

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

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

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

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

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

Reporting Fraudulent claims

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

You can also report insurance fraud online at www.insurancefraudbureau.org/report

24/7

Claims Line

0844 888 7360



J U B I L E E



MOTOR POLICIES
AT LLOYD'S

PRIVATE CAR
DOCUMENT OF INSURANCE

ADVICE AND WARNING

Advice

The following document should be read in conjunction with the schedule as these documents detail the cover provided to you.

If you have queries or problems understanding your cover, please ring and ask to speak to the Customer Service Manager.

Please Note

Your attention is drawn to the following:-

Market Value If your vehicle is a total loss the pre-accident value will be assessed by taking the average of CAP Clean and Glass's Guides to Values (see Definitions and Section 2A).

***Keys** If you leave your vehicle unlocked or the keys in the vehicle and it is lost, stolen or damaged by theft or attempted theft, policy cover will not operate (see Exceptions to Section 2[h]).

***Drivers** It is your responsibility to ensure that all drivers of your vehicle hold a valid driving licence of the class required to drive your vehicle (as specified in General Exceptions 1B and Endorsement E8).

**Failure to comply will mean that cover will not operate.*

Data Protection Note

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information.

Persons 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.

You can find out more about this from us, or at www.miic.org.uk.

DOCUMENT OF INSURANCE



The proposal form which you have signed or the statement of Insurance confirmed by you has been relied upon by us and is the basis of this Insurance Contract. In consideration of the premium which you pay we will insure you against loss in accordance with the terms, exceptions and conditions set out in this Document.

You must notify us immediately of any changes which may affect the risk. Failure to do so could result in the insurance **NOT** being valid.

We have entered into a written form of Authority dated the first day of January in the year shown on the attached Schedule which bears the Seal of Lloyd's Policy Signing Office and which empowers Jubilee Managing Agency Ltd to sign and issue this Document.

signed

Julian R Cochen

Underwriter

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INSURANCE COVER

The Schedule attached to the Certificate of Insurance states the type of cover you have.

SECTION NAME	COVER APPLICABLE			PAGE NO
	Comprehensive	Third Party Fire & Theft	Third Party Only	
Section 1: Liability to Others	√	√	√	4 - 6
Section 2: Loss of or Damage to Your Car	√	√*		7 - 10
Section 3: Windscreen and Window Glass	√			11
Section 4: Medical Expenses	√			11
Section 5: Personal Accident	√			12
Section 6: Personal Belongings	√			13
Section 7: No Claim Discount	√	√	√	14
Section 8: Use of Your Car Abroad	√	√	√	15 - 16
General Exceptions	√	√	√	17 - 18
General Conditions	√	√	√	19 - 21

***Note** Third Party Fire & Theft: Section 2 only applies in respect of loss or damage caused directly by Fire or Theft.

DEFINITIONS

Jubilee Motor Policies	Underwriters; each of whom shall be liable only for their own share and who comprise Lloyd's Syndicate No. 1231. Their names and the proportion for which each is liable will be supplied on request and can be ascertained from the written form of Authority referred to in the Document of Insurance.
We/Us/the Underwriters	Jubilee Motor Policies at Lloyd's Syndicate No. 1231.
You/the Insured/ Policyholder	The company or person named in the Schedule.
Your Car/ Insured Vehicle	The vehicle including its manufacturers standard accessories (excluding telephones) and spare parts, as declared to us and described in the Schedule.
The Schedule	Forms part of this Document of Insurance and provides details of the Insured and the insurance cover.
Endorsement	A change in the terms of insurance. Where applicable, this is detailed in the Schedule.
Excess	The first part of any claim for which You are responsible.
Market Value	Market Value is the cost of replacing your vehicle as far as may be practical with a vehicle of similar make, model, age and condition. In order to determine this value, we will use the average of CAP Clean and Glass's Guides to Car values with allowance being made for mileage and condition of your particular vehicle. If no Guide value exists, we shall rely upon an independent valuation by a valuer of our choice.
Liability	An obligation at law to compensate others.
Certificate of Motor Insurance	A document confirming that you have, at least, the minimum legal Insurance Cover for motor vehicles under the relevant Road Traffic Acts provided you, or where appropriate the driver, obey all the terms and limitations described on the Certificate.
Driving/Driven	Means being, or having been, in charge of a Motor Vehicle for the purpose of driving it or having care, custody and control of a Motor Vehicle.

DEFINITIONS *continued*

Terrorism

- (i) Any act including but not limited to
 - (a) the preparation, use or threat of force and/or violence and/or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by and person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or any intention to disrupt any segment of the economy.
- (ii) Any action taken in controlling, preventing, suppressing or in any way relating to (i) above.
- (iii) Any act deemed by the Government to be an act of terrorism.

SECTION I LIABILITY TO OTHERS

YOUR COVER

A. Your own liability

(1) We will insure you for all amounts which you may be held legally liable to pay for the death of or injury to any person and/or for damage to their property as a result of any accident involving your car.

(2) Where permitted by the Certificate of Insurance you (the policyholder in person) may also drive any other car not owned by you provided you have the owners permission and only when you are driving within the confines of Great Britain, Northern Ireland, The Isle of Man or the Channel Islands.

B. Other persons' liability

In the same way as you are insured, we will insure:

(1) anyone you allow to drive or use your car **provided** this is permitted by your Certificate and Schedule.

(2) any passenger travelling in or getting into or out of your car.

C. A legally appointed representative

Following the death of anyone insured under this insurance, we will indemnify, to the same extent, that person's Legal Personal Representative for any liability incurred by that person provided that liability is covered by this section.

D. Emergency medical treatment fees

We will pay for emergency medical treatment fees as laid down by the Road Traffic Act resulting from any incident involving any insured car. If this is the only payment we make, your No Claim Discount (see Section 7) will not be affected.

E. Legal fees and expenses

We will pay provided we have given our written consent:

(1) the solicitors fee incurred by any person we insure when represented at a Coroners Inquest, Fatal Accident Enquiry or Court of Summary Jurisdiction.

(2) for legal services to defend any proceedings for manslaughter or causing death by reckless or dangerous driving.

(3) any other reasonable expenses in connection with any incident which may involve legal liability under the section.

N.B. We retain the right to appoint a solicitor of our choice.

SECTION I LIABILITY TO OTHERS *continued*

YOUR COVER

F. Towing

We will also insure you against legal liability to others while any trailer, or disabled mechanically propelled vehicle is being towed by the insured car.

G. Principals clause

We will indemnify you for liability assumed under an agreement with any person (hereinafter called the Principal) for the execution of works or services or in connection with access to any premises or road in the ownership or occupation of the Principal

provided that:

- (i) You have arranged with the Principal that we will have full authority over the conduct and control of claims
- (ii) The Principal observes and is subject to the terms and conditions of this insurance
- (iii) We will not make any payment in respect of death or bodily injury to anyone employed by the Principal which arises out of and in the course of that employment.

NOTE: General Exception 6 does not apply to this clause.

H. Unauthorised use by employees

We will provide insurance as defined in this Section when your car is being driven without your knowledge or consent by any person employed by you.

I. Limit of Indemnity

The maximum amount we will pay in respect of damage to property shall be £20,000,000 in respect of any one accident or series of accidents arising out of one event.

EXCEPTIONS TO SECTION I

WHAT IS NOT COVERED

The insurance does not cover:

1. (a) liability for the death of, or injury to, or damage to the property of, any person arising out of or in the course of his/her employment by anyone we cover under this insurance other than as required under the Road Traffic Acts.

(b) liability incurred by anyone covered by the liability section of any other insurance.

(c) damage to your property or any other car belonging to you or to property in the care of any person covered by this insurance.

(d) liability under sub-section E.(2) (legal fees) for any person who has previously been convicted of manslaughter, death by reckless or dangerous driving or driving while under the influence of drink or drugs.
2. loss or damage by pollution or contamination, however caused, other than required by the relevant Road Traffic Acts.
3. you, if you, or the driver of your vehicle, do not hold a valid Driving Licence, or are disqualified from holding or obtaining a Licence to drive the car, or act otherwise than in accordance with the terms and limitations of that Driving Licence.
4. any person who does not comply with the terms of this insurance.
5. anyone excluded by Endorsement(s) in your Schedule.
6. under Section A.(2) (Driving other cars) any vehicle on hire purchase to you or let to you under a leasing agreement even if your Certificate of Insurance allows driving other cars.

SECTION 2 LOSS OF OR DAMAGE TO YOUR CAR

YOUR COVER

A. Repair or total loss

If your car is damaged or stolen, we will choose to:

(a) pay for the cost of repairing your car

OR

(b) pay the market value which is the cost of replacing your vehicle as far as may be practical with a vehicle of similar make, model, age and condition.

In order to determine this value, we will use the average of CAP Clean and Glass's Guides to Car values with allowance being made for mileage and condition of your particular car. If no Guide value exists, we shall rely upon an independent valuation by a valuer of our choice.

The most we will pay is the lesser of either, the market value or the value of your car as declared to us by you.

If the car belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the car will normally be made to the car's legal owner whose receipt will discharge us from any further liability.

B. Recovery and redelivery

We will pay the reasonable cost of taking your car to the nearest suitable repairer and, after repair, to your address as shown in the Schedule. You may use our approved repairer scheme and if you take advantage of this service repairs can proceed without written estimates being forwarded to us first.

C. Replacement Car

If during the period of one year after date of purchase and first registration of your car as new it is:

(a) stolen and not recovered

OR

(b) damaged and cost of repairs exceeds 70% of the manufacturer's list price (including VAT), at the time of the claim: We will, if you and anyone else we know to have an interest in the car agree, replace your car with a new one of the same make and model, provided one is available. If a replacement car of the same make and model specification is not available, the most we will pay is the lesser of either the market value or the value of your car shown in the current Schedule including the value of fitted accessories and spare parts in or on your car at the time of the loss or damage.

SECTION 2 LOSS OF OR DAMAGE TO YOUR CAR *continued*

D. Audio equipment

We will pay for the loss of or damage to your car's audio equipment (but excluding telephones) permanently fitted to your car, provided the value has been included within the value shown on the Schedule.

If your insurance cover is comprehensive the maximum amount we will pay is £150 in any one insurance year, or in the case of manufacturers standard production line equipment fitted at first registration, £350 in any one insurance year. If your insurance cover is third party fire and theft or fire and theft only, the maximum amount we will pay in any one insurance year is £100. These sums are not payable in addition to the Schedule or market value of the vehicle as defined under Section 2A and/or 2C.

EXCEPTIONS TO SECTION 2

WHAT IS NOT COVERED

The insurance does not cover:

- (a) wear, tear and depreciation or that part of the cost of repair which improves your car beyond its condition before the loss or damage occurred.
- (b) diminution of the resale value of your car as a result of damage whether repaired or not.
- (c) mechanical, electrical, electronic or computer fault(s), failures, breakdowns or breakages.
- (d) damage to tyres caused by braking, punctures, cuts or bursts, or any other cause except damage to tyres where this results from an accident to your car. If stolen or beyond repair the maximum we will pay will be the value at the time of loss or accident.
- (e) cost of obsolete spare or replacement parts in excess of the manufacturer's last list price.
- (f) loss of use of your car or any other consequential loss.
- (g) loss of or damage to radio telephones, television equipment or two-way radio transmitters or receivers.
- (h) loss of or damage to your car or its contents arising from theft or attempted theft if the car has not been locked or if the windows or sunroof have been left open or the keys have not been removed from the car.
- (i) loss of the hood or audio equipment if your car is an open top/sports/cabriolet or targa type.
- (j) loss of the insured car or the proceeds of the sale of the insured car as a result of a fraud or deception.
- (k) damage or loss to any car covered by Section 1A (2).
- (l) loss of or damage to your car arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household, or any other person known to you, unless you can prove that the driver intended to permanently deprive you of your car.

EXCEPTIONS TO SECTION 2 *continued*

Excesses

The following excesses apply in addition to any other excesses that apply under this section as shown in your Schedule or applied by endorsement(s)

Additional Accidental Damage Excess

The insurance does not cover the first part of each claim (excess) if the car is damaged whilst being driven by or for the purpose of being driven is in the charge of a young or inexperienced driver. The amount of any excess is as follows:-

(1) the first £300 in respect of loss or damage when the insured car is driven by or for the purpose of being driven is in the charge of any person under 21 years of age.

(2) the first £200 in respect of loss or damage when the insured car is driven by or for the purpose of being driven is in the charge of any person 21 years of age and over but under 25 years of age.

(3) the first £150 in respect of loss or damage when the insured car is driven by or for the purpose of being driven is in the charge of:

(i) any person who has not held a full Great Britain or Northern Ireland Driving Licence to drive a car of the same class for a period of 12 months.

(ii) any person holding a Provisional Driving Licence.

Drink Driving Excess

You will pay the first £250 towards each claim if your car is being driven or is in the custody or control of any person whose alcohol content in the blood or urine is in excess of the legal limit.

Fire or Theft Excess

You will pay the first £100 towards each claim following any loss or damage to your car and its accessories and spare parts caused by fire, theft or attempted theft including the breakage of windows or windscreens as a result of theft or attempted theft.

SECTION 3 WINDSCREEN AND WINDOW GLASS

EXCLUDING SUNROOFS, FRONT LIGHTS AND REAR LIGHTS

We will pay the cost of replacing or repairing any broken windows of your car, provided that you use our approved supplier, Glassline at Lloyd's. You will be responsible for an excess of £50 on any claim under this Section.

If any other supplier is used the maximum amount we will pay will be £100, after deduction of the £50 excess.

If the glass is repaired rather than replaced, the excess will not apply.

Provided that no other claim or payment is made, any payment under this Section will not affect your No Claim Discount.

SECTION 4 MEDICAL EXPENSES

We will pay up to £250 per person for any medical expenses if you and/or your passenger(s) are injured in an accident involving your car.

SECTION 5 PERSONAL ACCIDENT TO YOU AND/OR YOUR SPOUSE

If your insurance cover is comprehensive and if you or your spouse are injured as a result of an accident in direct connection with your car or while in, or getting into or out of any private car which does not belong to either of you and is not on hire purchase or leased to either of you, we will pay £2,500 to each person injured or to that person's estate if, within three months of the accident, the injury is the sole cause of:-

- death
- total and irrecoverable loss of all sight in one or both eyes
- total loss of one or more limbs by physical separation at, or above the wrist or ankle

We will NOT pay:

- if the person suffering injury or death is aged 70 or more at the time of the accident
- if the injury or death is caused or contributed to, or accelerated by suicide or attempted suicide, alcohol or drug abuse
- more than £2,500 for each person injured during any one period of insurance
- where the car is used or provided for gainful employment

SECTION 6 PERSONAL BELONGINGS

If your insurance cover is comprehensive we will pay up to £100 for any one incident of loss or damage to personal belongings in your car caused by accident, fire, theft or attempted theft. If you wish, instead of paying you, we will pay the owner of the property lost or damaged when a receipt from the owner will discharge our liability.

This benefit is only available under an insurance arranged in the name of a private individual and not under an insurance arranged in the name of a company, firm or partnership.

What is not covered

- money, stamps, tickets, documents or securities, furs or jewellery
- goods or samples carried in connection with any trade or business
- loss of any property carried in an open-top/sports/cabriolet/targa type car unless they were secured in a locked boot
- property insured under any other insurance
- damage caused by wear and tear, deterioration, moths or insects
- loss or damage to personal belongings by theft or attempted theft if your car has not been securely locked

SECTION 7 NO CLAIM DISCOUNT

Renewal Discount

If you renew your insurance with us, you will be entitled to a discount from the renewal premium in accordance with our scale of No Claim Discount applicable at that time, provided no claim has arisen or is pending since last renewal or inception of cover. In order to obtain the No Claim Discount the insurance must be in force for at least ten months or longer in any one insurance year. Any reduction in this discount at renewal as a result of a claim will also be in accordance with our scale.

Protected Discount

If you have paid an additional premium and we have agreed to protect your No Claim Discount, you will not lose your entitlement to that discount if you renew your Policy with us provided not more than one claim arises during the course of the insurance year or not more than two claims arise in three consecutive years of insurance.

If two claims are made or arise in one insurance year, or three claims are made or arise in three consecutive years of insurance the No Claim Discount will be reduced in accordance with our scale in force at that time. If four or more claims are made or arise in three consecutive years of insurance the No Claim Discount will be lost entirely.

If we transfer your insurance to someone else, they will NOT be entitled to your No Claim Discount.

SECTION 8 USE OF YOUR CAR ABROAD

A. Transit by Sea

We will provide Insurance as defined in this Document of Insurance, the Schedule and Certificate of Insurance whilst the car is in transit by sea between, Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and any European Community or European Union country.

B. Geographical Limits

The cover provided by the Insurance is automatically extended in respect of the use of your car by an authorised driver to give the **minimum** Insurance Cover required to comply with the laws relating to compulsory insurance of Motor Vehicles in:

- (1) any country which is a member of the European Community/European Union (EC/EU) and
- (2) any other country approved by the EC/EU Commission whose insurance requirements follow EC/EU directives currently in force.

C. Extended Cover

In addition to the minimum cover this Insurance provides the cover shown in the Schedule for up to 30 days in any one premium year in any country in the territorial limits shown above subject to:

- (1) your permanent home being Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- (2) your visit to countries outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man does not exceed 30 days.
- (3) the vehicle being driven by you or your spouse except where the spouse is excluded by the Certificate and Schedule.

N.B. We will extend your insurance to include other drivers if they are acceptable to us. A premium will be payable for this protection.

SECTION 8 USE OF YOUR CAR ABROAD

continued

D. Spain - Bail Bond

If as a result of an accident in Spain which is subject of a claim under the Insurance, any authorised driver is detained or your car is impounded by the authorities and a guarantee or monetary deposit is required for release we will provide such guarantee or deposit not exceeding £1,000 in all.

When the guarantee is released or deposit becomes recoverable you must provide all necessary assistance to obtain cancellation of the guarantee or return of the deposit.

If all of the guarantee is lost or taken to pay fines or costs not covered by this Insurance then you must repay us the lost amount immediately.

E. Customs Duty

We will pay any Customs Duty arising as the direct result of any loss or damage covered by the insurance.

F. Green Card

All countries whose Insurance requirements follow EC/EU directives have agreed that a Green Card is no longer necessary. Your Certificate of Motor Insurance should provide sufficient evidence that you are complying with the laws relating to compulsory motor insurance.

EXCEPTIONS TO SECTION 8

THIS INSURANCE DOES NOT COVER:

- (a) countries outside the defined Geographical limits;
- (b) drivers other than you or your spouse (provided spouse is covered under the Certificate of Insurance and Schedule).

If you give us at least 21 days notice we will extend your insurance to include such countries and/or other drivers provided they are acceptable to us. An additional premium will be payable.

GENERAL EXCEPTIONS

THIS INSURANCE DOES NOT COVER:

1. any liability, injury, loss or damage while any insured car is being driven or used
 - (a) other than for the purposes as specified in your Certificate of Insurance or Statement of Insurance and Schedule except while in the custody of a Motor Trader for servicing or repair.
 - (b) by you or any other person entitled to drive unless the person driving holds a Licence to drive the car or has held and is not disqualified from holding or obtaining a Licence and is acting in accordance with the terms, conditions and limitations of that Licence.
 - (c) by anyone driving without your permission or order.
 - (d) in an unsafe condition. Where appropriate the lack of a valid MOT Certificate will be sufficient evidence of its unsafe condition.
 - (e) for the carriage of explosives, chemicals, chemical by-products, acids or goods of a generally dangerous or inflammable nature.
2. anyone who fails to fulfil the terms and conditions of this insurance.
3. any liability, injury, loss or damage arising from earthquake or any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, terrorism or military or usurped power, except so far as is necessary to meet the requirements of the Road Traffic Acts.
4. any liability, injury, loss or damage arising from riot or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands.

GENERAL EXCEPTIONS *continued*

5.
 - (a) loss or destruction of or damage to any property or any resulting loss or expense or any other consequential loss
 - (b) any legal liability directly or indirectly caused by, attributable to, or arising from:
 - (i) ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
6. any liability arising from a contract or agreement which would not have arisen in the absence of such a contract or agreement.
7. any car while it is being used or driven on the runways or any other parts of an airport, airfield establishment or aerodrome to which aircraft have access.

GENERAL CONDITIONS

WE WILL PROVIDE THE COVER DESCRIBED IN THIS INSURANCE PROVIDED THE FOLLOWING CONDITIONS ARE MET:

1. Insured's Duty

The information provided by you on your proposal form or Statement of Insurance and the declaration made by you are, to the best of your knowledge, complete and correct. You must notify us of any changes affecting your insurance when they occur. If you have any doubts as to whether certain facts are relevant you should disclose them. Failure to disclose all relevant changes may invalidate your insurance or may result in the insurance not operating fully or at all.

2. Care of your car

You must take all reasonable steps to prevent your car and its contents from being lost or damaged.

You must ensure that your car is maintained in a safe and roadworthy condition in accordance with the manufacturers recommendations and take all reasonable precautions to protect your car from loss or damage. We require you to allow us free access at all reasonable times to examine your car. You must have a valid Ministry of Transport (MOT) Certificate where applicable.

3. Claims Procedure

You must notify us in writing as soon as possible of any loss or damage or if you or your car are involved in any accident.

All communications received by you regarding any claim must be sent to us without delay. You must also inform us if you know of any pending prosecution, Coroner's Inquest or legal process. You must NOT admit or repudiate liability or enter into negotiation in respect of any claim without our approval.

We retain the right to:

- (a) take over and conduct in your name, or in the name of anyone else covered under this insurance, the defence or settlement of any claim.
- (b) take proceedings at our expense and for our benefit, but in your name, or in the name of anyone else covered under this insurance, to recover any payment made under this insurance.

We expect to receive full cooperation on any matter affecting this insurance, any failure to do so could result in this insurance not operating fully or at all.

If you or anyone else claiming under this insurance makes a claim that is false or fraudulent in any way, your insurance will become void and all benefits under this insurance will be lost and your premium will be forfeited.

4. Other Insurance

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will pay only our rateable proportion of any claim.

5. Instalment Premiums

Where the premium for this insurance is payable by instalments, each payment must be made when due, otherwise all benefits under the insurance will be forfeited and the insurance will be cancelled from the date when any unpaid instalment was due. In this event you must also surrender the Certificate of Motor Insurance to us immediately.

6. Cancellation

You may cancel this insurance at any time by returning to us your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate is received by us and the appropriate refund of premium will be calculated in accordance with our published short-period rates. Any refund will be subject to no claim having been made in the period since last renewal. *A copy of Underwriters short period rate is available on request.*

We may cancel this insurance at any time by sending seven days notice by first class post to the last known address on our records. A pro rata refund of premium for the remainder of the period of insurance will be allowed if the Certificate of Motor Insurance is returned within seven days.

7. Car Sharing

You may accept contributions from passengers as part of a car sharing arrangement provided:

- (a) the vehicle is not constructed or adapted to carry more than seven passengers (excluding the driver).
- (b) the passengers are not being carried in the course of a business of carrying passengers.
- (c) the total contributions received for the journey concerned do not involve an element of profit.
- (d) the vehicle is not used in Northern Ireland, the Isle of Man or the Channel Islands.

GENERAL CONDITIONS *continued*

8. Law Jurisdiction

This insurance is a personal contract with you and is not assignable by you for any reason and is subject to English Law.

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

9. Arbitration

If there is any dispute about the amount to be paid under this Insurance then the matter will be referred to an arbitrator who is acceptable to you and us under the legal rules governing arbitration. When this happens the arbitrator must make a decision before you can start proceedings against us.

10. Motor Insurance Database

It is a condition of the Policy that you must supply such details of the vehicle(s) whose use is covered by the Policy as are required by the relevant law applicable in Great Britain and Northern Ireland, for entry on the Motor Insurance Database.

11. Compulsory Motor Insurance

Nothing in this Policy shall affect the right of any person to recover an amount under or by virtue of the provisions of the law of any territory in which the Policy operates relating to the Insurance of liability to Third Parties **but** the Policyholder shall repay to the Insurer any such amount which the Insurer would not have been liable to pay but for the provisions of such law.

USE

You, or any authorised driver, may only use your car for purposes described on the current Certificate of Insurance and/or further defined or restricted by Endorsement(s) shown on the current Schedule.

ENDORSEMENTS

The endorsements shown below apply only if the endorsement number is specified in your current Schedule and are subject to the terms, conditions and limitations of this document of insurance.

Where an endorsement number is followed by:-

- (a) the registration number of a vehicle and/or the name of any person then the endorsement shall only apply to either that vehicle or person.
- (b) additional wording then such wording shall be read in context with the full endorsement wording.

Use E1

Social, Domestic and Pleasure

including travel to and from your permanent place of business.

This insurance does not operate if your car is being used for:-

- (a) Purposes other than social, domestic and pleasure purposes and journeys between home and your normal place of business.
- (b) Carriage of passengers for hire, reward or for hiring, racing, competition, rallies or trials or for any business purposes.

E2

Social, Domestic and Pleasure and Personal Business Use

This insurance does not operate if your car is being used for:-

- (a) Purposes other than social, domestic and pleasure purposes and by you in person for your business or profession.
- (b) Carriage of passengers for hire, reward or for hiring, racing, competition, rallies or trials or for commercial travelling by any other person for business purposes.

E3

Social, Domestic and Pleasure and Business Use

This insurance does not operate if your car is being used for:-

- (a) Purposes other than social, domestic and pleasure purposes and in connection with your business or trade by you or by employees on your behalf.
- (b) Carriage of passengers for hire, reward or for hiring, racing, competition, rallies or trials or for commercial travelling or for any purposes in connection with the Motor Trade.

ENDORSEMENTS *continued*

- E4** **Social, Domestic and Pleasure and Commercial Travelling**
This insurance does not operate while your car is being used for:-
(a) Purposes other than social, domestic and pleasure purposes and in connection with your business or trade by you or by employees on your behalf.
(b) Carriage of passengers for hire, reward or for hiring, racing, competition, rallies or trials or for any purposes in connection with the Motor Trade.

Drivers **E5**

Named Driver(s)

This insurance does not operate if your car(s) is/are being driven by or for the purpose of being driven is in the charge of any person other than the person(s) as specified in the Certificate and/or Schedule.

- E6** **Excluded Drivers Under a Specific Age**
This insurance does not operate if your car(s) is/are being driven by or for the purpose of being driven is in the charge of any person under the age as specified in the Schedule.

- E7** **Specified Driver(s) Included**
The Endorsement applicable under this insurance relating to excluded driver(s) shall not apply in respect of the person(s) as specified in the Schedule.

- E8** **Excluding Drivers Who Have Not Held a Full Licence for a Specific Period**
This insurance does not operate if your car(s) specified in the Schedule is/are being driven by or for the purpose of being driven is in the charge of any person who has not held a full Great Britain or Northern Ireland driving licence to drive a vehicle of the same class for the period as specified in the Schedule.

- E9** **Persons Excluded from Driving to and from College, University or Place of Employment**
This insurance does not operate while your car is being used by the person(s) named against Endorsement E9 in the Schedule for travel to/from college, school, university or place of employment.

E10

Warranted Accompanied

This insurance does not operate if your car(s) is/are being driven by or for the purpose of being driven is in the charge of the person(s) named against the Endorsement whilst they hold a provisional licence unless they are accompanied by a qualified driver over the age of 25 who has held a full driving licence for more than 12 months.

Excess E11

Damage Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2, other than claims in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This excess is in addition to any other excess that may apply.

E12

Damage Fire & Theft Excess

You will be liable to pay the amount specified in the Schedule of each claim arising under Section 2. This excess is in addition to any other excess that may apply.

E13

Named Driver(s) Damage Excess

Whilst the insured car is being driven by or for the purpose of being driven is in the charge of the person(s) as specified in the Schedule you will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2, other than claims in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This excess is in addition to any other excess that may apply.

E14

Named Driver(s) Damage Fire & Theft Excess

Whilst the insured car is being driven by or for the purpose of being driven is in the charge of the person(s) as specified in the Schedule you will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2. This excess is in addition to any other excess that may apply.

E15

Fire and Theft Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2 in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This excess is in addition to any other excess that may apply.

E16

All Claims Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under this insurance. This excess is in addition to any other excess that may apply.

General E18

Deleted Section(s)

Any Section or Sub-Section of this insurance as specified in the Schedule is deleted and deemed inoperative.

E19

Anti-Theft Device

There is no cover for theft or attempted theft under Section 2 unless there is an Insurance Industry (Thatcham) approved Anti-Theft Device (Category 1 or 2) fitted to your vehicle and the device is fully operational at all times when your car is left unattended.

E20

Partial Suspension of Cover

All cover under this insurance is deleted except loss or damage arising out of theft or attempted theft.

E21

Alcohol/Drugs

We will not be responsible for any loss, damage or liability whilst your car is being driven by or is in the charge of the person(s) named against Endorsement E21 in your Schedule if they are convicted of a drink/drugs offence or it is proved to the satisfaction of Underwriters that they were under the influence of alcohol/drugs at the material time.

E22

Protected No Claims Discount

If you have paid an additional premium and we have agreed to protect your No Claim Discount you will not lose your entitlement to that discount if you renew your Policy with us provided no more than one claim arises during the course of the insurance year or not more than two claims arise in three consecutive years of insurance.

If two claims are made or arise in one insurance year, or three claims are made or arise in three consecutive years of insurance the No Claim Discount will be reduced in accordance with our scale in force at that time.

If four or more claims are made or arise in three consecutive years of insurance the No Claim Discount will be lost entirely.

E44

Windscreen Cover

We will pay for any breakage of your car's windscreen or window glass including resultant scratching of bodywork caused accidentally but not resulting from theft or attempted theft. The amount of each and every claim for which you are responsible (the excess) and the maximum amount which will be paid are specified against Endorsement E44 in the Schedule. The excess will not apply if the windscreen is repaired. Any payment made solely under this Section will not affect your No Claim Discount (see Section 7).

COMPLAINTS PROCEDURE

It is our intention to provide a high quality service and we wish to maintain this at all times.

If you have questions or concerns about your policy or the handling of a claim, these should initially be addressed to your chosen Broker or Intermediary because, acting as your Agent, their role is to look after your best interests.

You may choose to contact us direct and if your concern relates to the policy you should write to 'The Underwriter', quoting your Policy Number.

If your concern relates to a claim you should write to 'The Claims Manager', quoting the Claim Reference.

The address is:

Jubilee Motor Policies at Lloyd's
Sidcup House
Station Road
Sidcup
Kent
DA15 7EX

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's.

Their address is:

Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

NOTES

NOTES

JUBILEE MOTOR CLAIMS SERVICE

REPORTLINE CALL US FREE ON 0800 435644

If the policyholders vehicle has been involved in an incident, please telephone our reportline to give initial advice of the claim.

Reportline can arrange for repairs covered by the policy to be undertaken through our approved repairer network.

A claim form will still need to be completed and you will have to pay the policy excess, and where appropriate VAT, to the repairing garage.

GLASSLINE CALL US FREE ON 0800 716333

For Broken Windscreens and/or Window Glass (excluding sunroofs) Call Free Glassline (24 hours)

- No excess payable if glass can be repaired
- We will settle invoices direct subject to cover (less any excess and where appropriate less VAT)

A limit of £100 will apply if Glassline is not used.



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