

To report a claim, call:

ADRIAN FLUX

0344 381 4420

FLUXDIRECT 

0344 381 4461

 **sterling**

0344 381 9350



Chartwell Insurance

0344 381 4463



0344 381 4462

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

UK call centre

Important

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

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

Legal cover

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

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

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

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



F I R S T
UNDERWRITING LIMITED

First Passenger Vehicle Policy Wording

Contents

Welcome to First Underwriting Ltd	2
Reporting a Claim	4
Important information	5
Our complaints procedure	8
Cancellation	9
Definitions	10
Cover provided	12
Section 1 – Liability to third parties	13
Section 2 – Damage to or loss of your vehicle	16
Section 3 – Trailers/attachments	18
Section 4 – Loss of keys	18
Section 5 – Personal effects	19
Section 6 – Medical expenses	19
Section 7 – Personal accident	19
Section 8 – Territorial limits	20
Section 9 – Unauthorised use	20
Section 10 – Unlicensed drivers	20
Section 11 – Service and repair	20
Section 12 - No claim discount	21
Section 13– General Exclusions	22
Section 14 – General Conditions	24
Section 15 – Claims Conditions	26

Welcome to First Underwriting Ltd

Thank you for choosing this motor insurance policy issued by First Underwriting Ltd.

You should have this policy booklet, a policy schedule and a certificate of motor insurance. These documents provide evidence of a legally binding contract of insurance between You and Us. Please read all documentation carefully, including the terms, conditions and exceptions to ensure they meet your needs. If they do not meet Your needs, please return them to Us or Your insurance broker immediately. If the insurance described does not give You everything You need, please tell Us immediately.

This insurance contract is based on the information provided by You or on Your behalf at the time You applied for this insurance and is shown in the statement of facts. Please tell us at once If You have made any mistakes or if the information provided by You is not accurate or complete, otherwise this policy may not be valid.

If you have an accident call our 24 hour Claims Helpline:

0333 305 8120

Law applicable to this contract

Unless We agree otherwise:-

The language of this policy and all communications relating to it will be English;

This contract will be subject to English law and the decision of English courts.

Rights of Third Parties

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

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

Period of insurance and premium payment

We have agreed to insure You against loss as described in this policy that may occur within the territorial limits of the policy during the period of insurance, provided that You have paid the premium shown in the Schedule. The cover We provide is subject to the terms, conditions and exceptions contained in this policy booklet or in any Endorsement applying to this policy.

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

Delegated authority

First Underwriting Limited is an intermediary and not an insurer. First Underwriting Limited has not made any personal recommendation regarding the sale of this policy.

This policy is issued in accordance with the authorisation Accredited Insurance (Europe) Limited ('Accredited') have granted to First Underwriting Limited under the terms of a contract between First Underwriting Limited and Accredited. This contract makes First Underwriting Limited the Agent of Accredited and gives them the authority to perform certain acts on Accredited's behalf, but does not affect your rights to claim or make a complaint.

Regulation and signature

Accredited Insurance (Europe) Limited is licenced in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.

First Underwriting Ltd act as an administrator on behalf of Accredited Insurance (Europe) Ltd.



Colin Johnson
Director
Accredited Insurance
(Europe) Limited



Mark Bacon
Managing Director
First Underwriting Limited.

Regulation:

Malta Financial Services
Authority
Notabile Road
BKR3000
Attard
MALTA

Accredited Insurance (Europe)Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.

First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is authorised and regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.

Reporting a Claim

What to do when you have an accident

If You have an accident, it is important that You report the claim to Us immediately. If You are able and it is safe to do so, You should call Us from the scene of the accident.

To help Us validate the damage that has occurred and the other parties that are involved, please take the following steps:-

- Take photos of any damage to your vehicle and the third party vehicle(s) if it is safe to do so
- Take photos of the scene of the accident if it is safe to do so
- Obtain the name, address and phone number of the other party or parties involved
- Obtain the registration number and make and model of the other vehicle or vehicles involved
- Note the details of any injuries to anyone involved
- Note the number of passengers in the other vehicle
- Obtain the name, address and phone number of any witness(es) at the scene
- Obtain the name and number of any police officer that attends the accident

How to contact us

Following an accident or to report any other loss under the policy You should call Our claims helpline on 0333 305 8120.

Our helpline is open 24 hours a day, 365 days a year and is manned by experts who will help You through the claims process and get You back on the road as soon as possible.

If the vehicle is not drive-able, We will arrange recovery from the roadside to one of our approved repairers and then return it to you once the repairs are completed.

Whilst Your vehicle is being repaired by one of Our repairers, We will arrange for a courtesy car to be provided to You.

If the loss is as a result of theft, attempted theft, vandalism or malicious damage, You should also notify the police and obtain a crime reference number.

Important information

Data Protection

First Underwriting Ltd is the data controller and processor in respect of Your personal data. This means that We decide how Your personal data is processed and for what purposes, and process Your personal data.

We comply with Our obligations under the GDPR by keeping personal data up to date, by storing and destroying it securely, by not collecting or retaining excessive amounts of data, by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

Use of Personal Information

We use personal information for the following purposes:-

- To assess Your request for insurance, provide a quotation and administer Your policy;
- To undertake the performance of a contract of insurance to which You are a party;
- To administer Your claims and third party claims;
- To prevent fraud and financial crime;
- statistical analysis and management information;
- audits, system integrity checking and risk management;
- To send marketing information about Our products and services if We have received specific consent.

There is no obligation to provide Us with personal information, but if You do not, We may not be able to provide products or services or administer claims.

Profiling and Automated Decision Making

We may use automated decision making, which includes profiling in Our assessment of insurance risks and for the administration of policies. This is used to help Us decide whether to offer insurance, determine prices and validate claims.

Collection of Personal Information

We collect the following types of personal information to allow Us to complete the activities described under 'use of personal information' above:-

- Individual details such as name, address, phone numbers, age, gender, marital status, dependents, employment status and job title;
- Financial details such as bank account or credit card information;
- Identification details such as driver licence number, passport number or national insurance number;
- Tracking, telematics, camera or video records if it is relevant to the insurance policy or the claim;
- Background insurance checks including previous policy information and claims history;
- Special categories of data including health, disability, motoring convictions and criminal convictions.

Where we collect Personal Information From

We may collect information about You from the following sources:-

- You or Your family members;
- Your representatives;
- Information You have made public (such as via social media);
- Credit reference or fraud prevention agencies;
- Emergency services, law enforcement agencies, medical and legal practices;
- Insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- In the event of a claim, insurance investigators, claims service providers, claimants or witnesses;
- Other service providers or provider services for Our products.

Sharing of Personal Information

We may need to share Your personal information with other recipients which could include:-

- Approved service providers or suppliers or other group companies that provide support services;
- Fraud prevention or credit reference agencies or other agencies that carry out work on our behalf such as the Motor Insurers Database (MID) or the Insurance Fraud Bureau (IFB);
- Other insurers, reinsurers, underwriters, regulators, law enforcement, Ombudsman Services or the Claims and Underwriting Exchange (CUE);
- Purchasers of the whole or part of Our business.

Retention of Personal Information

We keep personal information only for as long as is necessary to administer the policy or manage Our business or as required for legal or regulatory purposes.

Use and Sharing of Special Categories of Personal Information

Special categories of personal information under Data Protection Legislation include medical history, disabilities, motoring or criminal convictions. We may need to collect and process this information for the purposes of evaluating the risk and/or administering Your policy or a claim. You or any person covered under this policy must provide explicit verbal or written confirmation to such information being processed by Us.

We will only share this information in accordance with appropriate laws and regulations or where it is essential to administer the policy or when dealing with a claim.

Your Rights

You have the right regarding any personal information that We hold to:-

- Restrict or object to Us processing it and We will agree to either stop processing or explain why We are not able to;
- Access the personal information We hold about You subject to certain restrictions;
- Ask Us to update any data that is incomplete or correct any inaccurate information;
- Ask Us to delete the information from Our records if it is no longer needed for the original purpose;
- Ask Us for an electronic copy so it can be used for Your own purposes;
- Ask Us to stop processing the information if the processing is based solely on individual consent;
- Find out about any automated decisions We make that affect your insurance premiums.

If You have any questions about how We use personal information or if You wish to exercise any of Your rights or to complain if You feel that your personal information has been mishandled, You can contact Our Data Protection Officer as follows:-

dataprotection@firstuw.com.

You also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at www.ico.org.uk.

Motor Insurance Database

Information relating to the policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory or authorized bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic vehicle licensing;
- continuous insurance enforcement;
- law enforcement for the prevention, detection, apprehension and or prosecution of offenders;
- The provision of government services or other services aimed at reducing the level and incidence of uninsured driving.

If the Vehicle is involved in a road traffic accident (either in the United Kingdom, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to obtain relevant information.

Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds the correct registration number for Your vehicle. If incorrect details for Your vehicle are shown on the MID You are at risk of having the relevant vehicle seized by the police and may delay or cause Us not to pay a claim. You can check that correct registration number details for Your vehicles are shown on the MID at www.askmid.com.

Fraud prevention and detection

In order to prevent and detect fraud, we may at any time:

- share information about You with other organisations including law enforcement agencies and public bodies;
- conduct searches using publicly available databases;
- undertake credit searches;
- check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified or We suspect fraud, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries may also access and use this information to prevent fraud and money laundering for example when:

- checking details on applications for credit and credit related to other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt and tracing beneficiaries;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

You can contact Us if you want to receive details of the relevant databases, registers and fraud prevention agencies that We use.

Claims history

When You tell us about an incident or claim We may pass information relating to it to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd (IDSL), Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI) or another relevant database.

We and other insurers may search these databases when You apply for insurance, in the event of any incident or claim or at time of renewal to validate Your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Our complaints procedure

Our commitment to you

We strive to provide an excellent service to all Our customers but occasionally things can go wrong. We take all complaints seriously and endeavour to resolve all customers' problems promptly. If You have a question about this insurance or complaint about Your broker, You should contact Your broker.

If your complaint is in relation to this insurance or a claim you should contact Us as follows:

Mark Bacon
Managing Director
First Underwriting Ltd
One Aldgate
London
EC3N 1RE

If we cannot resolve Your complaint straight away We will aim to resolve Your concerns as soon as possible and We will keep You informed of progress while Our enquiries are continuing.

The Financial Ombudsman Service (FOS)

If we are unable to resolve Your complaint to Your satisfaction or if You remain dissatisfied following receipt of Our final response letter, You may be able to ask the FOS to formally review your case. You must contact FOS within six months of Our final response.

The FOS contact details are as follows:

Financial Ombudsman Service Exchange Tower, London E14 9SR

You can telephone for free on:

0800 023 4567 for people phoning from a "fixed line" (for example a landline at home) or

0300 123 9123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or by e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the FOS at any stage of your complaint.

If you are unsure whether FOS will consider your complaint or for more information please contact the ombudsman directly, or visit www.financialombudsman.org.uk.

Office of the Arbiter for Financial Services

You may also be able to refer your complaint to:

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

About the Office of the Arbiter for Financial Services

The Office of the Arbiter for Financial Services considers that a "complaint" refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms "person" does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit www.financialarbiter.org.mt.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that You may be entitled to compensation if We are unable to meet Our obligations to You. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Cancellation

1 Your cancellation rights:

You have the right to immediately cancel the cover within fourteen (14) days of the commencement of the period of insurance or the receipt of this policy, whichever is the later (the 'cooling off period');

You should exercise this right by contacting the entity that effected this insurance on your behalf or by writing to us;

If You do exercise this right, and provided no claim has been made or no circumstance has arisen which is likely to give rise to a claim during the period of insurance, We will return to You a proportion of the premium calculated on a pro-rata basis. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments outstanding at the date of cancellation;

If the "cooling off period" has expired, You may cancel the policy during the period of insurance in writing via the entity that effected this insurance on Your behalf. Provided no claim has been made or no circumstance has arisen which is likely to give rise to a claim during the period of insurance, You will be entitled to a refund of the premium paid calculated on a pro-rata basis. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

2 Our cancellation rights:

In addition to Our rights set out in the following clauses:

- a) Your duty of fair presentation;
- b) Period of insurance and premium payment;
- c) Fraud;

We may, if We have a valid reason, cancel this insurance at any time by sending You notice in writing to Your last known address. The notice will include the reason for the cancellation, which may include but are not limited to Your:

- a) continued failure to comply with the terms and conditions of this policy;
- b) failure to co-operate with Us or provide Us with information or documentation We reasonably require where such the lack of cooperation affects:
 - i) our ability to process a claim; or
 - ii) the defence of our interests; or
 - iii) the making of risk based underwriting decisions.

In this case, the notice of cancellation will be withdrawn if You provide the details required in the letter within the notice period;

- c) use of threatening, abusive or intimidating behaviour or inappropriate language towards, or bullying of Our staff or anyone acting on Our behalf;

If We cancel this policy, provided no claim has been made or no circumstance has arisen which is likely to give rise to a claim during the period of insurance We will return to You a proportionate return of the premium in respect of the unexpired period of insurance. The amount of premium refund payable will be reduced by all unpaid premiums or unpaid premium instalments due.

Definitions

The definitions of key words which are used in this document are shown below.

Accessories

Motoring equipment (other than Audio and Visual Equipment) kept in or on your Vehicle which has been specifically designed for use with your Vehicle

Approved Repairer or Supplier

A company approved by us for the repair of the Vehicle or windscreen or glass in the Vehicle.

Audio and Visual Equipment

Media players, satellite navigation systems, communication equipment and telematics or camera systems permanently fitted to the Vehicle

Certificate

The document, required by law to evidence the existence of the minimum compulsory insurance in accordance with Road Traffic Acts and which details whom may drive Your Vehicle and the purpose for which it may be used.

Driver

Any person driving the Vehicle and entitled to do so by the terms of the Certificate.

Endorsement

An additional clause that either alters the details shown in the Schedule or a term or terms contained in this policy

Excess

The first part of any claim for which you are responsible, which shall be deducted from any amount payable under this policy.

Insured

The person named in the Schedule as such.

Licence

A licence to drive a vehicle of the same class as the Vehicle.

Market Value

The cost of replacing the Vehicle with another Vehicle of the same make, model and specification and of a similar age, mileage and condition at the time of the accident or loss by reference to vehicle value websites and publications (including but not limited to 'Glasses Guide') and, where applicable, a suitably qualified independent motor engineer.

Passenger

Any person (other than the driver) travelling in or on or getting into or out of the Vehicle or any Trailer or disabled mechanically propelled vehicle attached to the Vehicle.

Period of Insurance

The duration of the policy as shown in the Certificate and the Schedule

Road

Any place compulsory motor insurance legislation applies within the territorial limits of the policy.

Schedule

The document containing a summary of the insurance cover that applies

Trailer

Any trailer which is your property or for which you are responsible. The trailer does not include a disabled mechanically propelled vehicle.

Vehicle

A minibus meaning a vehicle with between 9 and 16 passenger seats in addition to the driver which is shown on the schedule or described in the current certificate of motor insurance and registered in Great Britain or Northern Ireland as follows:

We or Us or Our

Accredited Insurance (Europe) Ltd and where the context requires, First Underwriting Ltd.

You or Your

The person, people or the company shown in the Schedule as the Insured and anyone driving the vehicle as named on the Certificate.

Cover provided

The extent of cover applicable under the policy is as stated in the schedule or any relevant endorsement and determines the extent of cover that applies.

The table below summarises the sections available with each cover choice.

Section Name	Comprehensive	Third Party Fire & Theft	Third Party Only	Accidental Damage Fire & Theft *
Section 1 – Liability to Third Parties	Yes	Yes	Yes	No
Section 2 – Damage to or loss of vehicle	Yes	Yes	No	Yes
Accidental Damage	Yes	No	No	Yes
Windscreen	Yes	No	No	Yes
Malicious Damage	Yes	No	No	Yes
Flood	Yes	No	No	Yes
Fire	Yes	Yes	No	Yes
Theft	Yes	Yes	No	Yes
Vandalism	Yes	No	No	Yes
Section 3 – Trailers and attachments	Yes	Yes	Yes	No
Section 4 – Loss of Keys	Yes	Yes	No	No
Section 5 – Personal Effects	Yes	No	No	No
Section 6 – Medical Expenses	Yes	No	No	No
Section 7 – Personal Accident	Yes	No	No	No
Section 8 – Territorial Limits	Yes	Yes	Yes	No
Section 9 – Unauthorised Use	Yes	No	No	No
Section 10 – Unlicensed Drivers	Yes	Yes	Yes	No

All other sections of the policy apply to all cover options

* You can only have this cover if the Vehicle is declared SORN with the DVLA and is not being used.

Section 1 – Liability to third parties

Third Party Liability

We will indemnify You for Your legal liability for:

- the death of or bodily injury to any person; or
- damage to property of others

arising out of an accident caused by, or in connection with the Vehicle or the loading or unloading of the Vehicle.

For any claim involving damage to property, the most We will pay for any one claim or series of claims arising out of one incident is £20,000,000 in respect of a car or £5,000,000 in respect of all other vehicle types .

For any claim involving claimants' costs, the most We will pay for any one claim or series of claims arising out of one incident is £5,000,000.

Indemnity to Other Persons

We will also indemnify any persons shown below as insured under this insurance:-

- any person You allow to drive or use the Vehicle which is covered by the current Certificate and who has not been excluded by endorsement or condition provided that:
 - a) they have Your permission;
 - b) they comply with the terms of this insurance;
 - c) they are not using Your car for their employment or any business use unless agreed by Us & shown in your certificate of insurance;
- any passenger who you ask us to cover that causes any accident while travelling in or getting into or out of the Vehicle.

Contingent Liability

We will indemnify you alone when the liability arises out of an accident caused by, or in connection with, any motor vehicle whilst being used in connection with Your business or trade, provided that:

- such vehicle is not Your property or held by You under a hire purchase agreement or hired by or leased to You;
- You have taken all reasonable steps to ensure that there is in force in respect of such vehicle an insurance that is valid for such use;
- We will not be liable for any loss or damage to such vehicle;
- if any claim covered by this sub-section is also covered by any other insurance then We shall not be liable to make any contribution to such claim.

Unauthorised Movement

We will indemnify You or any of Your principals, directors or employees when liability arises out of an accident caused by the movement of any vehicle without the authority of the owner of such vehicle when the vehicle is parked in such a position as to obstruct the legitimate passage or the loading or unloading of the vehicle in connection with your business. Provided that:-

- such vehicle is not the property of, or held under a hire purchase agreement or on hire, lease or loan to the principal, director or employee moving it;
- such vehicle is not covered by any other insurance for such damage or loss;
- such vehicle is not moved by anyone other than You or one of Your principals, directors or employees.

Indemnity to Personal Representatives

Following the death of any person entitled to indemnity, We will, in respect of the liability incurred, indemnify such person's legal personal representatives in the terms of this section.

Emergency Treatment

We will indemnify You in respect of liability for emergency treatment fees as defined by the Road Traffic Act (1988) after an accident involving any vehicle covered by this insurance.

Joint Liability

If more than one company or individual is named as the Insured in the Schedule the insurance granted shall apply jointly and severally to all such companies and individuals.

Provided always that the total limit of liability under this sub section in respect of any one accident or series of accidents arising out of one event shall not exceed the limit of indemnity specified in the policy.

Indemnity to Principals

We will indemnify the principal at Your request as far as is necessary to meet the requirements of any agreement or contract entered into by You for the performance of work. Provided that, in so far as they can, the principal complies with the terms and conditions of this insurance.

Legal Costs

In respect of any event which may be the subject of indemnity under this section We will also pay up to £100,000 for:

- solicitor's fees for representation at any court of summary jurisdiction or at any Coroner's Inquest or Fatal Inquiry;
- the cost of legal services arranged by Us for defending a charge of manslaughter, causing death by dangerous driving or causing death by careless driving when under influence of drink or drugs (or any equivalent local charge in a country specified in Section 8 of this document);
- all other costs and expenses incurred with Our written consent;
- the cost of any defending any prosecution brought under The Corporate Manslaughter and Corporate Homicide Act 2007, Health & Safety at Work Act 1984 or Health & Safety at Work (Northern Ireland) Order 1978.

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

Application of Limits of cover

In the event of any accident involving cover for more than one person insured under this section, any limitation by the terms of this policy or any endorsements relating to the maximum amount payable shall apply to the aggregate amount of payments on behalf of all such persons covered and Your liability shall be settled in priority.

Exceptions to Section 1

We will not be liable:

- 1** to indemnify any person other than You if that person is entitled to indemnity under any other insurance.
- 2** for:
 - a) damage to or loss of property belonging to or in the custody or control of the Insured;
 - b) damage to premises (or to the fixtures and fittings therein) which are not Your property but are occupied by You under a leasing or rental agreement if such damage is also covered by any other insurance;
 - c) damage to anything which either is being carried in or on Your Vehicle, or is being carried in or on any trailer or other vehicle which is being towed by or attached to Your Vehicle; ;
 - d) damage to or loss of the Vehicle or Trailer.
- 3** for death of or bodily injury to any person arising out of, or in the course of, that person's employment by the person claiming indemnity under this section if insurance cover in respect of liability for such death or bodily injury is in fact provided pursuant to a requirement of any compulsory Employers' Liability legislation within the territorial limits.
- 4** for death of or bodily injury to any person or loss or damage to property caused by any vehicle bearing a Trade Plate arising beyond the limits of a road except when during the course of the journey it is temporarily garaged elsewhere than in or on any premises which You own or occupy.
- 5** for death of or bodily injury to any person or loss or damage to property directly or indirectly caused by pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the Period of Insurance.
- 6** for the death or injury to any person driving your Vehicle or in charge of it for the purpose of driving it;
- 7** for fines, penalties, punitive or exemplary damages awarded intended to punish your wrongdoing;
- 8** death, bodily injury or damage to property where your vehicle is towing more trailers than permitted by law.

Exception 5 to Section 1 shall not apply in circumstances where it is necessary to meet the requirements of any compulsory motor insurance legislation operative within the territorial limits.

Section 2 – Damage to or loss of your vehicle

The Cover

We will indemnify You for damage to or loss of the Vehicle and Accessories caused by accidental or malicious damage, vandalism, damage from flood, fire, lightning, explosion, self-ignition, theft or attempted theft.

This indemnity shall not exceed the Market Value of the Vehicle (including its Accessories and spare parts) immediately before such damage or loss.

If any payment is made under this sub-section on the basis of actual or constructive total loss of the Vehicle, then We shall become entitled to possession and ownership of the Vehicle or its remains.

Audio and Visual Equipment

We will also indemnify You for damage as covered by this section to Audio and Visual Equipment permanently fitted to Your Vehicle however We will not provide indemnity for more than seven hundred and fifty pounds (£ 750) for any audio and visual equipment that was not factory fitted.

Excess

Where an excess is shown on the Schedule, You will be required to pay that amount in respect of any loss or damage under Section 2.

If more than one Vehicle is involved in the same incident, the excess shown on the schedule will apply to each Vehicle separately.

Excess for Young Drivers

Where the Vehicle is damaged whilst being driven by a young driver, You will have to pay the first amount of any claim shown below. This is in addition to any other excesses shown on the Schedule.

Drivers under 21 years of age £500

Drivers aged 21 to 24 £250

These amounts do not apply in respect of loss or damage from fire or theft.

Windscreen Damage

We will indemnify You for damage to windscreens, windows and sunroofs in the Vehicle and for any damage to bodywork which has been scratched by broken glass from the windscreen, windows and sunroofs subject to the excesses shown below:-

For replacement by Our Approved Supplier, You must pay the first £25 of any claim;

For replacement by someone other than Our Approved Supplier, We will apply a limit of £150 to any claim.

No excess will apply in respect of repair of glass.

New for Old

If Your Vehicle is within one year of first registration:

- damaged to the extent that the costs of repairs would exceed 75% of the manufacturer's recommended retail price plus taxes; or
- Stolen and not recovered

We will replace it with a new Vehicle of the same make, model and specification, provided that:

- You request it and any other interested party known to us consents; and
- it is owned by You; and
- You are the first and only registered keeper of the Vehicle; and
- It is not subject to a finance agreement other than a hire purchase agreement; and
- such a replacement is available within the United Kingdom.

In such an event we will become entitled to possession and ownership of the replaced Vehicle or its remains.

Hire Purchase and Leasing Agreements

If to Our knowledge the Vehicle is the subject of a hire purchase, leasing or contract hire agreement any payment for damage to or loss of the Vehicle which is not made good by repair, reinstatement or replacement may, at Our discretion, be made to the owner whose receipt shall be of full discharge of Our liability.

Recovery and Re-delivery

Following any claim covered by this Section We will pay the reasonable cost of removing the Vehicle from the place where damage occurred to the premises of the nearest competent repairer and delivering the Vehicle back to You in the United Kingdom after repair.

Exceptions to Section 2

We shall not be liable to pay for:

- 1** wear, tear, gradual deterioration, rust, oxidisation, fading or tarnishing or depreciation.
- 2** loss of use and other indirect losses which result from the incident that caused you to claim including but not limited to the financial consequence of You not being able to use Your Vehicle
- 3** loss of fuel.
- 4** loss or damage caused by the use of the wrong type or grade of fuel.
- 5** loss resulting from repossessing the Vehicle and returning it to its rightful owner.
- 6** loss or damage due to confiscation, requisition or destruction by or under the order of any government, public or local authority.
- 7** breakage, failure or breakdown of mechanical, electrical, electronic or computer equipment.
- 8** damage to tyres caused by braking or by cuts, punctures or bursts.
- 9** damage to or loss of the Vehicle caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 10** any diminution in the value of the Vehicle as a result of any event giving rise to a claim under this section.
- 11** damage or loss to the Vehicle or its contents arising from theft or attempted theft where
 - a) all locks have not been engaged; or
 - b) any windows have been left open; or
 - c) the immobiliser is either not working or not been activated; or
 - d) the keys have been left in or on Your Vehicle .
- 12** loss or damage to:
 - a) money, credit or debit cards, tickets, jewellery, audio and video equipment and media that is not fitted to the Vehicle , documents and securities, mobile phones, computers and tablets;
 - b) tools, trade goods or samples.
- 13** loss or damage to any modifications to Your Vehicle unless they form part of the manufacturer's standard specification or are optional extras that You have disclosed to Us and We have agreed to cover.

Section 3 – Trailers/attachments

Attached Trailers

The cover applicable to the Vehicle also applies to any Trailer attached to the Vehicle.

Detached Trailers

The cover as specified in the Schedule applies to any Trailer whilst detached from the Vehicle (but not attached to any other vehicle) on any premises owned or occupied by You.

Disabled Mechanically Propelled Vehicles

Section 1 applies to any disabled mechanically propelled vehicle whilst attached to the Vehicle.

Exceptions to Section 3

We shall not be liable to make any payment:

- 1 if any trailer or disabled mechanically propelled vehicle is being towed otherwise than in accordance with the law;
- 2 if the disabled mechanically propelled vehicle is being towed for reward;
- 3 for damage to or loss of property being carried in or on any trailer or disabled mechanically propelled vehicle;
- 4 for damage to or loss of the disabled mechanically propelled vehicle.
- 5 Any loss, damage or liability excluded under Sections 1 and 2.

The most we will pay for any loss or damage to any one trailer is £5,000.

Section 4 – Loss of keys

We will pay up to £300 if the keys or lock transmitter for the vehicle are lost, or stolen by forcible and violent means or robbery or attempted robbery in respect of any one occurrence for each Vehicle to replace:

- 1 the door locks and/or boot lock;
- 2 the ignition/steering lock;
- 3 the lock transmitter and/or central locking interface.

Provided that We shall not be liable for the cost of replacing any alarms or other security devices fitted to the Vehicle.

You will not have to pay an excess for any claim under this Section.

Section 5 – Personal effects

We will pay up to £250 any one occurrence in respect of damage to or loss of personal effects whilst in or on the Vehicle as a result of an accident, fire, theft or attempted theft.

Provided that, We shall not be liable for:

- 1 loss or damage to money, credit or debit cards, tickets, jewellery, audio and video equipment and media, documents and securities, mobile phones, satellite navigation equipment, computers and tablets;
- 2 any item that is insured under another policy
- 3 in respect of damage to or loss of money or any goods, samples, tools or equipment carried in connection with any business or trade.
- 4 Loss or damage by theft or attempted theft where
 - a) all locks have not been engaged; or
 - b) any windows have been left open; or
 - c) the keys have been left in or on Your Vehicle .

You will not have to pay an excess for any claim under this Section.

Section 6 – Medical expenses

We will pay medical expenses of up to £100 incurred by the driver or any other person travelling in or on the Vehicle following injury caused by an accident in direct connection with the Vehicle.

You will not have to pay an excess for any claim under this Section.

Section 7 – Personal accident

We will pay £5,000 for death, the loss of any limb or the permanent loss of sight in one or both eyes if the driver of the Vehicle is accidentally injured in direct connection with an accident whilst travelling in, or getting into or out of the Vehicle and within three months of that accident it is the only cause of death or injury.

We will make payment directly to the insured person or their legal representative.

Provided that we will not be liable to pay for:

- more than £5,000 in respect of any one claim;
- death or injury to any driver under the age of 21 and over the age of 70;
- death or injury to any driver not wearing a seat belt when they are required to do so by law;
- death or injury to any driver convicted of driving while under the influence of drink or drugs at the time of the accident;
- For death or injury arising from suicide or attempted suicide.

Section 8 – Territorial limits

This policy provides the minimum insurance required by the relevant law in respect of accidents occurring whilst Your vehicle is being used in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and any other member country of the European Union, Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein) and during transit (including the process of loading and unloading) between ports in countries where You have cover by a recognised sea route not normally exceeding 65 hours between ports in these areas.

This policy also provides the cover shown in the schedule whilst the vehicle is being used in any country described above.

For trips outside of Great Britain, Northern Ireland, the Isle of Man of the Channel Islands, there is no limit on the number of trips that you may make, but each trip must be for no longer than 30 days.

Additional Cover

For travel to any other country or if You wish to extend the 30 day limit for a single trip, you should contact us before you travel. If We agree to provide cover, an additional premium will be payable.

Customs Duty

Provided that liability arises directly from damage to or loss covered by this policy We will indemnify You against liability for the enforced payment of customs duty.

Other Charges

We will indemnify You against General Average Contribution and Salvage and Sue and Labour charges incurred during the transportation of the vehicle by sea.

Provided always that:

- such vehicle is covered against damage or loss by this policy
- the contribution relates to the value of such vehicle

Section 9 – Unauthorised use

We will indemnify You in the terms of and subject to the limitations of Section 1 and Section 2 in the event of any accident occurring while the Vehicle is being used or driven by any employee without Your knowledge or consent for any purpose not permitted under this policy.

Provided always that You shall take all reasonable precautions to ensure that all persons who may use or drive the Vehicle are made aware of the permitted purposes of use as defined in this policy.

Section 10 – Unlicensed drivers

The requirement of the certificate that the driver must hold a Licence or have held and not been disqualified from holding or obtaining a Licence shall not apply in circumstances where a Licence to drive is not required by law.

Provided always that:

- the terms of the certificate shall otherwise apply;
- in respect of a vehicle other than any agricultural tractor or self-propelled agricultural or forestry machine the person driving is of an age to hold a Licence to drive the Vehicle on the road.

Section 11 – Service and repair

We will indemnify You when the Vehicle is in the custody or control of a member of the motor trade for service or repair.

Section 12 - No claim discount

This policy includes a no claim discount provided that the Period of Insurance is for 12 months and each subsequent Period of Insurance is also for 12 months.

Your no claim discount will not be affected if the only claim is for broken glass in the windscreen or windows of the Vehicle, including bodywork scratched by the breakage.

If You have not made a claim during the Period of Insurance, Your no claim discount will be increased at renewal by an additional year up to a maximum of 6 years.

If You have chosen not to protect Your no claim discount and You make a claim in the Period of Insurance, Your no claim discount will be stepped back by 2 years for each claim made.

If You have chosen to protect Your no claim discount and paid a premium for this, We will not reduce Your no claim discount if You have made 1 claim during the Period of Insurance. If You make more than 1 claim in the Period of Insurance, Your no claim discount will be stepped back by 2 years for each subsequent claim made.

The tables below show how the step back procedure works both with and without protected no claim discount.

If more than one vehicle is insured under the policy, We will assess the no claim discount for each vehicle as if it were insured separately.

Your no claim discount is not transferrable.

Current NCD in Years	Number of claims in period of insurance	NCD from next renewal in years	
		Without Protected NCD	With Protected NCD
1	1	0	n/a
	2	0	n/a
	3 or more	0	n/a
2	1	0	n/a
	2	0	n/a
	3 or more	0	n/a
3	1	1	3
	2	0	1
	3 or more	0	0
4	1	2	4
	2	0	2
	3 or more	0	0
5	1	3	5
	2	1	3
	3 or more	0	1
6 or more	1	4	6
	2	2	4
	3 or more	0	2

Section 13 – General Exclusions

These exclusions apply to all sections in addition to any specific exclusion contained in the sections of insurance

We shall not be liable for any liability, loss or damage under this policy:

- 1** while the Vehicle is:
 - a) with Your general consent being used for any purpose not permitted by the Certificate;
 - b) being driven by any person not authorised by the Certificate or who is excluded by Endorsement;
 - c) being driven by You or any person with Your permission and You or that person:
 - I. does not hold a licence to drive Your Vehicle for the use required or has had the licence to drive your Vehicle revoked;
 - II. has held but is currently disqualified from holding or obtaining such a licence;
 - III. does not fully comply with the conditions of their licence;
 - IV. holds, or last held a provisional licence, unless You or that person is accompanied by a full licence holder aged twenty one (21) years or over and the accompanying full licence holder has held a full driving licence for at least three (3) years.
 - d) being used on any race track, race circuit or toll road without a speed limit (including the Nürburgring);
 - e) being used for racing, pace-making, speed testing or reliability testing;
 - f) being driven by or in the charge of any driver who is convicted of driving over the legal limit for alcohol or under the influence of drugs;
 - g) carrying more passengers than the maximum seating capacity allows as prescribed by the Vehicle manufacturer;
- 2** that You have accepted by virtue of any agreement or contract unless you would have had that liability anyway.
- 3** for any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 4** directly or indirectly caused by or contributed to, by, or arising from the Vehicle whilst in or on that part of any aerodrome, airfield, airport or military installation which is used for:
 - a) the takeoff or landing of aircraft and aerial devices or for the movement of aircraft and aerial devices on the ground;
 - b) aircraft parking including any associated service roads, refueling areas, ground equipment parking areas, aprons, maintenance areas and hangars.

except where it is necessary to meet the requirements of any compulsory motor insurance legislation operative within the territorial limits.

- 5** arising from, during or in consequence of:
- a) earthquake or earthquake shock;
 - b) any acts of terrorism as defined by the Terrorism Act 2010;
 - c) riot or civil commotion occurring in Northern Ireland, or elsewhere than in Great Britain, the Isle of Man, the Channel Islands or any other member country of the European Union;
 - d) ionising radiation from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the burning nuclear fuel;
 - e) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, nuclear reactor or other explosive nuclear assembly or nuclear component of that equipment;
 - f) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - g) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter except that this exclusion f) will not apply to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other peaceful purposes.
- 6** arising out of the negligence of the owner or the servants or agent of such owner of a vehicle leased to you.
- 7** that is also covered by any other insurance.
- 8** that occurs outside of the United Kingdom other than where we have agreed to provide cover in accordance with Section 8.
- 9** while the Vehicle is being used by any driver in the course or furtherance of a crime or as a means of escape from or avoidance of lawful apprehension.
- 10** caused by a deliberate act or omission to act by anyone covered under this policy.
- 11** directly or indirectly caused by or contributed to, by, or arising from the Vehicle carrying any hazardous goods or substances for which a licence is required from the relevant authority except where it is necessary to meet the requirements of any compulsory motor insurance legislation operative within the territorial limits.
- 12** for any vehicle that You are driving that is not owned by You or held under a hire purchase or lease agreement by You.

Section 14 – General Conditions

- 1 Your premium is based upon the information that You have provided to Us prior to the commencement of the Period of Insurance. If any information that You have provided to Us has changed or is inaccurate, then You must tell us immediately or this could lead to Your claim being denied or Your insurance being invalid.
- 2 You must tell us as immediately if there is any change in Your circumstances or to the information previously disclosed by You to Us. If You do not tell Us of any changes, it may affect Your ability to claim under the policy. We will be entitled to vary the premium and terms for the rest of the Period of Insurance upon notification of any such change. Examples of changes that You must tell us about include:-
 - A permanent or temporary change to the Vehicle or additional vehicles;
 - Any changes to the Vehicle that make the Vehicle different from the manufacturers specification;
 - Any change to the main driver of the vehicle or the addition or deletion of additional drivers;
 - A change to Your job or any change to your employment status;
 - A change of your address or a change to where you keep the Vehicle;
 - If You or anyone entitled to drive receives a non motoring conviction or a motoring conviction resulting in penalty points or a disqualification. This includes any pending prosecutions;
 - If You or anyone entitled to drive suffers a physical or medical condition that must be notified to the DVLA.
 - If there are any other changes not included above which You are unsure about whether to advise Us of, You should speak to Your broker.
- 3 Whenever you provide information to Us or make changes to this policy (at inception, renewal or mid-term) You must disclose to Us all material facts in a clear and accessible manner and take reasonable care not to make a misrepresentation of those facts.

If You do not comply with this clause and any non-disclosure or misrepresentation of the facts by You is proven by Us to be deliberate or reckless, We will void this policy, which means that We will treat it as if it had never existed and refuse all claims. We will not return the premium paid by You.

If You do not comply with this clause and the non- disclosure or misrepresentation of the facts is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what We would have done if We had known about the facts which You failed to disclose or misrepresented:

- a) If We would not have provided You with any cover We will have the option to void the policy which means that We will treat it as if it had never existed and repay the premium paid, and recover from You any amount we have already paid for any claims including costs or expenses we have incurred;
 - b) If We would have applied different terms to the cover We will have the option to treat this policy as if those different terms apply and/or reduce proportionately the amount paid or payable on any claim, with Our proportion of the liability being calculated by comparing the amount of premium paid as a percentage of the premium You would have paid had You made a fair presentation.
- 4 If You or anyone acting on your behalf makes a false, fraudulent or exaggerated claim under this policy, makes a false statement or submits false, forged or stolen documents in respect of a claim or suppresses or omits to provide information that would enable Us to refuse to pay a claim, We will be entitled to refuse to pay the whole of the claim and recover any sums that We have already paid in respect of the claim.

As a result of the actions above, We will also treat this policy as having terminated with effect from the date of any of the acts or omissions.

If We terminate this policy under this condition You will have no cover under this policy from the date of termination and not be entitled to any refund of premium.

- 5 If You do not comply with any part of any condition which makes payment of a claim conditional upon compliance with it and such compliance would tend to reduce
 - a) losses of a particular kind;
 - b) loss at a particular location;
 - c) losses of a particular time;
 - d) We will not pay for any claim unless You can show that non-compliance with the condition could not have increased the risk of the loss that actually occurred in the circumstances that occurred.
- 6 You must supply the details We need of any Vehicles covered by this insurance for the purposes of the Motor Insurance Database (MID).
- 7 We shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or any member of Our group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.
- 8 If, under Section 2 –Damage to or Loss or to Your Vehicle, we decide to pay to you the pre-accident value of the Vehicle instead of repairing it or it is stolen and not recovered, We will allow this insurance contract to continue on a replacement vehicle provided We accept this substitution and You pay the additional premium applicable.
- 9 You shall at all times maintain the Vehicle in an efficient and roadworthy condition and take all reasonable steps to safeguard the Vehicle from loss or damage. Where required by law, the Vehicle must have a current Department for Transport test certificate (called an MOT or annual test depending on the vehicle type).

Section 15 – Claims Conditions

PLEASE ALSO REFER TO THE 'HOW TO REPORT A CLAIM' PROVISIONS AT THE BEGINNING OF THIS POLICY.

- 1** You must report to us details of any event which might result in a claim under this policy and all subsequent developments as soon as possible.
- 2** If Your claim is due to theft, riot, attempted theft or vandalism You must also inform the Police and obtain a crime reference number
- 3** You must report the accident to the Police and Us within twenty four (24) hours at the latest if anyone is injured
- 4** Regarding claims for damage to Your Vehicle:
 - a) You must tell Us about any damage You are going to claim for;
 - b) repairs are normally undertaken by Our Approved Repairer. If You choose not to use Our Approved Repairer:
 - i) You must obtain a written estimate for repair from Your repairer before instructing the repairer;
 - ii) We will authorise repairs by Your repairer only if We consider the estimate for repairs reasonable;
 - iii) If We believe the estimate is unreasonable We may at our sole option, settle the claim for repairs to Your Vehicle by paying the amount quoted by our Approved Repairer less the applicable excess.
- 5** Notice of any prosecution inquest or fatal inquiry and every letter, claim, writ or summons must be sent to Us on receipt.
- 6** You must not, except with Our written consent, make any admission of liability, offer, repudiation or promise of payment on Your behalf or any person claiming indemnity under this policy.
- 7** We shall be entitled to take over and conduct in Your name or that of any person entitled to indemnity under this policy the defence or settlement of any claim or to prosecute any claim in the name of such person. We or a solicitor appointed by Us shall have full discretion in the conduct of any proceedings and in the settlement of any claim and shall be given all such information and assistance as they may require.
- 8** If We admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by You and Us in accordance with the law at the time. The arbitrator must have reached a decision over the dispute before You may take any legal action against Us.
- 9** In connection with any one claim or series of claims arising out of any one event in respect of property damage We may at any time pay to You the amount of the indemnity provided by this policy (after deduction of any sum already paid as compensation) or any less amount for which such claim(s) may be settled. From the date such payment is made We shall relinquish control of the negotiations and legal proceedings in connection with such claim(s) and We shall be under no further liability in connection with such claim(s) other than for costs and expenses incurred with Our written consent prior to the date of such payment.
- 10** If, under the law of any country which this insurance covers you in, we must settle a claim which we would not have otherwise paid, we reserve the right to recover this amount from you or the person who made the claim.
- 11** You must provide Us with relevant information, documentation and permission to access your driving record with DVLA if We ask You to do so.
- 12** If We have a legal responsibility to settle a claim under the Road Traffic Acts (1988) for a claim where We have refused cover because You have failed to provide information or have provided incorrect information, We can settle the claim or judgement without affecting Our position under this policy. We reserve the right to recover any payments made from You.