.

- You have not provided any document or information we or your insurance broker have asked for.
- You have not made any payment we, your insurance broker or any other company have asked for in connection with your policy.
- We or your insurance broker have good reason to suspect fraud or false information.
- A change in your details makes your policy unacceptable to us.
- You have not kept to the conditions of your policy, as set out in this policy booklet.
- If you, a person acting on your behalf, or any person covered by this policy uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf, including your insurance broker.
- We believe that you or anyone else covered by this policy seek to use the benefits of the policy for any use in which the policy is not intended.

Cancellation by us - false or missing information

We will treat this policy as if it never existed if:

- the proposal or declaration is untrue in any significant way;
- you make a claim that is fraudulent or deliberately exaggerated;
- you have made a false declaration or statement to support your claim; or
- the circumstances in which you entered into the insurance change without our permission.

If we or your insurance broker cancel this insurance and you have not made any claims during the current period of insurance, we will refund the proportion of the premium which applies to the remaining period of insurance, less a premium charge of £35 (taking account of insurance premium tax (IPT) if it applies).

If a claim has been made in the current period of insurance, you must pay the full annual premium and you will not be entitled to any refund.

General cancellation information

If you have chosen to pay your annual premium by instalments and do not cancel the insurance policy, you must continue to pay the instalments for your policy or we will cancel your cover and end the insurance policy.

If you pay your premium in instalments and you have paid a deposit premium, if we then do not receive the first instalment when it is due, we will send you seven days' notice of cancellation even if you have separate credit arrangements with your insurance broker. You must pay the full amount you owe before the seven days are up. If you do not pay the full amount, we will cancel the insurance immediately.

If your vehicle is lost or damaged and cannot be repaired or replaced, and the loss or damage is covered by this insurance, your vehicle will become the insurer's property when they settle your claim. We will not refund any premium for the period of insurance you have left, but we may decide to let the cover continue for a replacement vehicle.

Section 15 – No-claims bonus

If nobody makes a claim under your insurance during the insurance period, we will give you a discount when you renew your insurance.

The discount you receive will depend on the no-claims bonus scale we are using when you renew your insurance.

If a claim is made in any insurance period, we will reduce the discount you receive. If you make two or more claims in any one period of insurance, you will lose all your no-claims bonus.

If more than one vehicle is covered by this insurance, we will assess each vehicle individually.

Your no-claims bonus will not be affected if you only claim for a broken windscreen or windows.

You cannot transfer your no-claims bonus to someone else.

Protected no-claims bonus

Depending on certain conditions, you may be able to protect your no-claims bonus if you pay an extra premium. Your no-claims bonus is only protected if this is shown on your schedule.

If your no-claims bonus is protected, we will not reduce it if you do not make more than two claims during any five years of insurance. If you make three or more claims during any five-year period, we will reduce the discount you receive. Protecting your no-claims bonus does not mean that your premium cannot be

increased at renewal of your policy to reflect an adverse claims record or driving history.

Section 16 – General information

Vehicle servicing and vehicle parking

Under the terms and conditions of this policy, apart from any limits to the way your vehicle is used and driven, we will protect you against loss or damage while your vehicle is in the custody or control of:

- a motor garage or other similar business, not owned by you, which has your vehicle for maintenance, repairs, an MOT or servicing; or
- a hotel, restaurant or similar business, not owned by you, where your vehicle has been parked for you.

Hotel expenses

If you cannot drive your vehicle after an accident or loss covered under section 5 of this policy, we will pay up to £150 for the driver (or £250 in total for all the people in the car) towards the cost of hotel expenses for an overnight stay if this is necessary.

Child seats

Replacement cover up to £150 for each child seat following an accident or loss.

Winter tyres

We will not charge an extra premium for you fitting winter tyres to your vehicle. Any winter tyres must be fitted to wheels of the correct specification. So the wheel size – diameter, width and offset – must meet your vehicle's specifications.

Your vehicle handbook or manufacturer should be able to give you advice on specification if you are not sure.

Personalised number plates

If your vehicle is stolen and not recovered, or is so badly damaged that it would not be financially worthwhile to repair it, you should contact the Driver and Vehicle Licensing Agency (DVLA) as soon as possible to arrange to transfer the number plate to a replacement vehicle. If you do not contact the DVLA, this could delay your claim.

Automatic renewal

If you pay your premium in instalments, we or your agent will automatically renew your policy. This saves you having to contact us or your agent before the renewal date. Before your cover ends, we or your agent will write to you with full details of next year's premium and policy terms.

If you do not want to renew this policy, simply tell your insurance broker that you do not want to renew it before the renewal date.

If you tell your insurance broker that you do not want to renew after the renewal date, we will cancel this policy in line with section 14. If we decide not to renew your policy, we will write to you before the renewal date.

Detecting and preventing fraud and confirming claims history.

To keep premiums as low as possible for all our customers, we take part in a number of schemes to help prevent and detect crime, especially fraud. This involves adding details of all our policies and claims we receive to different systems and registers.

To detect and prevent insurance-related fraud, we may:

- share information about you with other companies within our group or those providing services to us; and
- check or file your details with fraud-prevention agencies, systems and registers, and if you give us false or inaccurate information or we suspect fraud, we will record this too.

We and other organisations may also use and search these agencies, systems and registers to:

- help make decisions about the insurance, credit and related services we provide and manage for you and members of your household;
- trace people or organisations we owe money to, recover debt, prevent fraud and manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you supply other satisfactory proof of your identity; and
- make credit searches and other fraud searches.

Fraudulent, false and exaggerated claims

Fraudulent, false and exaggerated claims increase premiums for our policyholders.

We will not pay a claim if:

- any part of it is fraudulent, false or exaggerated;
- you, or anyone acting for you, make a claim in a fraudulent or false way; or
- we have been given any documents which are false or stolen.

We will also do everything possible to recover our costs in such circumstances. **You** will lose all benefit under this policy from the date of the fraudulent claim and we will retain all premiums you have paid for this policy.

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;

The insurer 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 the insurer may make;
- Cancel or void your policy (treat it as if it never existed), including all other policies which you have with them, and apply a cancellation premium charge.

Where misrepresentation or fraud is identified the insurer will:

- Not return any premium paid by you.
- Recover from you any costs the insurer has incurred.
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

Our commitments to the Armed Forces

We recognise that those in the UK Armed Forces may be posted overseas on military service and that this can affect their vehicle insurance, so we make the following commitments for members of the UK Armed Forces with a private car policy;

We will waive our standard cancellation administration fee if an existing policy with us needs to be cancelled because the policyholder or their partner has been posted abroad on military service.

We will allow No Claim Discount (NCD) to be valid for three years from the date of expiry, as long as it isn't being used on another vehicle.

We will allow NCD for periods where the insurance was continued while deployed abroad, as long as the proof provided is written in English and expired in the last three years.

General exceptions

These exceptions apply to the whole insurance

Your insurance does not cover the following.

- Any liability to others, or loss of or damage to any vehicle covered by this insurance, when the vehicle is being used in any of the following ways.
 - Driven by or in the charge of anyone who is driving without your permission, has not met the conditions of hire if they are hiring the vehicle, or is not included as a driver in the certificate of motor insurance or who is excluded by an endorsement.
 - In the charge of anyone who is disqualified from driving, or who has not held a driving licence, or who by law is prevented from holding or getting a driving licence.
 - Being used for criminal acts (the insurer will not pay for any loss, damage or liability caused while your vehicle is being used by you or any insured person for any criminal activity).
 - Being driven in a way not covered by the driver's licence (such as a learner driving without anyone else in the vehicle).

- Being used outside the United Kingdom, unless it is allowed by section 12.
 - Being used in restricted areas of airports or airfields (we will not pay any claim involving aircraft within the boundary of the airport or airfield).
 - Being driven in an unsafe, unroadworthy or damaged condition or without a valid MOT, Individual Approval Certificate (IAC) and Single Vehicle Approval certificate when one is needed. (The Single Vehicle Approval Scheme involves inspecting cars and light-goods vehicles, before registration, which have not been designed or built to British or European safety and environmental standards.)
 - Being driven with a load or a number of passengers which makes it unsafe to drive, or which is heavier or greater than the manufacturer's recommendations.
 - Carrying an insecure load (such as a heavy load that is not properly tied down).
 - Towing a trailer which is unsafe or has an insecure load.
 - Being used for a purpose that it is not insured for. (As long as you do not make a profit, your employer can pay an allowance for the number of miles you drive, or a passenger can contribute towards the cost of fuel.)
 - Being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not your vehicle is on private property, a public road, a private racetrack or a derestricted toll road. (Derestricted toll roads are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended.)
- b** Any result of war, invasion or act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power. Any loss or damage caused by any government, public or local authority legally taking or damaging your property.
- c** Any loss or damage caused by:
- an earthquake; or
 - a riot outside of the United Kingdom.
- d** Any liability you have accepted by agreement or contract, unless that liability would have existed without the agreement.
- e** Any loss or damage caused directly or indirectly by:
- ionising radiation, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
- f** Loss or damage caused by pressure waves from aircraft or flying objects.
- g** Loss or damage by pollution or contamination, however caused, other than cover needed by the Road Traffic Acts or any other laws which apply to motor insurance.
- h** Any liability to others, or loss or damage if your vehicle has driven more than the annual mileage limit shown in the schedule.
- i** Any loss, damage, injury or legal liability caused directly or indirectly by terrorism, as defined in the Terrorism Act 2000 or any subsequent amendment. This exception does not apply to the cover we must provide under the Road Traffic Acts or any other laws which apply to motor insurance.
- This exception does not apply to sections 5, 6, 7 and 8 of this policy.
- j** Any death, injury, loss or damage caused directly or indirectly by a deliberate act or omission to act by anyone insured under this insurance.
- k** Damage to your vehicle, including fire and theft, when the damage results in the person in charge of the vehicle being convicted of an offence involving drink or drugs (other than prescribed drugs taken under medical supervision)

or to treat drug addiction), or an equivalent offence under the laws of other countries where this insurance provides cover.

- I** Any liability to others, or loss of or damage to any vehicle covered by this insurance if the vehicle has been hired for more than 25 hire periods without us agreeing to a further hire period beforehand`

General conditions

These conditions apply to the whole insurance

We will only provide cover if you have paid the premium

- a** We will only provide the cover described in this insurance under the following circumstances.
- Anyone claiming cover under this contract has kept to all the conditions in this document and any endorsements and anyone hiring the vehicle has met the conditions of hire.
 - The information you gave on the proposal form, or on the statement of insurance and any declaration, is true and complete. If we find that you have not given us accurate information, we may change the terms of the policy, cancel your policy, declare the policy void (treat it as if it never existed), refuse to deal with all or part of your claim or reduce any amount of claim payment.
 - 'Your vehicle' means any vehicle you have told us about and that we have agreed to cover. The vehicle must be your property and registered in your name. If you change the vehicle covered by this insurance or get an extra vehicle which you need cover for, you must tell us beforehand.
- b** After any incident which could lead to a claim, phone or write to us immediately (contact details are at the end of this document). If any incident involves theft, attempted theft or vandalism, you must also report this to the police as soon as you discover the incident.
- c** You must send us any letters, writ or summons as soon as you receive them. Do not answer any letters – send them straight to us. You must also tell us if you know about any prosecutions involving anyone covered by this insurance. If you or any other person covered by this insurance has an accident or loss, you or any other person covered by this insurance must not admit to anyone else that it was your fault or negotiate or refuse any claim unless you have our permission.
- d** We are entitled to take full control of any claim and we must be given whatever information and help we need. You or any other person covered by this insurance must not do anything that will affect our interest in this insurance. We can prosecute or defend any claim in your name or in the name of any other person covered by this insurance.
- e** If an annual mileage limit applies and you go over the limit shown on your schedule during the current period of insurance, your cover under this insurance will not be valid.
- f** If, under the law of any country which this insurance covers you in, we have to settle a claim which we would not otherwise have paid, you or the person who made the claim must pay this amount back to us.
- g** If your vehicle is damaged and a part or accessory cannot be repaired or replaced, we will only pay you the amount shown in the manufacturer's last United

Kingdom list price. If we know that your vehicle is imported and we have agreed to cover it, and the damaged part or accessory has never been available in the United Kingdom, we will only pay the manufacturer's last list price in the country your vehicle came from. We will not pay for the cost of importing any part or accessory needed to repair your vehicle.

- h** If your vehicle is under a hire-purchase or leasing agreement and it is damaged and cannot be repaired or replaced, we will pay the claim to the owner shown in that agreement.
- i** If there is other insurance in force which covers the same loss, damage or liability as our insurance, we will only pay the difference between that provided by the other insurance and the total cost of the loss, damage or liability, if the total cost is more. This condition does not make us responsible for any amount we would not otherwise have paid under any section of this insurance.
- j** You must take all reasonable steps to keep your vehicle in a roadworthy condition at all times, and protect your vehicle and its contents from loss or damage. You must lock your vehicle when you leave it, and set any alarm, immobiliser or other security equipment. We can examine your vehicle at any reasonable time.
- k** If you have an accident, you must take all possible steps to protect your vehicle and its accessories and contents. If the damage to your vehicle is covered by this insurance, you must arrange for your vehicle to be taken to the nearest competent repairer and we will accept any reasonable costs as part of your claim. We will not pay for any further damage you cause if you try to drive your vehicle after the accident. When your vehicle is with the repairer, you must arrange for the repairer to send us a detailed estimate for the cost of repairs immediately. One of our approved assessors must inspect your vehicle before any repairs are started. We will not be responsible for the cost of any new parts or accessories ordered, or repairs carried out, without our agreement. If we think the estimate for the cost of repairs is unreasonable, we may negotiate a lower estimate, pay for any emergency work that has been carried out so the vehicle could be used, or move your vehicle to another repairer. We have the right to move your vehicle to a safe storage place without asking you.
- l** If we choose, we may arrange for the repairer to use suitable parts and accessories that are made by a company other than the manufacturer of your vehicle.
- m** You cannot transfer this insurance to anyone else.
- n** This insurance does not give rights to any person other than you (the insured person) unless we say differently elsewhere in this document.
- o** We have the right to find out the mileage reading of your vehicle. You must give us all the help and information we need and provide written evidence to prove the distance recorder reading of your vehicle, if we ask for this. We can examine your vehicle at any reasonable time.
- p** Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom you live in. If there is any dispute over which law is to apply to this insurance, we will apply English law. We will not make any payments that are awarded by a court in a country outside the United Kingdom unless your cover has been extended to that country under section 12 of this insurance.
- q** If you make a total loss claim (other than one just under section eight), you must pay your annual premium in full to Adrian Flux Insurance Services Group. This includes if you pay by instalments or Direct Debit. If you owe any premium or credit

charge when we are due to pay a claim, we can take the amount you owe from the claim payment.

- r** If anyone named on this policy is driving this vehicle when it is involved in an accident, and the accident is caused or contributed to by that person not taking any prescribed treatment properly or reporting for a medical examination recommended by his or her doctor, the cover we provide for any claim arising out of the accident is limited to the minimum cover to meet the relevant law.

Changes we need to know about

You must tell us as soon as possible about any changes which could affect your insurance and which have happened since the cover first started or since you last renewed it. If you do not tell us about these changes, your insurance may not cover you fully or it may not cover you at all. If you are not sure whether any facts are important, please ask your insurance broker. Here are some examples of changes you should tell us about.

- A change of vehicle – including getting an extra vehicle. We will need full details of your new vehicle, which must include information about the country in which it was first registered if not in the United Kingdom.
- A change in the way you use your vehicle (for example, you become a taxi driver).
- A change of address.
- A change of occupation, including any part-time work.
- Convictions and prosecutions.
- A change in the main driver of the vehicle.
- Details of drivers using the vehicle who you have not told us about before.
- Details of any medical conditions that you or anyone who will drive the vehicle has developed.
- All changes you make to your vehicle, if these make your vehicle different from the manufacturer's standard specification.
- The sale or change of any other vehicle you own or are the main user of.
- A change to the annual mileage limit (if this applies) that you need.
- A change to the place where you usually keep your vehicle.

Reporting accidents – What to do if you have an accident

The following is a list of what you should and should not do if you have to make a claim.

- a** Do not drive away. You must stop if any person has been hurt, or if any vehicle or property has been damaged.
- b** Ask for the names and addresses of any other drivers or pedestrians involved. If there is another driver involved, ask for the name of his or her insurer and for their insurance policy or certificate number.
- c** If the accident damaged another vehicle or property, you must give your name, address and vehicle registration number and show your certificate of motor insurance to anyone who needs it. If anyone other than you is injured, you must show your certificate of motor insurance to the police.
- d** Write down the names and addresses of any witnesses.
- e** Draw a diagram of the scene. Show as much detail as possible, including:

- the position of all the vehicles before and after the accident;
- the speeds and distances;
- road names and layout;
- where witnesses were standing;
- any obstructions to your or other road users' view; and
- anything that could be relevant to the accident (such as weather conditions).

f If you have a dashcam that was active when you had the accident, you must save the footage and send this to our claims team.

g Do not admit you were at fault in any way or offer to make a payment. If any other person does this, remember to report it to us.

h You must report all accidents to us immediately.

i If you receive any writ, summons or correspondence from anyone else or their representative, send it to us immediately. You must tell us immediately about any prosecution, coroner's inquest or fatal accident enquiry involving any person covered under this insurance.

j We cannot guarantee to provide a courtesy vehicle for you.

How to make a claim

If any incident involves theft, attempted theft or vandalism, you must also report this to the police as soon as you discover the incident.

Your claim will be dealt with by our UK claim handlers Coplus and Hadleigh Claims Management (Hadleigh).

You must report any accident immediately.

If you need to report an incident involving damage to or loss of your vehicle, please phone 0344 381 4420 immediately.

If you ask for your vehicle to be repaired, the damage must:

- be covered by the policy; and
- have been inspected by an approved assessor.

Glass Claims

If you need to make a glass claim, please call 0344 381 4420 and select the appropriate option.

Coplus and Hadleigh promise to:

- do their best to sort out your claim with as little paperwork as possible; and
- start the repairs as soon as possible.

To help process your claim, please make sure you have your policy details to hand when you contact us. You will also need to give us the exact details of the incident.

Hadleigh aim to provide a first-class service throughout your claim. If you are dissatisfied with their service and want to make a formal complaint, write to:

Claims Manager
Hadleigh Claims Management Ltd 13 Apton Road
Bishops Stortford Hertfordshire CM23 3SP.

You will receive a reply within seven days. Your complaint will be fully investigated and settled as quickly as possible. If you are still not satisfied, you should write to:

General Manager
Trinity Lane Insurance Company Limited
First Floor, Grand Ocean Plaza,
Ocean Village, Gibraltar.
Phone: 00350 200 74570

If you make a claim and your vehicle is stolen or deemed to be a total loss, you must pay your annual premium in full to Adrian Flux Insurance Services Group or this can be deducted from the claim settlement payment, even if you are paying by instalments or direct debit.

If the vehicle is repairable, you must ensure that your instalments have been kept up to date and are not in arrears. If your payments are in arrears then we may insist that you bring your payments up to date prior to any repairs being authorised.

Travelling outside the UK

If you are travelling abroad and you need to let us know about a claim, please contact your insurance broker or agent, or phone us direct on 0344 381 4420.

Accidents abroad

You will need to fill in a statement of facts (Constat Amiable D'Accident Automobile) if you are involved in a road traffic accident within the European Union. Before signing the statement, make sure that you have ticked the relevant boxes and that your comments and diagrams are correct.

You will get a copy of this statement and you should send this to us as soon as possible.

This document can be legally binding in certain countries so you should not sign anything you do not understand.

Your policy does not provide for roadside assistance if your vehicle breaks down.

Any European breakdown policy you may have in force can arrange for your vehicle to be taken to one of their approved roadside recovery agents. In some circumstances, the local police will arrange for your vehicle to be removed from the roadside.

You must report the accident to us immediately.

Customer care

About our service

We, Trinity Lane Insurance Company Limited, are authorised by the Gibraltar Financial Services Commission to provide general insurance.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, please contact the insurance broker who arranged the insurance for you.

If you are still not satisfied after contacting your broker, you should write to:

General Manager

Trinity Lane Insurance Company Limited

First Floor, Grand Ocean Plaza,

Ocean Village, Gibraltar.

Phone: 00350 200 74570

When you do this, please quote your policy number shown on your schedule of insurance document as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact: The

Financial Ombudsman Service

Customer Contact Division Exchange Tower

E14 9SR.

Phone: 0800 023 4 567

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

We are bound by the Financial Ombudsman's decision, but you are not.

Following the complaints procedure does not affect your right to take legal action.

If your complaint relates to a claim, please see the 'How to make a claim' section.

Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

We are authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Endorsements

Endorsement 1 – Overnight garage

If your vehicle is parked and unattended within one kilometre (0.6 miles) of:

- your home; or
- any other address, if we have agreed to that address;

it must be in a locked garage between 10pm and 6am, or you will not be covered under sections 5, 6 and 7.

Endorsement 2 –

Increased limit for in-vehicle entertainment and navigation equipment

The amount referred to in section 7 for in-vehicle entertainment and navigation equipment is increased to the amount shown in the policy schedule.

Endorsement 3 – Limited mileage

If you have received a reduced premium in return for limiting the insured vehicle's annual mileage during any one period of insurance to a limit set out in the policy schedule, you should tell us immediately if you go over the mileage limit. If you do not tell us, you will not be covered under this insurance.

Endorsement 4 – Protected no-claims bonus

When this endorsement applies, we will not pay the first £50 for any claim under sections 5, 6 and 7 of this document. This amount is on top of any other excess shown in the schedule of this document, or any other excess that applies to sections 5, 6, 7 and 9.

Endorsement 5 – Tuition cover

Your insurance is extended to provide cover when your vehicle is being used for driving lessons or driving tests. When your vehicle is used for these purposes, the learner driver must be accompanied by an approved driving instructor or test examiner.

Your vehicle must be fitted with dual controls.

Section 9 of the policy booklet is deleted.

Your insurance is extended to provide cover for the following.

- Any driver aged 17 or over who has an appropriate driving licence and is learning to drive or studying for the Driver and Vehicle Standards Agency (DVSA) theory test
- Any driver aged 16 or over who has an appropriate driving licence and is learning to drive or studying for the DVSA theory test in the Isle of Man
- Any driver aged 16 or over who has an appropriate mobility licence and is learning to drive or studying for the DVSA theory test
- Any driver who is learning to drive 'off road' on land not covered by the Road Traffic Act 1988
- Any driver aged 21 or over who has had a full driving licence for three years or more and is training as a driving instructor or taking the part 2 or part 3 approved driving instructor test

- Any driving instructor aged 25 or over who uses the vehicle in their business as a driving instructor
- Any driver aged 25 or over who uses the vehicle for social, domestic and pleasure purposes
- Use of the vehicle for pleasure purposes, driving instruction, driving tests and your business as a driving instructor
- Cover for mock tests carried out on your behalf by other approved driving instructors aged 25 or over
- Drivers needing instruction who have had an accident, made a claim, have a motoring conviction or have a disability
- Post-test training - Pass Plus, ROSPA, IAM, trailer instruction and any other 'driver refresher' course (dual controls not required)
- Retesting for banned drivers, police speed-awareness courses, National Driver Offender Retraining Scheme (NDORS).
- Driving instructor training (trainees to part 2 or part 3 approved driving instructor test, potential driving instructors to part 3 approved driving instructor test)

Endorsement 6 – Cover between stages of a rally

The cover provided by this document does not apply while your vehicle is being used in a rally. If you pay an extra premium, we will only cover you under 'Section 1 – Liability to others' while your vehicle is between stages of a rally.

Endorsement 7 – Tracking

We will not pay for any theft claim under sections 5, 6 and 7 unless you have an anti-theft electronic tracking device fitted to your vehicle, and which will be set and working at all times.

Endorsement 8kk - Motor caravans (Kozy Kamper)

Section 11 (Personal belongings) of your document is deleted and replaced by the following wording.

We will pay up to a total of £500 for awnings, gas cylinders and generators, or up to £500 for personal belongings, linen, cutlery, utensils, furnishings, clothing and other camping equipment, used in connection with your vehicle if they are lost or damaged as a result of accident, fire, theft or attempted theft involving your vehicle.

The most we will pay in total under this extension for any single article is £250. The most we will pay in total under this section is £500.

This cover does not apply to:

- money, stamps, tickets, documents, securities, jewellery, furs or bicycles;
- goods or samples connected with your work; and
- loss or damage while the motor caravan is not occupied by any person unless all of its doors and windows have been left securely closed and locked.

If this endorsement applies, you must keep to the following conditions.

a There is no cover for damage or loss caused by fire to your vehicle or personal belongings if you do not keep a suitable and working fire extinguisher in the vehicle at all times.

b Hiring out or lending out the vehicle to any person is not covered by this insurance.

Endorsement 10 – Agreed value

If your vehicle is damaged so badly that it would not be financially worthwhile to repair it, or if it is stolen and not recovered, we will pay you the amount shown in the schedule.

Endorsement 11 – Track events

If you have comprehensive cover under your motor vehicle policy and you use your vehicle at a track event, the only cover available under this policy is damage to your vehicle. If you have third party, fire and theft cover under your motor vehicle policy and you use your vehicle at a track event, the only cover available under this policy is fire and theft.

There is no cover for third-party liability or third-party property damage.

We only provide cover if the event is organised by a registered motoring club, a motor manufacturer, a member of the Association of Track Day Organisers (ATDO) or a motoring magazine, and if the event is professionally organised. We would expect a professionally-run event to follow the conditions opposite.

- The event is non-competitive.
- The number of vehicles allowed on track at any one time is limited to a safe number.
- The organiser must hold valid public liability insurance.
- Experienced marshals must be present throughout the event.
- Instruction (for example, rules relating to track use and safety) should be available.
- Drivers must wear helmets.

Minimum recommended vehicle checks before the event

Driving around a race track will push your vehicle and its mechanics to the limit. So, you will need to make the following checks before the event.

- Brakes – check that the brake pads, discs and shoes are all in good condition with plenty of wear left, and that the brake fluid is topped up.
- Tyres – check with the manufacturer's conditions that the tyres are suitable for racing, and have the correct speed rating. Also check that the air pressure in all the tyres is correct.
- Shock absorbers and suspension – check for any breaks or wear and tear.
- Engine oil – check that this is topped up.
- Coolant – check that this is topped up.

What is covered

- Accidental damage caused to the insured vehicle, if the cover is comprehensive.

What is not covered

- Section 1 (Liability to others), section 6 (Fire and theft), section 8 (Windscreen) and sections 10, 11 and 13 (Personal accident, Personal belongings and Medical expenses) at any time while the vehicle is being driven on, or entering or leaving, a track that is used at any time for track events.

Your insurance does not cover the following.

- The vehicle being used for racing.
- Any damage following any irresponsible act or acts of negligence, including deliberately ignoring the circuit rules or the instructor's advice and instructions.
- The vehicle not being used in line with the organisers' procedures.
- Any wear and tear.
- Any damage caused by paint chipping after going into gravel or off-road.
- You being under the influence of alcohol or drugs.
- If the event is not organised by a recognised organisation.
- Your vehicle not having had the necessary checks before the event.

Endorsement 12 – Medication

If the person named against this endorsement number is driving any insured vehicle when it is involved in an accident, and the accident is caused or contributed to by that person not taking any prescribed treatment properly or reporting for a medical examination recommended by his or her doctor, the cover we provide for any claim arising out of the accident is limited to the minimum cover to meet the relevant law.

Endorsement 13 – Classic policy no-claims bonus

The 'no-claims bonus' part of section 15 of this document does not apply to this insurance.

Endorsement 14 – Guaranteed no-claims bonus

When this endorsement applies, section 15 – 'Protected no-claims bonus' is replaced with 'Guaranteed no-claims bonus'. We will not reduce your no-claims bonus, no matter how many claims are made during the insurance year. We will not pay the first £50 for any claim under sections 5, 6 and 7 of this document. This amount is on top of any other excess shown in the schedule of this document, or any other excess that applies to sections 5, 6, 7 and 9.

Endorsement 15 – Modified vehicle

Under the exceptions in sections 5, 6 and 7, we will cover the modifications we have been told about on a like-for-like basis.

Endorsement 16 – Immobiliser (category 2)

We will only provide cover for theft under sections 5, 6 and 7 if you keep the immobiliser (Thatcham - approved category 2) in effective working order. You must turn the immobiliser on when you are not using the vehicle. If you do not do so, you will lose the cover for theft.

Endorsement 17 – Alarm and immobiliser (category 1)

We will only provide cover for theft under sections 5, 6 and 7 if you keep the immobiliser (Thatcham - approved category 1) in effective working order. You must turn the immobiliser on when you are not using the vehicle. If you do not do so, you will lose the cover for theft.

Endorsement 18 – Fitted immobiliser

We will only provide cover for theft under sections 5, 6 and 7 of your policy if you keep the immobiliser in effective working order. You must turn the immobiliser on when you are not using your vehicle. If you do not do so, you will lose the cover for theft.

Endorsement 19 – Sold Secure lock

We will only provide cover for theft under sections 5, 6 and 7 of your policy if you fit the Sold Secure-approved lock to the vehicle when you are not using it. If you do not do so, you will lose the cover for theft.

Endorsement 20 – No refund of premium

We will not refund your premium if you cancel the policy under section 14 (Cancelling this insurance).

Endorsement 21 – Sold Secure ground anchor

We will only provide cover for theft under sections 5, 6 and 7 if you fit the Sold Secure- approved ground anchor to your vehicle when it is at your home, or the address you have told us you keep the vehicle at, and the vehicle is not being used. If you do not do so, you will lose the cover for theft.

Endorsement 22 – Windscreen cover removed

Please note that section 8 of the policy has been removed and that windscreen cover does not apply to this policy.

Endorsement 23 – Motor caravans

Section 11 (Personal belongings) of your document is deleted and replaced by the following wording.

We will pay up to a total of £1,000 for awnings, gas cylinders and generators, or up to £2,000 for personal belongings, linen, cutlery, utensils, furnishings, clothing and other camping equipment, used in connection with your vehicle if they are lost or damaged as a result of accident, fire, theft or attempted theft involving your vehicle. The most we will pay in total under this extension for any single article is £1,000.

The most we will pay in total under this section is £2,000.

This cover does not apply to:

- money, stamps, tickets, documents, securities, jewellery, furs or bicycles;
- goods or samples connected with your work; and
- loss or damage while the motor caravan is not occupied by any person unless all of its doors and windows have been left securely closed and locked.

If this endorsement applies, you must keep to the following conditions.

- a** There is no cover for damage or loss caused by fire to your vehicle or personal belongings if you do not keep a suitable and working fire extinguisher in the vehicle at all times.
- b** Hiring out or lending out the vehicle to any person is not covered by this insurance.

Endorsement 24 – Foreign travel (motor caravans)

This refers to section 12 in your policy booklet. Where this section refers to 90 days cover in any one insurance year it is replaced with 365 days cover.

Endorsement 28 – Excluded sections

If you are not the owner and registered keeper of the insured vehicle, sections 7, 8, and 11 of the policy booklet do not apply to this type of policy.

Endorsement 30 – Removed no-claims bonus

If your policy is for a period of less than 12 months, section 15 of the policy booklet does not apply.

Extra benefits (optional)

The cover shown below is optional and you have to pay an extra premium for it. Please contact your insurance broker to arrange cover.

Personal accident cover

We can offer a personal accident policy that pays out up to £20,000 if you die or in the event of certain disabilities, or if you are a victim of a road-rage incident. The policy also covers emergency dental treatment, clothing, personal possessions and counselling for stress after an incident.

Breakdown cover

We can offer a breakdown policy which covers home start, roadside recovery and taking you to a garage, your final destination or home for the whole of the UK. It also applies for 60 days in Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain (including the Balearics), Sweden, Switzerland or Vatican City.

Keycare cover

We can offer a Keycare policy that covers costs of up to £1500 if your keys are lost or stolen. This includes replacement locks and locksmith charges, cover if you lock the keys inside a vehicle, and reprogramming the immobiliser. It also covers all other keys attached to the Keycare fob.

Replacement car cover

We can offer a guaranteed replacement car policy. This will provide you with a suitable car for up to 14 days if you are claiming for a stolen and unrecovered car, one which has been written off or one which can no longer be driven after an accident.

Excess protection cover

We can offer an excess protection policy, so if you make a claim (whether you are at fault or not) we would refund you up to £1000. There is no cover if any claim amount is less than your excess.

Agreed-value cover

We can offer you an agreed-value policy, so if your vehicle is stolen or damaged beyond economical repair you would be paid the difference between the insurer's pay-out and your agreed value.

Spare parts cover

We can offer you a policy which covers up to £2000 for any spare parts or accessories you have in a locked outbuilding or garage to cover against loss, vandalism, accidental damage or theft. Mechanical items (working parts) and cosmetic items (parts that only affect the appearance of the vehicle and not the performance) are covered. We will also cover spares or accessories temporarily in, but not attached to, your locked vehicle.

Privacy statement

We are committed to protecting the privacy of your personal information in line with current data-protection law – in particular the General Data Protection Regulation (GDPR). As joint data controllers of your information, we operate in co-operation with your insurance broker. If you have any questions about data protection, you should contact your broker first.

Your Information

Your broker will share any information you give them with us so we can provide the insurance cover and for handling claims. They share this data with us on the basis of contractual requirement. We may share your information with other companies such as affinity partners (for example, a company we use to provide marketing services), brokers, agents, third-party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud-detection agencies, loss adjusters, solicitors and barristers, accountants and regulatory authorities, and as may be needed by law.

We will not use your data for any marketing purposes.

We may release your personal information outside the European Economic Area (EEA). If we transfer your personal information outside the EEA, we will make sure that it is treated securely and in line with the law.

Keeping Information

In line with our legal requirements, we will keep your information for at least six years after your policy has ended. In certain circumstances we may have to keep your information more than six years for the purpose of handling claims.

Your Rights

Under the General Data Protection Regulation (GDPR), you have the right to get copies of the personal information we hold about you.

We will give you a response to your request within one month of receiving a valid request. If you want to get information from any of our partners, you will need to write to them directly. In line with the GDPR, in most cases, we will not charge for providing this information.

You have the right to ask us to correct any inaccuracies in the personal information held about you. Please contact your broker if your personal information needs updating.

If you believe we have not kept to our responsibilities under the GDPR, you have a right to make a complaint to the Information Commissioner.

<https://ico.org.uk/global/contact-us>

You have the right to have your information sent directly to another data controller if this is technically possible.

If it does not affect our contractual responsibility, you have the right to restrict data processing, if:

- you believe the information we hold is not accurate;
- processing the information is unlawful and you do not want us to erase your information;
- we no longer need the information for processing, but you need the information to establish, exercise or defend a legal claim;
- you have objected to us processing your information before checking whether the legitimate reasons for processing it override your objection.

You have the right to object to us processing your information including, but not limited to, profiling (collecting information in order to look at characteristics and predict behaviour). This does not include if the processing is necessary for entering into a contract, or for carrying out our contractual responsibilities.



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