

Commercial Vehicle Insurance



Welcome

Welcome to Jensten Underwriting (Commercial) Limited

Thank **you** for choosing LV=Broker Clear Van insurance exclusively arranged via Jensten Underwriting (Commercial) Limited.

We hope you'll be happy with the cover and service **you** get from **us**. This booklet tells **you** everything **you** need to know about **your** insurance, please keep it safe with **your schedule** and **certificate of insurance**.

A little bit more about LV=Broker...

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance group of companies. **Your** policy is underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria General Insurance Group. **You** can find out more about them at www.LVbroker.co.uk/customers

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Introduction

Your Clear Van policy is made up of several parts which must be read together as they form **your** contract.

Please take time to read all parts of this policy to make sure they meet **your** needs and that **you** understand the cover provided and the general exclusions and general conditions that apply.

If **you** wish to change anything or if there is anything **you** do not understand, or any statement is incorrect, please contact **your insurance advisor**.

The parts of this policy are:

- This introduction; the General definitions; the Cover provided; the General exclusions and General conditions, all of which apply to all sections of this policy.
- The **schedule**, which includes all **endorsements** applied to this policy while it is in force.
- The **certificate of motor insurance**.
- The **Statement of Insurance** (only applicable where an application form was not required).

Any word or expression in this policy which has a specific meaning has the same meaning wherever it appears in this policy. These words are highlighted in bold.

We will insure **you** in accordance with and subject to the terms of this policy, in consideration of payment of the premium for the **period of insurance**.

Financial Services Compensation Scheme:

If **we** are unable to meet **our** liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk enquiries@fscs.org.uk

FSCS on **0800 678 1100**

or **0207 741 4100**

Privacy Policy

A summary of how we use personal information

Highway Insurance Company Limited is the controller of personal information. **We'll** keep **you** informed about how **we** use personal information in the document 'Privacy Policy', which is available:

- online at www.lvbroker.co.uk/customers/data-protection

You have a number of rights concerning personal information. **You** can ask for a person to review an automated decision, and in certain circumstances to:

- Access the personal information **we** hold about **you** or anyone on the policy.
- Correct personal information **you** think is inaccurate or to update information **you** think is incomplete.
- Have personal information deleted in certain circumstances.
- Restrict **us** processing personal information, under certain circumstances.
- Receive personal information in a portable format. This only applies to information **you** have provided to **us**.
- Object to **us** processing personal information, under certain circumstances.

If **you** want to find out more or exercise these rights, contact GI Customer Support, LV=, County Gates, Bournemouth, BH1 2AT or email **us** at GICustomerSupport@LV.co.uk

You can also contact **our** Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at GIdataprotection@LV.co.uk

General definitions

The terms below have their meaning shown next to them and appear in bold throughout **your** policy.

Certificate of motor insurance

The document issued by **us** showing that this policy provides the cover **you** need by law to comply with the relevant United Kingdom and European Traffic laws. It shows who is entitled to drive **your vehicle** and the purposes for which **your vehicle** can be used.

Endorsement

Changes to the terms of **your** policy which will be shown in **your schedule**.

Excess/Excesses

The amount **you** will have to pay if **you** make a claim regardless of who was to blame. The **excess** amounts are shown in this policy but other additional **excesses** may be shown in **your schedule**.

Hazardous Goods

Hazardous goods means any goods requiring the display of hazard warning (Hazchem or ADR) panels and/or Trem cards whilst the goods are being carried.

Highway Insurance

The trading name of **Highway Insurance Company Limited**.

Highway Insurance Company Limited

An insurance company, part of the Liverpool Victoria General Insurance Group, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Insurance Advisor

This is the person who **you** arranged **your** insurance with.

Spouse / Civil Partner

The person **you** are legally married to or have entered a legal Civil Partnership with.

Market value

The cost of replacing **your vehicle** at the time of the loss or damage, taking into account its make, model, specification, age, mileage and condition.

This will not exceed the estimate of value that **you** last gave to **us**.

Period of insurance

The period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Prejudicial Claim

Any claim made against **your** policy that has either resulted in **us** making a payment and **we** are not able to recover the full amount of this payment, or a claim that is outstanding and responsibility for the claim has not been decided.

Recommended Repairer

The national network of repairers **we** work with as part of a claim to repair **your vehicle**.

Schedule

A document which includes **your** details and specifies the cover provided by **your** policy and any **endorsements** applying to **your** policy.

Statement of Insurance

A record of the information **you** have provided **us** with.

Territorial limits

Great Britain, Northern Ireland, The Channel Islands, The Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

We, us, our

Highway Insurance Company Limited trading as **Highway Insurance**.

You, your, yourself

The insured named on the **schedule**.

Your vehicle

Any vehicle and accessories in, on or attached to it, as described in paragraph 1 of **your** current **certificate of motor insurance** or **your** policy **schedule**.

Claims information

We aim to provide **you** with the best claims service that **we** can. If **you** use the services **we** have put in place to achieve this, **we** can provide a better service than when the claim is outside **our** control.

To make a claim

In the United Kingdom **0800 681 6368** (24 hours a day, 365 days a year)
Outside the United Kingdom **01202 556879** (24 hours a day, 365 days a year)

Windscreen or glass damage **0800 169 9499**

If any accident, injury, loss or damage occurs **you**, or **your** legal representative, must follow these simple steps:

1. Call **us** as soon as possible after the accident – please have **your** policy number and as much information as possible about the claim ready when **you** call.
2. If **your vehicle** is stolen or vandalised, report this to the police immediately and take a note of the crime reference number.
3. Speak to **us** before **you** make any arrangements for replacement or repair.

You must also:

- Immediately send **us**, all communications from other people involved without replying.
- Immediately tell **us** about and send to **us** any notice of intended prosecution, inquest, fatal accident inquest, or any writ, summons or process without replying.
- Tell **us** straightaway if **your vehicle** is stolen and **you** later get it back, or discover where it is.
- Get **our** permission before ordering any new part or accessory, and before paying for any transport outside the United Kingdom.
- Give any information, help, co-operation and documentation **we** need, including going to court if necessary.
- Pay any **excess** that applies.

You must not, without **our** consent:

- Negotiate or admit responsibility.
- Make any offer, promise, payment or settlement.

We are entitled to do the following:

- Have total control to conduct, defend or settle any claim.
- Take proceedings in **your** name, or that of any other person insured, at **our** own expense and for **our** own benefit to recover any payment **we** have made.

Handling your claim (See Sections 2 and 6)

If **your vehicle** is being repaired by a **recommended repairer** they will provide **you** with a courtesy vehicle for the duration of the repair to **your vehicle**.

If **your vehicle** cannot be repaired or has been stolen and not recovered **we** will provide **you** with a courtesy vehicle for up to 14 days or until 4 days after payment has been issued to **you**, whichever is soonest.

A courtesy vehicle provided under this section will usually be a small car derived van.

We will insure the courtesy vehicle under this insurance in exactly the same way as **we** insure **your vehicle**. **You** must return the courtesy vehicle when the owner or **we** ask **you** to or if this insurance expires and **you** do not renew it.

Paying your claim (See Sections 2 and 6)

We will:

- Pay the reasonable cost of protecting and returning **your vehicle** to the address shown on the **schedule** (within the United Kingdom unless **we** have agreed otherwise first).
- Entirely at **our** discretion and subject to payment of the policy **excess**, arrange to:
 - a) Repair the damage at a **recommended repairer**. **We** may decide to use suitable parts or accessories which are not supplied by the original manufacturer, or alternatively authorise repairs at a repairer of **your** choice subject to the provision of satisfactory estimates.
 - b) Pay **you** the cost of replacing or repairing the damaged parts, including their fitting, or
 - c) Treat **your vehicle** as a total loss and replace **your vehicle** or pay **you** the **market value** of **your vehicle** less any applicable **excess**. Once **you** accept **our** offer or **we** have paid the claim (or both) **your vehicle** becomes **our** property, unless **we** agree otherwise.
- If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list, plus a fitting cost.
- Not pay the whole cost of any repair or replacement that leaves **your vehicle** in a better condition than before the loss or damage (**you** will pay part of the cost of the repair or replacement).
- Not refund any premium if **your vehicle** is written off or there is any claim.
- Settle the claim to the legal owner, up to the **market value**, if **your vehicle** is part of a hirepurchase or leasing agreement, or belongs to someone else.
- If **we** declare **your vehicle** a total loss (write off), **you** must pay whatever **you** owe **us** before **we** will pay **your** claim, or **we** may take what **you** owe **us** from anything **we** pay **you**.

Complaints procedure

1. **Our** aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.
2. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.
3. If **we** have not resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.
4. If **you** have a complaint please contact **our** Customer Care Department via the options below.

Using **our** complaints procedure or contacting the Financial Ombudsman Service does not affect **your** legal rights.

The Customer Care Department,
 LV= Brentwood,
 PO Box 9104,
 Frizzell House,
 County Gates,
 Bournemouth,
 BH1 9DB
 Tel: 0800 028 9822
 For Text Phone please dial 18001 first.
 Email: complaints@lvbroker.co.uk

If **you** have a complaint about **your** policy or the service **you** have received, please contact the broker, intermediary or agent that arranged it. In the event **your** complaint is about Jensten Underwriting (Commercial) Limited, please contact:

Complaints Department
 Jensten Underwriting (Commercial) Limited,
 Unit 5,
 Vantage Park,
 Wasingley Road,
 Huntingdon,
 Cambs,
 PE29 6SR
 By Email: complaints@jensten.co.uk

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

If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances.

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

The Financial Ombudsman Service,
 Exchange Tower,
 London,
 E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

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

The cover provided

All sections of **your** policy apply unless **your schedule** shows **endorsements** saying otherwise.

The General exclusions and General conditions at the back of this policy apply to all sections.

Changes to your circumstances

Please contact **your insurance advisor** if there are any changes to **your** circumstances which could affect **your** insurance. There are some changes that **you** should tell **us** about before they happen, for example, if **you** intend to change **your vehicle** or if **you** wish to include other drivers. Please refer to General Condition 10 of this policy.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to make a claim.

Section 1 – Your liability to others

What is covered in section 1

1a Cover we provide for you

We will pay all the amounts **you** may become legally responsible for in respect of:

- Accidental death of or bodily injury to any person; or
- Accidental damage to anyone's property. The indemnity is limited to £5,000,000 including all costs (or any higher limits provided for by local legislation in territories outside the United Kingdom but within the **territorial limits**) for any one occurrence or series of occurrences arising from one cause. Whilst **your vehicle** is carrying any **hazardous goods**, the indemnity is limited to £1,250,000 for any one occurrence or series of occurrences arising from one cause.

Caused by or arising out of:

- i The use of
- ii Goods falling from or
- iii The operations of loading and unloading **your vehicle**

1b We will also provide the same cover as 1a above in respect of any disabled mechanically propelled vehicle, trailer or caravan which is being towed by **your vehicle** whilst it is attached to or accidentally detached from **your vehicle** so long as the towing is allowed by law and the trailer or broken-down vehicle is attached properly to **your vehicle** by towing equipment made for this purpose.

2 Cover we provide for other people

We will cover the following people for legal liabilities to others:

- Anyone **you** allow to drive or use **your vehicle** as long as they are entitled to drive by **your** current **certificate of motor insurance** and **schedule** and are using **your vehicle** within the limitations of use specified in **your certificate of motor insurance**.
- Anyone travelling in, getting into or out of **your vehicle**.
- All companies forming **the insured** as though separate policies had been issued in their individual names.
- Any principal of **the insured** provided that **the insured** would have been entitled to cover if the claim had been made against **the insured**.

3 Your legally appointed representatives

After the death of anyone who is insured under this policy, **we** will protect that person's estate against any liability they had if that liability is insured under this policy.

4 Legal fees and expenses

If there is an accident insured under this policy **we** will, subject to **our** written agreement, arrange and pay for:

- A solicitor or barrister to represent anyone insured under this policy at a coroner's inquest or criminal court;
- Defending anyone covered under this policy if they are charged with manslaughter or causing death by careless, reckless or dangerous driving.

5 Emergency Treatment

If there is an accident insured by this policy, **we** will pay for emergency medical treatment which is required under any compulsory motor insurance legislation.

What is not covered in section 1

We will not cover:

Liability for causing the death of or bodily injury to any employee in the course of their employment by anyone insured by this policy unless cover is compulsory under motor insurance legislation within the **territorial limits** of this policy.

Liability for loss of or damage to property which belongs to, or is held in trust by **you**, or is in **your** care custody or control.

Liability for loss of or damage to property which belongs to, is held in trust by, or is in the care custody or control of anyone **you** allow to drive **your vehicle** and who is entitled to drive by **your certificate of motor insurance**.

Loss of or damage to **your vehicle** or any trailer or caravan being towed by **your vehicle**.

Liability incurred by anyone who is covered under any other insurance.

Liability caused by using **your vehicle** and/or any trailer on any part of an aerodrome, airport, airfield or military base where aircraft can go.

Damage to any bridge, viaduct, weigh-bridge, road or anything beneath by vibration or by the weight of **your vehicle** and its load if **your vehicle** and/or trailer exceeds the maximum gross vehicle, plated or train weighted permitted by the relevant law.

Liability arising out of the operation as a tool, of any plant forming part of **your vehicle** or any trailer (other than a lifting device for self loading) except so far as is necessary to meet the requirements of any compulsory motor insurance legislation.

Loss or damage to any vehicle or trailer being towed or any property being carried in or on it.

Liability arising from

- The use of any heating, welding, cooking or similar equipment or plant in or on **your vehicle** or any trailer.
- The explosion of any pressurised container in or on **your vehicle** or trailer or which forms part of any plant attached to **your vehicle** or trailer except as required by compulsory motor insurance legislation.

Liability caused by any manufacture, construction, alteration, repair directly or indirectly caused in connection with using **your vehicle** or trailer.

Liability caused by food poisoning, or anything contained in goods supplied, or any harmful or incorrect treatment given at or from **your vehicle** or trailer.

Section 2 – Loss of or damage to your vehicle

What is covered in section 2

We will, at **your** request, pay for:

- Loss of or damage to **your vehicle** up to the **market value** of **your vehicle**; if **we** repair **your vehicle** **we** may use alternative parts not supplied by the original manufacturer.
- The cost of draining **your vehicle's** fuel tank due to accidental misfuelling and of repairing any damage caused to **your vehicle's** engine as a consequence of it
- The cost of protecting and removing **your vehicle** to the nearest repairer and the cost of delivering **your vehicle** back to **you** after it has been repaired as long as **your** home is in the United Kingdom, Channel Islands or the Isle of Man.
- Replacement or repair of **your vehicle's** windscreen or windows.

Replacing your vehicle

We will at **your** request replace **your vehicle** with a new one of the same make, model and specification if **your vehicle** is:

- Stolen and not recovered within 28 days of **you** reporting the theft to **us**; or
- Damaged to the extent that the cost of repair is more than 50% of an identical new vehicle at the time of loss or damage (based on the manufacturers last United Kingdom list price).

we will only do this if

- **You** have owned **your vehicle** (or it has been hired to **you** under a hire-purchase agreement or personal contract hire agreement) since it was first registered as new;
- The loss or damage happens before **your vehicle** is one year old;
- **We** have **your** permission or the hire purchase company's permission to replace **your vehicle**;
- **Your vehicle** does not exceed 3.5t gross vehicle weight, is in current production and available in the United Kingdom.

If **your vehicle** is on lease hire, hire purchase or personal contract hire, **we** may be required to pay the owner for damage to **your vehicle**. In that event **our** payment will be in full and final settlement of **our** liability under this section.

What is not covered in section 2

We will not cover:

Loss of or damage to **your vehicle** following theft or attempted theft if it was unoccupied at the time of the loss or damage, unless **your vehicle** was locked and the ignition key or other removable ignition device was not in or on **your vehicle**.

Loss of or damage to, **your vehicle** resulting from fraud or deception or by using any counterfeit form of payment which a bank or building society will not authorise.

Any amount over £750 for loss of or damage to audio communication, navigational, or in-car entertainment equipment unless it is standard equipment, or a manufacturer fitted optional extra for **your vehicle** when built. Such equipment must be permanently fitted to **your vehicle** and operated exclusively by **your vehicle's** electrical system.

Fire, theft and malicious damage excess

You will have to pay the first £200 of any claim made for fire, theft or attempted theft or malicious damage.

Windscreen damage excess

If **your** claim is only for repair or replacement of **your vehicle's** windscreen or windows or for bodywork scratched as a direct result of a damaged windscreen or window **you** will have to pay the first –

- £75 for replacement using **our recommended repairer**
- £nil for repair using **our recommended repairer**
- £100 for replacement or repair using any other repairer.

Accidental damage excess

If **your** claim is not for fire, theft, malicious damage or windscreen, **you** will have to pay the **excess** shown in the category of driver table below. These **excesses** are additional to any other **excess** which may apply (please refer to **your schedule**).

Category of driver

Drivers Age	Experienced	Inexperienced
17 to 20	£350	£350
21 to 24	£250	£350
25 or over	£200	£300

An inexperienced driver is someone who has not held a full licence issued in the European Union, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for at least one year.

Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of or damage caused directly or indirectly by fire if **your vehicle** is equipped for the cooking and/or heating of food and/or drink.

Loss or damage arising from confiscation, requisition or destruction of **your vehicle** by or under order of any Government, Public or Local Authority.

Loss of value following repairs to **your vehicle**.

Loss of use of **your vehicle** or other indirect loss such as travel expenses or loss of earnings.

The cost of reinstating or replacing data of any type that was held in or stored on any equipment in **your vehicle**.

Any damage caused deliberately by **you** or anyone else insured under this policy.

Any loss or damage as a result of theft of or the unauthorised taking of **your vehicle** by a family member or anyone who lives with **you**, unless **you** report them to the police for taking **your vehicle** without **your** consent.

Section 3 – Medical expenses

We will pay medical, surgical and dental fees up to £100 for each person being carried in **your vehicle** if they are injured in an accident involving **your vehicle**.

Section 4 – Personal belongings

What is covered in section 4

We will pay, at **your** request, up to £150 for personal belongings while in or on **your vehicle** if they are lost or damaged by an accident, fire, theft or attempted theft.

What is not covered in section 4

We will not pay for loss of, or damage to:

- Money including cash, cheque books, credit, debit, cheque and loyalty cards;
- Tickets vouchers documents or securities (financial certificates such as shares and bonds);
- Jewellery including watches;
- Mobile phones; or
- Goods, samples or business equipment which **you** or any person insured by this policy carry in connection with any trade or business.

We will not pay for any loss following theft or attempted theft if **your vehicle** was unoccupied at the time of the loss, unless **your vehicle** was locked and the ignition key or other removable ignition device was not in or on **your vehicle**.

Section 5 – If you or your spouse or civil partner are involved in an accident

What is covered in section 5

If **you** or **your spouse** or **civil partner** are in an accident while travelling in **your vehicle** or getting into or out of any motor car and this is the only cause of death or bodily injury to **you** or **your spouse** or **civil partner**, **we** will pay £5,000 per person if **you** or **your spouse** or **civil partner** die, suffer the total and permanent loss of sight in one or both eyes or lose any limbs.

We will only pay for one benefit for death or injury to each person for any one injury in any one **period of insurance**.

What is not covered in section 5

We will not cover:

- Death or loss of sight or limb if this happens more than three months after the accident.
- Any loss under this section if **you** are a firm, company or more than one person.
- Any loss due to:
 - Deliberately injuring **yourself** or **spouse** or **civil partner**;
 - Suicide or attempted suicide;
 - Any injury caused by a natural disease or weakness; or
 - Any injury caused by being under the influence of drugs or alcohol to a level which would be a driving offence in the country where the accident happens.

Section 6 – Replacement locks

We will cover the cost of changing locks on **your vehicle** if the keys, transmitter or immobiliser key have been lost or stolen provided **you** report the loss to the Police within 24 hours of discovering it.

The maximum **we** will pay for any one claim is £1,000.

Section 7 – Foreign travel

This policy provides the minimum cover **you** need by law to use **your vehicle** in the following countries:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

Where the level of cover in any European Community Member State is less than that provided by the legal requirements of the United Kingdom, the level of cover that applies in the United Kingdom will apply in that Member State.

This policy also provides the cover shown in the **schedule** in any country in the **territorial limits**

as long as:

- **Your vehicle** is otherwise permanently kept in Great Britain, Northern Ireland, the Channel Islands or The Isle of Man,
- **Your** main permanent address is in Great Britain, Northern Ireland, the Channel Islands or The Isle of Man,
- **Your** visits are only temporary and do not exceed 90 days in any one **period of insurance**.

For cover outside the **territorial limits** or an extended period **you** must tell **your insurance advisor**.

If **we** agree to extend cover **we** may charge an additional premium or apply terms or both.

We will pay any customs duty if **your vehicle** is damaged and **we** cannot return it to Great Britain, Northern Ireland, the Channel Islands or the Isle of Man after a claim covered by this policy.

Section 8 – No claim discount (NCD)

We will give **you** a no claim discount as long as the insurance has been in force for 12 months and that each renewal period is for a further 12 months.

Claims that will not reduce your no claim discount:

- Claims **we** pay solely for a broken windscreen or windows, or for repairing scratched paintwork directly caused by broken glass; and
- Claims made due to an accident with an uninsured driver, provided that **you** are able to meet the conditions of Section 9 – Uninsured Drivers.

If **you** do not make a claim **your** NCD will continue to increase at each renewal up to a maximum of 9 years.

If a claim is still outstanding at the renewal date, **we** may issue a renewal quotation with the NCD reduced. Once the claim has been settled and we've agreed that **you're** not at fault and all outstanding monies repaid, **your** NCD will be restored and we'll refund any extra premium **you** may have paid. However, whilst **your** NCD will be restored, **your** premium may still increase following a claim even if **you** were not at fault.

If **you** have not chosen to protect **your** NCD, each claim in the **period of insurance** will reduce the discount.

If **you** have chosen to protect **your** NCD and paid an extra premium for this, **we** will not reduce **your** discount if **you** have made only one claim. If **you** make more than one claim in the **period of insurance** **your** NCD will be reduced for each additional claim made.

The tables opposite show how this works both with and without NCD protection.

You will not be able to protect **your** NCD if **you** have earned less than 4 years NCD at the beginning of the **period of insurance**.

NCD Years without no claims discount protection

NCD Years at inception or last year's renewal	NCD Years at next renewal without no claims discount protection			
	Prejudicial Claims since the beginning on the period			
	None	1	2	3 or more
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9	3	1	0

NCD Years with no claims discount protection

NCD Years at inception or last year's renewal	NCD Years at next renewal with no claims discount protection				
	Prejudicial Claims since the beginning on the period of insurance				
	None	1	2	3	4 or more
0	1	N/A	N/A	N/A	n/a
1	2	N/A	N/A	N/A	n/a
2	3	N/A	N/A	N/A	n/a
3	4	N/A	N/A	N/A	n/a
4	5	4	2	0	0
5	6	5	3	1	0
6	7	6	3	1	0
7	8	7	3	1	0
8	9	8	3	1	0
9+	9	9	3	1	0

Section 9 – Uninsured drivers

If **you** make a claim following an accident and the driver of the other vehicle is not insured **you** will not lose **your** no claim discount or have to pay any **excess** as a result of that accident provided:

- **We** establish that the accident is not **your** fault and
- **You** are able to provide details of the other vehicle's make, model and registration number and
- **You** provide the name and address of the person driving the other vehicle if possible.

You may have to pay **your excess** when **you** first claim and **you** may also temporarily lose **your** no claim discount. If subsequently **we** are satisfied that the accident was not **your** fault **we** will repay **your excess**, reinstate **your** no claim discount and refund any premium which may be due to **you**.

General exclusions applying to all parts of this policy

What is not covered

- 1 **We** will not cover loss or damage or legal liability directly or indirectly caused by:
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

- 2 **We** will not cover loss, damage, injury or liability as a result of:
 - Earthquake;
 - Underground fire; or
 - War, invasion, revolution or any similar event.

However, **we** will provide the cover **you** need by any compulsory motor insurance legislation in force within the **territorial limits** of this policy.

- 3 **We** will not cover any claim or damage arising while **your vehicle** is being:
 - Driven by anyone who is not mentioned in the Person or classes of persons entitled to drive section noted in **your** current **Certificate of Motor Insurance**; or
 - Used for a purpose which is not permitted by **your** **Certificate of Motor Insurance**.

However, this exclusion does not apply to:

- Claims under Section 2 (Loss of or Damage to **your vehicle**) and
- The cover given to **you** (and no other person) under Section 1 (**Your** liability to others)

while **your vehicle** is being used without **your** authority or by a motor trader for servicing or repair.

- 4 **We** will not cover any loss, damage or liability caused by riot or civil commotion outside England, Scotland, Wales, the Channel Islands or the Isle of Man unless **we** have to meet any compulsory motor insurance legislation.

- 5 **We** will not cover loss, damage, liability, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means;

- The use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- Any act deemed by the government to be an act of terrorism.

- 6 **We** will not cover any loss damage or liability caused directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden individual, unintentional and unexpected incident which entirely takes place at a specific time and location during the **period of insurance**.

All pollution or contamination which results out of one incident shall be considered to have occurred at the time the incident took place. This exclusion shall not apply where **we** have to meet the requirements of any compulsory motor insurance legislation in force within the **territorial limits** of this policy.

- 7 Loss damage or liability arising out of or as a result of any agreement or contract **you** have entered into.

- 8 **We** will not cover any loss damage or liability caused directly or indirectly by the carriage of hazardous goods in or on **your vehicle** or trailer except as required by compulsory motor insurance legislation.

- 9 **We** will not pay more than **our** legal liability under compulsory motor insurance legislation for any claim, if the driver of **your vehicle**, at the time of the accident:

- Is found to be over the permitted limit for alcohol
- Is unfit to drive through drink or drugs, whether prescribed or otherwise
- Fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

If **we** are obliged to make a payment in such circumstances **we** reserve the right to seek to recover any such amounts from **you** or the driver of **your vehicle**.

- 10 **We** reserve the right to not provide cover and not to pay for any claim or provide any benefit under this policy for **you** or any driver should **you** or any driver expose **us** to any sanctions, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

We may cancel or void **your** policy (treat it as if it never existed), including all other policies which **you** or any driver may have with **us**, and apply a cancellation premium charge.

General conditions applying to this policy

1 Premiums

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

If **you** pay **your** premium by instalments, in the event that **you** fail to pay one or more instalments whether in full or in part, **we** will cancel the policy in line with General Condition 9 of this policy.

2 Taking care of your vehicle

You must do all **you** reasonably can to protect **your vehicle** from damage or theft and keep it in a good and roadworthy condition. Where required by law, **your vehicle** must have a current Department for Transport test certificate (MOT). If **we** ask, **you** must allow **us**, or **our** representative, to inspect **your vehicle** at any reasonable time.

3 Keeping to the terms of the policy

We will only give **you** the cover described in the policy if:

- Any person claiming has met all the conditions as far as they apply; and
- Any declarations made and information given to **us** verbally electronically or in writing on the application or **Statement of Insurance** on which this policy is based is complete and correct as far as **you** know.

4 Other insurances

We will not make any payment if there is cover under any other insurance.

5 Compulsory insurance

If the law of any country in which this policy covers **you** says **we** must pay a claim which **we** would otherwise not have paid, then **we** are entitled to recover such payments from **you**.

6 Misrepresentation, Fraud and Financial Crime

If **you** or anyone representing **you**:

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

We may:

- Agree to amend **your** policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge to cover **our** operational costs;
- Reject a claim or reduce the amount of payment **we** make;
- Cancel or avoid **your** policy (treat it as if it never existed), including all other policies which **you** have with **us**, and apply a cancellation premium charge.

Where fraud is identified **we** will:

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

Claims Fraud

If **you** or anyone representing **you**:

- Makes a claim or part of any claim that is fraudulent, false or exaggerated;

We may:

- Reject the claim or reduce the amount of payment **we** make;
- Cancel **your** policy from the date of the fraudulent act and not return any premium paid;
- Recover from **you** any costs **we** have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

7 Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

8 Reflection period

(applicable to new policies and renewals)

We hope **you** are happy with the cover this policy provides. However, **you** have the right to cancel it within 14 days of receiving the policy or from the start date of **your** policy, whichever is latest, without giving any reason. **You** may cancel using this reflection period by telling **us**, or **your insurance advisor**, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If **you** do cancel in the first 14 days using the reflection period condition, **we** will charge **you** pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled, unless **we** are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

9 Cancelling your policy

(outside the Reflection period)

You may cancel this policy at any time by telling **us**, or **your insurance advisor**, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If **you** or someone else has not made a **prejudicial claim** in the current period of insurance, **we** will refund part of **your** premium. **We** will work out the refund on a pro-rata basis less a charge of £25 + Insurance Premium Tax to cover **our** operational costs.

We will not refund any of **your** premium if the policy is cancelled following an incident that may give rise to a **prejudicial claim**, whether settled or not.

We, or **our** authorised agent, may cancel this policy by giving **you** seven days' notice in writing to **your** last known address where there is a valid reason for doing so. Valid reasons may include, but are not limited to, if:

- **You** do not pay **your** premium, premium deposit or any instalment payment on or before the due date;
- **You** or anyone else covered by this insurance has not met all the terms and conditions of this policy;
- A change in **your** circumstances means **we** can no longer provide cover;
- **You** do not provide **us** or **your insurance advisor** with any requested documents;
- If **we** identify misrepresentation or any attempt to gain an advantage under this insurance to which **you** are not entitled;
- If **we** identify **your** involvement in or association with insurance fraud and/or financial crime.

The insurance will end immediately the seven days' notice runs out. If **you** have just taken out the policy or renewed it with **us** and the premium is unpaid, **we** will cancel **your** insurance from the start/renewal date.

If **you** or someone else has made a **prejudicial claim**, **we** will cancel **your** cover but may not refund any premium. If **you** are paying by instalments, **you** must still pay the balance of the full annual premium. **We** will refund the balance of **your** premium that applies to the remaining period of insurance unless fraud has been identified.

If a refund is paid, a charge of £25 + Insurance Premium Tax to cover **our** operational costs will be deducted from the refund.

If **you** produce a cancelled **certificate of motor** insurance to any person with the intention of deceiving that person into accepting it as genuine, **you** may be prosecuted.

10 Changing your details

You must tell **us** about any changes that may affect **your** policy cover. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under **your** policy.

Changes you must tell us about before continuing to use your vehicle:

If **you** want to

- Change **your vehicle**;
- Make any changes to **your vehicle** that make it different from the manufacturer's standard UK specification;
- Use **your vehicle** for a purpose not permitted in **your Certificate of Motor Insurance**;
- Add a new driver.

Changes you must tell us about at your first opportunity:

If **you**

- Change **your** address, or where **you** normally keep **your vehicle**;
- Or any other driver covered by **your** policy, are convicted of a criminal or motoring offence including fixed penalty notices;
- Or any other driver covered by **your** policy, have a prosecution pending for any motoring offence;
- Or any driver covered under **your** policy become unemployed or change occupation, including any part-time work;
- Or any other driver have had changes made to the status of **your** or their driving licence;
- Exceed **your** stated annual mileage; or
- Or any driver covered under **your** policy have a change of name due to marriage or via Deed Poll.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your** policy. **You** will be informed of any revised premium (which will include a charge of £10 plus Insurance Premium Tax to cover operational costs) or terms and asked to agree before any change is made.

To reduce costs **we** will not refund or charge amounts less than £25 plus Insurance Premium Tax.

In some circumstances **we** may not be able to continue **your** policy following the changes, where this happens **you** will be told and the policy will be cancelled in line with the provisions of General Condition 9.

11 Rights of Parties

A person or company who was not a 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.

12 Vehicle sharing

Your policy also covers **your vehicle** when **you** are paid for carrying passengers for social reasons, as long as:

- **Your vehicle** is not built or adapted to carry more than eight passengers (including the driver);
- The passengers are not being carried as part of a business of carrying passengers; and
- **You** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any vehicle sharing **you** have arranged is covered by this policy, please contact **us** or **your insurance advisor**.

13 Renewal

Regardless of **your** claims history, **your** no claim discount or whether **you** have paid for no claim discount protection at renewal **we** have the right to amend **your** policy terms and conditions.

This includes:

- Imposing terms such as the application of **excesses** or **endorsements**;
- Increasing **your** premium;
- Excluding cover;
- Amending the policy wording;
- Changing **your** payment type; and/or
- Declining to renew **your** policy.

We will notify **you** in writing of any such action prior to the renewal date of **your** policy.

14 Tax and registration

Your vehicle must be taxed where applicable and registered in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.

15 Proof of no claims

If **you** have declared to **us** that **you** are entitled to a No Claim Discount in respect of the vehicle covered under this policy **we** will require proof of this No Claim Discount in writing, unless **we** otherwise agree. If **you** do not provide this proof **your** policy may be invalid or **we** may change the terms or premium. **Your** period of no claims must have been earned on a private car or commercial vehicle policy in the United Kingdom which expired no more than two years before the start of this policy.

16 Choice of law

Unless **we** agree with **you** to apply the laws of another country, English Law will apply to this contract (unless **you** live in Guernsey or Jersey, where Guernsey or Jersey law will apply).

Protecting your vehicle and belongings

The following information is for guidance only; it does not form part of **your** policy.

Remove the ignition key or other removable ignition device when **you** get out of the vehicle, even when parking in **your** own drive or at a petrol station. **Your** policy may not cover **you** if **your vehicle** is unoccupied with the keys inside it or on it.

If **you** can, leave the vehicle in a locked garage and lock **your vehicle** and the garage. If **you** do not have a garage, try to park in a well-lit, open space.

Don't leave money, credit cards or cheque books in the glove compartment.

Don't leave any belongings in **your vehicle**. A thief won't know that a bag or coat doesn't contain something valuable and might break a window to get at it. If **you** can't take them with **you**, lock them out of sight. If **you** have a removable sat nav remove the cradle as well as the device plus any suction marks that could show that it is in **your vehicle**.

Never leave a door unlocked or a window or sunroof open, even when just going into a shop for a moment or two. If **you** use the key fob check the vehicle has actually locked before **you** leave it. **Your** policy may not cover **you** if **you** do not protect **your vehicle** against damage or theft.

Remember! **Your** policy may not cover loss of **your vehicle**, accessories or spare parts if **your** ignition key or other removable ignition device is in, or on, an unoccupied vehicle.

When parking in a public car park, look for one that is well supervised, with restricted entry and exit points, good lighting and security cameras. Wherever possible use Park Mark® car parks – details of approved Park Mark® car parks can be found on www.parkmark.co.uk

Never leave **your vehicle** documents in the vehicle; they could help a thief to sell it.

Etch the vehicle's registration number on all glass surfaces – windows, sunroofs etc. Thieves don't want the expense of replacement.

If **your vehicle** is not fitted with an alarm or immobiliser, consider fitting one which is Thatcham approved.

Also think about fitting a tracking device especially if **you** have a high-performance or an expensive vehicle.

At home, ensure **your vehicle** keys are kept in a safe place, out of sight and away from windows and doors.

If there is an accident or theft in the United Kingdom call - **0800 681 6368**

For accidents or theft outside the United Kingdom call - **01202 556 879**

If **you** suffer windscreen or glass damage call - **0800 169 9499**

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