

IMPORTANT CUSTOMER INFORMATION

You should keep a complete record of all information (including copies of letters) supplied to us in taking out this insurance.

So that you understand what you are covered for, please read this policy, the **policy schedule** (which may make reference to **endorsements**) and the **certificate of motor insurance** very carefully. You should pay special attention to the general exceptions and general conditions of this policy.

If you have any questions, or the cover does not meet your needs or any of the details are incorrect you should notify us immediately via your insurance intermediary.

Guidance notes: There are useful guidance notes shown in the shaded boxes throughout the policy document. The guidance notes do not form part of the insurance contract but are there to help you understand it. You should always read the guidance notes in conjunction with the whole of the policy document.

NOTIFICATION OF CHANGES WHICH MAY AFFECT YOUR INSURANCE

To keep your insurance up to date please tell us straight away via your insurance intermediary about changes which may affect your cover.

Some examples are:

- A change of car, or you have purchased another car to which you want your existing cover to apply.
- You wish a new driver to be covered.
- You or any other driver passes their driving test
- Someone who drives the car gets a motoring or other conviction or licence endorsement or fixed penalty offence or suffers from a medical condition or has a claim on another policy.
- The car is changed or modified from the manufacturer's standard specification or you intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels etc).
- A change of occupation (full or part-time) by you or any other driver.
- A change of address or where the car is normally kept.
- A change in the use of the car.
- The car is involved in an accident no matter how trivial.
- A change of the main user of the car.
- If the car is likely to exceed the annual mileage declared at the commencement or renewal of the policy for which you may have received a premium discount.

This is not a full list and if you are in any doubt you should advise us via your insurance intermediary for your own protection. If you do not tell us about changes, your insurance may not cover you fully or at all.

This is not a full list and if you are in any doubt you should advise us via your insurance intermediary for your own protection. If you do not tell us about changes, your insurance may not cover you fully or at all.

If during the life of your policy, you believe the value of the insured vehicle shown on your policy schedule requires revision (e.g. following market changes, restoration work or modifications) you must advise us as soon as possible to ensure that the insured vehicle is adequately covered (evidence may be required to substantiate any revision in the value of the insured vehicle).

IF YOU HAVE AN ACCIDENT

Regardless of blame it is important that you take the following action:

Stop as soon as possible, in a safe place (if you have a warning triangle, place it well before the obstruction). If anybody has been injured, call the police and ambulance service. Make a quick sketch of the direction and final position of each vehicle (it is worth keeping a pen and paper in your car).

Note: You will need to make a note of:

- The vehicle registration number, name, address and telephone of any other drivers involved in the accident.
- The number of passengers in each vehicle.
- The name and address of anyone who is injured (or suggesting they have been injured).
- The name and address and telephone number of any witnesses to the accident.
- The name, telephone number and constabulary of any police officer who attends the accident.

Take a photo: If you have a mobile phone with you and it is fitted with a camera, try and take photographs to support the positions of the vehicles and the extent of damage.

Provide: You must give your own details to anyone who has reasonable grounds for requesting them.

Do not: Do not admit responsibility, either verbally or in writing. Instead, ask any other person involved in the accident to contact us on the 24 hour claims helpline number below.

By getting the other person(s) involved in the accident to ring the 24 hour helpline you will give him/her the opportunity of obtaining our assistance in progressing repairs and assisting with the provision of a courtesy vehicle if the circumstances of the accident warrant this.

If for any reason you have not been able to exchange details with other drivers, or owners of property or you were in collision with an animal, you must report the accident to the police as soon as possible, and certainly within 24 hours of the accident.

CALL THE 24 HOUR CLAIMS HELPLINE ON 0844 873 8183

After any accident or incident you must call our 24 hour Claims Helpline as quickly as possible following the incident (this must be within 24 hours of the incident, but ideally within 1 hour). This is regardless of whether you wish to make a claim under the policy or not. Delay in notification of an incident to us may invalidate your right to claim.

Please quote your policy number and give all relevant information about the incident. If your claim is due to theft, attempted theft or vandalism you must also inform the Police and obtain a crime reference number.

Our 24 hour claims helpline will be able to give you access to our approved repairer network. The benefits of using our approved repairer network will depend on the level of policy cover you selected but can include:-

- FREE courtesy car while your car is being repaired
- Windscreen repair/replacement
- FREE collection and re-delivery
- FREE car cleaning service
- Repairers' work guaranteed for three years.

You may however nominate your own repairer. We will deal with your claim and claims made against you, as quickly and fairly as possible. Please read the General Conditions in this policy document. For our joint protection telephone calls may be recorded and monitored by us.

INTRODUCTION

This policy document is evidence of a legally binding contract of insurance between **you** (the Insured) and **us** (Markerstudy Insurance Company Limited). The contract is based on the information **you** provided on **your signed proposal form**, or **statement of fact** or **statement of insurance** and any other information given either verbally or in writing by **you** or on **your behalf** at the time **you** applied for insurance.

You must read this policy, the schedule and the **certificate of motor insurance** together. The schedule tells **you** which sections of the policy apply. Please check all three documents carefully to make certain they give **you** the cover **you** want.

We have agreed to insure **you** against liability loss or damage that may occur within the **geographical limits** of the policy during any **period of insurance** for which **you** have paid, or agreed to pay the premium. The cover **we** provide is subject to the terms, conditions and exceptions contained in this policy document or in any **endorsement** applying to this policy document.

Nobody other than **you** (the Insured) and **us** (Markerstudy Insurance Company Limited) has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the policy.



Gary Humphreys

Underwriting Director

Markerstudy Insurance Company Limited and/or its co-Insurers whose names and addresses are available upon request.

Authorised Insurers, registered in Gibraltar No 78789. Registered Office: 846-848, Europort, Gibraltar

Markerstudy Insurance Company Limited is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting insurance business in the UK (FSA Register Number 206322).

Markerstudy Insurance Company Limited is a member of the Association of British Insurers.

Several Liabilities Notice

The obligations of Markerstudy Insurance Company Limited and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DEFINITIONS

The words or phrases shown below have the same meaning whenever they appear in this policy document or in the **certificate of motor insurance**, **policy schedule** or **endorsements**. So that **you** can easily identify these words and phrases they are shown in bold print throughout this policy document.

Accessories and spare parts	Standard parts or products specifically designed to be fitted to your vehicle. Some accessories may be classed as modifications therefore you must notify us of any alterations to the insured vehicle via your insurance intermediary .
Agreed value	A fixed amount that we agree to cover the insured vehicle for in the event of total loss, subject to receipt and approval of satisfactory photographs and any other supporting evidence we may request. (We will only provide cover on a market value basis until such time as we have received supporting evidence and accepted the proposed agreed value). If we have agreed to provide cover on an agreed value basis this will be shown on the policy schedule .
Approved repairer	A motor vehicle repairer authorised by us or our representative to repair the insured vehicle following a valid claim under Section A or Section B of this insurance.
Certificate of motor insurance	A document, which is legal evidence of your insurance and is required by law and forms part of this contract of insurance. It shows the insured vehicle's registration number, who may drive it and what it may be used for. The certificate of motor insurance must be read with this policy document.
Courtesy car	A car loaned to you by our approved repairer whilst the insured vehicle is being repaired following a valid claim under Section A or Section B of this insurance.
Endorsements	A change in terms of this insurance, which replaces or alters the standard insurance wording.
Excess	An amount you have to pay towards the cost of a claim under this insurance. You have to pay this amount regardless of the circumstances leading to the claim.
Geographical limits	The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.
Insurance intermediary	The intermediary who has placed this insurance with us , acting on your behalf as your agent and through whom all matters concerning this insurance are handled.
Insured vehicle	The motor car, the details and registration number of which are shown in the policy schedule .
In-car entertainment, communication and navigation equipment	Permanently fitted radios, cassette, compact disc or DVD players, telephones, CB radios and visual navigation equipment. Portable items (such as radar detection equipment, personal digital assistants or portable GPS navigators), cassette tapes, compact discs or DVDs are not included within this definition.
Market value	The value of the insured vehicle at the time of loss or damage compared with one of the same make, model, specification and condition. If the insured vehicle was first registered as new in a country other than the United Kingdom any assessment of market value will take into account that the car has been individually imported into the United Kingdom but will not include any delivery costs incurred at the time of importation. The market value will be assessed by an automotive engineer in conjunction with the published trade guides at the time of loss.
Period of insurance	The period between the effective date and expiry date shown on the policy schedule and any subsequent period for which we accept renewal of the insurance.
Policy schedule	The document which shows details of the insured policyholder and insurance protection provided and forms part of this contract of insurance.
Proposal form	The application for insurance and declaration completed by you or on your behalf. We have relied on the information provided on this form in entering into this contract of insurance.
Statement of fact or Statement of insurance	The form that shows the information that you gave us or that was given on your behalf at the time you applied for insurance. We have relied on the information provided on this form in entering into this contract of insurance.
Terrorism	Terrorism as defined in the Terrorism Act 2000 .
We/us/our	Markerstudy Insurance Company Limited and/or its co-insurers whose names and addresses are available upon request.
You/your	The insured policyholder named in the policy schedule or certificate of motor insurance .

INSURANCE PROVIDED – GUIDE TO POLICY COVER

The level of cover provided by this insurance is shown on **your policy schedule**. The sections of this policy document that apply for each level of cover are as shown below. Cover is subject to any **endorsement** shown on **your policy schedule**.

Comprehensive	Sections A to K of this policy document apply
Third Party Fire and Theft	Sections B, C, J, and K of this policy document apply
Third Party Only	Sections C and J of this policy document apply

The General Exceptions and General Conditions of this policy document apply to all levels of cover.

SECTION A – LOSS OF OR DAMAGE TO THE INSURED VEHICLE

This section only applies if the cover shown on **your policy schedule** is Comprehensive.

What is covered

We will cover **you** against loss or damage to the **insured vehicle** (less any **excess** that applies) caused accidentally or as a result of malicious damage or vandalism. Loss or damage more specifically covered under Section B of this policy is excluded.

Cover also applies under this section while the **insured vehicle** is in the custody of a member of the motor trade for servicing or repair.

Under this section we may either:-

- pay for the damage to be repaired, or
- with **your** agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

Unless we have agreed to provide cover on an agreed value basis, the most we will pay will be either:-

- the **market value** of the **insured vehicle** immediately before the loss, or
 - the cost of repairing the **insured vehicle**,
- whichever is the lower.

If the **insured vehicle** is covered on an **agreed value** basis, the maximum amount we will pay is the value shown on **your policy schedule**, less any policy **excess** applicable, otherwise **market value** will apply.

If the **insured vehicle** was not first registered from new in the United Kingdom we will not pay more than the purchase price paid by **you** at the time that **you** purchased the car.

If the **insured vehicle** is deemed to be beyond economical repair or settlement is agreed under the 'New car cover' sub-section below, the damaged car becomes **our** property once a claim is met under the policy. **You** must send **us** the vehicle registration document, MOT certificate and the **certificate of motor insurance** for the **insured vehicle** before we are able to meet the claim.

If the **insured vehicle** is the subject of a Hire Purchase Agreement we will pay up to the amount defined above under 'the most we will pay'. This payment will be made to the Hire Purchase Company as owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will pay an amount of no greater than £300 after the deduction of any **excess** that applies in respect of any one occurrence for loss of or damage caused to permanently fitted **in-car entertainment, communication and navigation equipment**.

If this equipment forms part of the original vehicle specification and was fitted by the vehicle manufacturer or their authorised dealer at the time the **insured vehicle** was first registered from new, the amount of cover for any one occurrence will be increased to a maximum of £500 after the deduction of any **excess**.

Any amount payable in respect of **in-car entertainment, communication and navigation equipment** will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

New car cover

If the **insured vehicle** is less than one year old (calculated from the date of first registration) at the time of the incident leading to a claim under this policy, and

- suffers damage covered by the policy, and
- is beyond economical repair

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

However, this new car cover only applies if:

- **you** have been the first and only registered keeper and owner, and
- a suitable replacement car is available in the United Kingdom, and
- anyone else who has an interest in the **insured vehicle** agrees, and
- the **insured vehicle** has covered less than 10,000 miles.

In the event that a vehicle of the same make, model and specification is unavailable we will settle the claim on the basis of the **market value** of the **insured vehicle** immediately before the loss.

Once a settlement has been agreed in accordance with this new car cover, the damaged car becomes **our** property.

If the **insured vehicle** is the subject of a Hire Purchase Agreement we will only agree settlement on the basis of this new car cover if we have the agreement of the Hire Purchase Company as owner of the **insured vehicle**.

Repairs

Repairs are normally undertaken by **our approved repairer**. If **you** choose to use an alternative repairer we will not guarantee the work after **you** have signed a customer satisfaction note and the **insured vehicle** has been returned to **you** by the repairer.

For any work undertaken by an alternative repairer we will not pay more than the cost of repairs had the work been undertaken by **our approved repairer**. In these circumstances we may at **our** option settle the claim for repairs to the **insured vehicle** by making a cash payment for the amount quoted by **our approved repairer** less the **excess** which applies to the claim.

If parts required for repairing the **insured vehicle** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. We will not pay the cost of importing parts that are not available in the United Kingdom.

We may at **our** option use parts that have not been supplied by the original manufacturer to repair the **insured vehicle**. These parts will be subject to the **approved repairer's** guarantee.

We will not pay the cost of any repair or replacement which improves the **insured vehicle** to a better condition than it was in before the loss or damage. If this does happen **you** must make a contribution towards the cost of repair or replacement. **You** may be required to contribute to the cost of replaced items such as exhausts or tyres.

SECTION A – LOSS OF OR DAMAGE TO THE INSURED VEHICLE (CONTINUED)

Young and Inexperienced Driver Excesses

You will be responsible for paying the following amounts while the **insured vehicle** is being driven by, is in the charge of or was last in the charge of the categories of driver listed below:

Age or experience of person driving, in charge of or last in charge of the insured vehicle	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 years and over but <ul style="list-style-type: none"> • who holds a provisional driving licence, or • who holds an international driving licence, or • who holds a full driving licence to drive a private motor car issued either in a country within the geographical limits or a member country of the European Union but for less than one year. 	£150

The Young & Inexperienced Driver **Excess** applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the **insured vehicle** at the inception date or last renewal date of the policy whichever is the later.

The amounts shown above are in addition to any other **excesses** which are shown on the **policy schedule**.

Protection and Recovery

If the **insured vehicle** cannot be driven following an incident leading to a valid claim under this section, **we** will pay:

- the cost of its protection and removal to the nearest **approved repairer**, competent repairer or nearest place of safety, and
- the reasonable cost of re-delivery after repairs to **your** home address, and
- the cost of storage of the **insured vehicle** incurred with **our** written consent.

If the **insured vehicle** is damaged beyond economical repair **we** will arrange for it to be stored safely at premises of **our** choosing.

You should remove **your** personal belongings from the **insured vehicle** before it is collected from **you**.

In the event of a claim being made under the policy **we** have the right to remove the **insured vehicle** to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

SECTION B – LOSS OF OR DAMAGE TO THE INSURED VEHICLE BY FIRE AND THEFT

This section only applies if the cover shown on **your policy schedule** is either Comprehensive or Third Party Fire and Theft.

What is covered

We will cover **you** against loss of or damage to the **insured vehicle** (less any **excess** that applies) caused by fire (other than fire by vandalism or malicious intent), lightning, explosion, theft or attempted theft.

Cover also applies under this section while the **insured vehicle** is in the custody of a member of the motor trade for servicing or repair.

Under this section **we** may either:-

- pay for the damage to be repaired, or
- with **your** agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

Unless **we** have agreed to provide cover on an agreed value basis, the most **we** will pay will be either:-

- the **market value** of the **insured vehicle** immediately before the loss, or
- the cost of repairing the **insured vehicle**,

whichever is the lower.

If the **insured vehicle** is covered on an **agreed value** basis, the maximum amount **we** will pay is the value shown on **your policy schedule**, less any policy **excess** applicable, otherwise **market value** will apply.

If the **insured vehicle** was not first registered from new in the United Kingdom **we** will not pay more than the purchase price paid by **you** at the time that **you** purchased the car.

If the **insured vehicle**:

- is stolen and has not been recovered at the time of settlement, or
- is deemed to be beyond economical repair, or
- settlement is agreed under the 'New car cover' sub-section below,

the lost or damaged vehicle becomes **our** property once a claim is met under the policy. **You** must send **us** the vehicle registration document, MOT certificate and the **certificate of motor insurance** for the **insured vehicle** before **we** are able to meet the claim.

If the **insured vehicle** is the subject of a Hire Purchase Agreement **we** will pay up to the amount defined above under 'the most **we** will pay'. This payment will be made to the Hire Purchase Company as owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will cover **you** for loss of or damage caused to permanently fitted **in-car entertainment, communication or navigation equipment** caused by fire (other than fire by vandalism or malicious intent), lightning, explosion, theft or attempted theft. The most **we** will pay is in accordance with the cover provided by **your** policy and is detailed below:

- Equipment forming part of the original vehicle specification and fitted by the vehicle manufacturer or their authorised dealer at the time the **insured vehicle** was first registered from new:

Cover applying to your policy	Limits applying
Comprehensive	Up to £500 any one occurrence after the deduction of any excess
Third Party, Fire and Theft	Up to £300 any one occurrence after the deduction of any excess

- Equipment not forming part of the original vehicle specification

Cover applying to your policy	Limits applying
Comprehensive	Up to £300 any one occurrence after the deduction of any excess
Third Party, Fire and Theft	Up to £300 any one occurrence after the deduction of any excess

SECTION B – LOSS OF OR DAMAGE TO THE INSURED VEHICLE BY FIRE AND THEFT (CONTINUED)

In-car entertainment, communication and navigation equipment (continued)

Any amount payable in respect of **in-car entertainment, communication and navigation equipment** will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

Repairs

Repairs are normally undertaken by **our approved repairer**. If **you** choose to use an alternative repairer **we** will not guarantee the work after **you** have signed a customer satisfaction note and the **insured vehicle** has been returned to **you** by the repairer.

For any work undertaken by an alternative repairer **we** will not pay more than the cost of repairs had the work been undertaken by **our approved repairer**. In these circumstances **we** may at **our** option settle the claim for repairs to the **insured vehicle** by making a cash payment for the amount quoted by **our approved repairer** less the **excess** which applies to the claim.

If parts required for repairing the **insured vehicle** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom.

We may at **our** option use parts that have not been supplied by the original manufacturer to repair the **insured vehicle**. These parts will be subject to the **approved repairer's** guarantee.

We will not pay the cost of any repair or replacement which improves the **insured vehicle** to a better condition than it was in before the loss or damage. If this does happen **you** must make a contribution towards the cost of repair or replacement. **You** may be required to contribute to the cost of replaced items such as exhausts or tyres.

Young and Inexperienced Driver Excesses

You will be responsible for paying the following amounts in respect of any claim relating to loss of or damage caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft while the **insured vehicle** is being driven by or is in the charge of or was last in the charge of the categories of driver listed below:

Age or experience of person driving, in charge of or last in charge of the insured vehicle	Amount of Excess
Aged 20 years and under	£300
Aged 21 to 24 years inclusive	£200
Aged 25 years and over but <ul style="list-style-type: none"> • who holds a provisional driving licence, or • who holds an international driving licence, or • who holds a full driving licence to drive a private motor car issued either in a country within the geographical limits or a member country of the European Union but for less than one year. 	£150

The Young & Inexperienced Driver **Excess** applicable at the time of loss or damage is determined by the age or driving experience of the person driving/in charge of the **insured vehicle** at the inception date or last renewal date of the policy whichever is the later.

The amounts shown above are in addition to any other **excesses** which are shown on the **policy schedule**.

Protection and Recovery

If the **insured vehicle** cannot be driven following an incident leading to a valid claim under this section, **we** will pay:-

- the cost of its protection and removal to the nearest **approved repairer**, competent repairer or nearest place of safety, and
- the reasonable cost of re-delivery after repairs to **your** home address, and
- the cost of storage of the **insured vehicle** incurred with **our** written consent.

If the **insured vehicle** is damaged beyond economical repair **we** will arrange for it to be stored safely at premises of **our** choosing.

You should remove **your** personal belongings from the **insured vehicle** before it is collected from **you**.

In the event of a claim being made under the policy **we** have the right to remove the **insured vehicle** to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

Guidance Notes – Preventing Crime

- Don't give criminals an easy ride. Car crime makes up 20% of all recorded crimes in the UK.
- Most thefts can be prevented – and it's in **your** interest and ours to take some simple precautions. Most things are common sense.
- Lock **your** car and remove **your** ignition key/locking device when leaving it for even a short time e.g. at a petrol station or cashpoint.
- Vehicle thieves often steal the keys first especially if the vehicle has an immobiliser and break into houses just to access keys to steal the car. Always keep keys secure even inside **your** home (do not leave keys where a burglar can easily find them such as on a shelf or hook).
- Keys and locking devices should always be kept in a safe and secure place – do not leave them on a wall hook, windowsill or in a jacket pocket next to the vehicle.
- Take appropriate measures to safeguard the vehicle when showing it to prospective purchasers.
- Do not keep items such as the car registration document, service book, MOT certificate or insurance certificate in the car and never leave any valuables on view in the car. **You** should remove items such as CD players, Radios/MP3 players & portable satellite navigation equipment whenever possible.
- Use good-quality locks and security devices.
- Park in a secure place if **you** can. If **you** have a garage, use it and lock it.

EXCEPTIONS TO SECTION A & B

What is not covered

These sections of **your** insurance policy do not cover the following:

- The amount of any **excess** shown in the **policy schedule** or in this policy document or both.
- Indirect losses which result from the incident that caused **you** to claim, for example, **we** will not pay compensation for **you** not being able to use the **insured vehicle**.
- Wear and tear, mechanical or electrical breakdown including failure of any equipment, integrated circuit, computer chip, computer software or computer related equipment and failure or breakages of any part due to application of brakes or road shocks.
- Depreciation or loss of value following repairs.

EXCEPTIONS TO SECTION A & B (CONTINUED)

What is not covered (continued)

- Loss of or damage to the **insured vehicle** arising from the vehicle being taken by a person:
 - 1 who is not permitted to drive under the **certificate of motor insurance** or is excluded by **endorsement**, and
 - 2 who is also **your** employee or a member of **your** family or household or in a close personal relationship with **you** or **your** family or household.
- Loss suffered due to any person obtaining any property by fraud or deception, for example a purchaser's cheque not being honoured by their bank.
- Loss or damage to the **insured vehicle** where possession of it is gained by deception on the part of someone pretending to be a buyer or someone pretending to act on behalf of a buyer.
- Loss or damage caused by pressure waves from aircraft or any flying object.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators (except as insured under Section I of this insurance - Replacement locks).
- Repairs, re-programming or replacement of any component, including locks on the **insured vehicle**, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators (except as insured under Section I of this insurance - Replacement locks).
- Loss of or damage to the **insured vehicle** and/or **in-car entertainment, communication and navigation equipment** while **you** are not in the car arising from theft or attempted theft when:-
 - 1 ignition keys have been left in or on the **insured vehicle**, or
 - 2 the **insured vehicle** has not been secured by means of door and boot lock, or
 - 3 any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - 4 the **insured vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Loss or damage caused by an inappropriate type or grade of fuel being used.
- Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss or damage caused deliberately by **you** or by any person who is driving the **insured vehicle** with **your** permission.

SECTION C – LIABILITY TO OTHER PEOPLE

What is covered

Use of the insured vehicle

We will cover the categories of people listed below for their legal liability for death, bodily injury or damage to property arising out of the use of the **insured vehicle** or an attached trailer or caravan:-

- **You**, and
- any person permitted to drive the **insured vehicle** under the **certificate of motor insurance** who is driving with **your** permission, and
- any passenger in the **insured vehicle**, and
- any person using (but not driving) the **insured vehicle** for social domestic and pleasure purposes with **your** permission, and
- the employer or business partner of any person named as a permitted driver on **your certificate of motor insurance** in the event of an accident occurring while the **insured vehicle** is being used for business by that named person as long as **your certificate of motor insurance** allows business use by such person, and
- the legal representatives of any person who would have been covered under this section.

Third Party Property Damage Limit

The most **we** will pay for property damage for any one claim, or series of claims arising out of any one event is £20,000,000. The most **we** will pay in costs for any one property damage claim or series of property damage claims arising out of any one event is £5,000,000.

Legal Costs

If there is an accident that is covered under this insurance **we** may at **our** absolute discretion consider payment in respect of the following legal costs:

- solicitors fees for representing **you** at any fatal accident enquiry, Coroner's, Magistrates or similar court, and
- the reasonable cost of legal services to defend **you** against a charge of manslaughter or causing death by dangerous or reckless driving.

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

Driving Other Cars

We will provide cover under this section (but only if stated in **your certificate of motor insurance**) while **you** are driving with the owner's consent, any private motor car which is not owned by **you** or hired to **you** under a hire purchase agreement, provided that **you** are not covered by any other insurance and the car **you** are driving is in a roadworthy condition.

Driving other cars cover cannot be used to obtain the release of cars which have been seized by, or on behalf of, any government or public authority.

Additionally driving other cars cover will not operate:-

- if the policy is issued in the name of a company or firm, or
- if the **insured vehicle** is sold or disposed of, or declared a total loss, or
- if the car **you** are driving is owned by or provided by an employer or business partner, or
- if the car **you** are driving is not insured in its own right
- outside of the **geographical limits** of this policy.

Emergency Medical Treatment

We will pay emergency treatment charges required by the Road Traffic Acts.

EXCEPTIONS TO SECTION C

What is not covered

We shall not be liable:-

- if the person claiming is otherwise insured, or
- for loss or damage to property belonging to or in the care of any person insured under this section or for not being able to use any such property, or
- for damage to the **insured vehicle** or property in it or being conveyed in it or for not being able to use any such property, or
- for loss or damage to any trailer or caravan being towed by the **insured vehicle** or for not being able to use any such trailer or caravan, or
- if the death of or bodily injury to any person covered under this section arises out of or in the course of his/her employment except where such liability must be covered under the Road Traffic Acts, or
- for death or bodily injury to any person being carried in or on any trailer or caravan, or
- if a person who was not driving makes a claim and he/she knew that the person driving did not hold a valid driving licence.

SECTION D – PROVISION OF A COURTESY CAR

This section applies only if the cover shown on **your policy schedule** is Comprehensive and **our approved repairer** service is used.

What is Covered

If a valid claim is made under this policy, and the **insured vehicle** is to be repaired by one of **our approved repairers**, the repairer will provide **you** with a **courtesy car** (subject to availability) for the duration of the repairs.

If the parts required to repair the **insured vehicle** are not immediately available to **our approved repairer** we reserve the right to withhold the provision of a **courtesy car** until such time as the necessary parts are available and repair work can proceed.

If the **insured vehicle** is accepted by **our approved repairer** as being a repairable proposition, but it is subsequently deemed by **us** to be beyond economical repair, we reserve the right to withdraw the **courtesy car** immediately.

The **courtesy car** can only be provided subject to availability and will be supplied subject to **our approved repairer's** standard terms and conditions, for use in the United Kingdom only. **Our** aim is to keep **you** mobile rather than the **courtesy car** being a replacement for the **insured vehicle** in terms of status or performance. The **courtesy car** will normally be a small hatchback of less than 1200cc.

While **you** are in possession of the **courtesy car** (but only for the duration of the repairs covered by this policy), cover for loss of or damage to the car will be provided by this policy in accordance with its terms, **endorsements** and conditions, including **excesses** for which **you** will be responsible. **We** will not make a charge for this cover.

Any accidents or losses while **you** are in possession of the **courtesy car** (if applicable) must be reported to **us** immediately.

Driving of the **courtesy car** will be limited solely to those persons named on **your certificate of motor insurance**, and the use of the car will be restricted to the use described on that certificate.

You are not required to inform **us** when **you** are supplied with a **courtesy car** from **our approved repairer**.

You must return the **courtesy car** to **our approved repairer** either when **we** ask **you** to do so or if this insurance falls due for renewal and **you** fail to renew it with **us**.

SECTION E – PERSONAL ACCIDENT BENEFITS

This section applies only if the cover shown on **your policy schedule** is Comprehensive

What is covered

We will pay the following amounts if **you**, **your** legally married spouse or civil partner accidentally receives an injury, as detailed below, which independently of any other cause and within 3 months of the accident, results in:

	Amount we will pay for each insured person
Death	£5,000
Complete and permanent loss of sight of one or both eyes	£2,000
Complete and permanent loss of one or more limbs	£2,000

Payment will only be made where the injury or death directly results from an accident while getting into, out of or travelling in the **insured vehicle** (or any other private motor car which **you** do not own).

We will make payment to **you** or **your** legal representatives. Payment made under this section will be limited to a maximum amount of £5,000 in any one year of insurance regardless of the number of persons injured or the types of injury sustained.

What is not covered

This personal accident benefit does not apply:

- to policies issued in the name of a company or firm, or
- where death or bodily injury is caused by suicide or attempted suicide, natural disease or pre-existing physical defect, or
- in respect of death of or bodily injury to the driver at the time of the accident if such person was convicted for driving under the influence of drugs or alcohol at the time of the accident, or
- for death or bodily injury to any person in the **insured vehicle** if such person had not complied with the law relating to the use of seat belts.

SECTION F – PERSONAL BELONGINGS

This section applies only if the cover shown on **your policy schedule** is Comprehensive

What is covered

We will pay a total amount no greater than £100 for personal belongings while in the **insured vehicle**, if they are lost or damaged because of any accident, fire, theft or attempted theft or by malicious means.

What is not covered

Personal belongings cover does not apply:

- to policies issued in the name of a company or firm, or
- to money, stamps, tickets or securities, or
- to jewellery or furs, or
- to radar detection equipment, or

SECTION F – PERSONAL BELONGINGS (CONTINUED)

What is not covered (continued)

- to goods or samples, tools or equipment connected with any trade or business, or
- in respect of theft of property from the **insured vehicle** if
 - i) ignition keys have been left in or on the **insured vehicle**, or
 - ii) the **insured vehicle** has not been secured by means of door and boot lock, or
 - iii) any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - iv) the **insured vehicle** is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- in respect of theft of property from an open-topped or convertible car unless the property was being kept in a locked boot or locked glove compartment, or
- in respect of any permanently fitted audio, navigation or telephone equipment (except as insured under Section A or Section B of this insurance).

SECTION G – MEDICAL EXPENSES

This section applies only if the cover shown on **your policy schedule** is Comprehensive

What is covered

We will pay up to £200 per person for medical expenses for anyone who is injured while they are in the **insured vehicle**.

SECTION H – GLASS DAMAGE

This section applies only if the cover shown on **your policy schedule** is Comprehensive

What is covered

We will pay the cost of repair/replacement of broken glass windscreens or glass windows, providing the work is carried out by our approved replacement service.

We may at our option use parts that have not been supplied by the original manufacturer. If you insist that we use parts supplied by the original manufacturer even though alternative non-original manufacturer parts are available you will be required to pay us any difference in the cost of such parts.

If an incident occurs involving the breakage of multiple items of glass we will only pay for one piece of glass under this extra benefit.

In the event of an incident likely to give rise to a claim for damaged glass please call our **24 hour Claims Helpline on 0844 873 8183**.

If our approved replacement service is unable to fit or replace the glass and you have to use another provider cover is limited to an amount of £1000 including vat (after the deduction of any excess that applies) in any one annual **period of insurance**, without loss of no claim discount (if applicable).

If our approved replacement service can fit and replace the glass but you choose to use another provider cover is limited to an amount of £350 including vat (after the deduction of any excess that applies) in any one annual **period of insurance**, without loss of no claim discount (if applicable).

What is not covered

- You will be required to pay the first £80 of each claim under this section in respect of a replacement windscreen or window. Where the windscreen or window can be repaired and does not require replacement, any claim for repair will be subject to an **excess** of £25.
- We will not pay claims for mechanical items associated with the window mechanisms of the **insured vehicle** under this section.
- We will not pay the cost of importing parts or items of replacement glass that are not available in the United Kingdom.
- We will not pay claims for the repair or replacement of sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies under this section.
- Loss or damage caused deliberately by you.

SECTION I – REPLACEMENT LOCKS

This section applies only if the cover shown on **your policy schedule** is Comprehensive

What is covered

In the event that

- one or more of the keys or lock transmitters or entry cards for a keyless entry system for the **insured vehicle** is stolen, and
- it can be established that the identity or garaging address of the **insured vehicle** is known to any person who may have your keys or transmitter or entry card

we will pay an amount of no greater than £300 for any one occurrence (after the deduction of the **excess** that applies to this section) towards the cost of replacing:

- the door locks and/or boot or tailgate lock, and
- the ignition/steering lock, and
- the lock transmitter and/or central locking system

What is not covered

We will not pay

- any claim resulting from the keys, lock transmitters or entry cards being left in or on the **insured vehicle**, or
- the first £150 of each claim under this section, or
- for the cost of replacing alarms or other security devices used in connection with the **insured vehicle**

under this section of the policy.

SECTION J – FOREIGN USE OF THE INSURED VEHICLE

What is covered

Legal minimum insurance

While the **insured vehicle** is in

- any country which is a member of the European Union (EU), or
- any other country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 7(2) of EU Directive 72/166/CEE relating to civil liabilities arising from the use of motor vehicles

this policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned. This legal minimum insurance does not include cover for loss of or damage to the **insured vehicle**.

SECTION J – FOREIGN USE OF THE INSURED VEHICLE (CONTINUED)

Full policy cover

In addition to the legal minimum cover shown above, this policy is automatically extended to provide the cover shown in **your policy schedule** to any member country of the EU and also Andorra, the Channel Islands, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland provided that:

- you notify **your insurance intermediary** before **your** journey abroad, and
- the use of the **insured vehicle** abroad is limited to no more than 30 days in total in any one annual **period of insurance**, and
- you or any permitted driver are normally resident within the **geographical limits** of this policy, and
- **your** visit abroad is for social, domestic or pleasure purposes.

A Green Card is not required for the countries listed above and no additional premium will be payable as long as the qualifying conditions are met. Driving Other Cars cover does not apply while the **insured vehicle** is being used abroad.

If the policy is extended to provide the cover shown on **your policy schedule** whilst abroad:

- insurance is automatically provided on the **insured vehicle** while it is being transported (including loading and unloading) between ports in countries where **you** have cover, provided the **insured vehicle** is being transported by rail or a recognised sea route of not more than 65 hours, and
- we will pay the reasonable cost of delivery of the **insured vehicle** to **you** after repairs in the country in which damage was sustained, or to **your** home address if the damage cannot be repaired economically by the intended time of **your** return to the United Kingdom or if the car is stolen and recovered after **your** return to the United Kingdom, and
- we will pay the amount of foreign customs duty for which **you** are liable as a direct result of loss or damage to the **insured vehicle** preventing its return to the United Kingdom.

If **you** wish to extend full policy cover outside of the countries, scope and period limitations shown above **you** must contact **your insurance intermediary** to obtain **our** agreement to provide cover in advance of **your** intended trip abroad.

Any agreement by **us** to extend full policy cover beyond the limits above may be subject to an additional premium and policy restrictions.

The exceptions applying to sections A, B & C of this insurance also apply to this section.

Guidance Notes – Going Abroad

This section describes the cover available if **you** take **your** vehicle abroad.

Restrictions do apply as far as full policy cover is concerned so, before travelling abroad, please apply to **your insurance intermediary**. The extended full insurance will then cover **you** in the countries for which **we** have agreed to provide cover and when **your** vehicle is travelling by rail or sea between those countries.

Unless **you** notify **your insurance intermediary** in advance of a trip abroad, the cover may be limited to the minimum cover **you** need under the law of the relevant country (EU minimum insurance). This minimum insurance will not provide any cover for damage to **your** car.

Take **your** certificate as evidence of insurance.

Important: Driving Other Cars cover does not apply abroad.

If **your** car suffers any loss or damage that is covered by this insurance and the car is in a country where **you** have cover, **we** will refund any customs duty **you** pay to temporarily import **your** vehicle.

Although full policy cover abroad is automatically available for up to 30 days in any one annual **period of insurance** we may, on request, agree to extend cover up to a maximum of 90 days. A charge may apply. Please contact **your** intermediary for further information.

We will only consider extending this insurance to countries which are covered by the International Green Card system.

If **you** are involved in any accident or incident whilst abroad please call the 24 hour Claims Helpline using the international dialling code for the UK – Telephone **0044 844 873 8183**.

SECTION K – ACCESSORIES & SPARE PARTS

This section only applies if the cover shown on **your policy schedule** is either Comprehensive or Third Party Fire and Theft.

What is covered

We will pay for the replacement or repair of the **insured vehicle's accessories and spare parts** following loss or damage covered by this policy provided that the loss or damage occurs whilst such **accessories and spare parts** are kept in or on the **insured vehicle** or stored in **your** locked private garage as declared to **us**.

A full meaning of the term **accessories and spare parts** is contained in the definitions section of this policy booklet.

The maximum amount **we** will pay in respect of **accessories and spare parts** is 10% of the **market value or agreed value** of the **insured vehicle** up to a limit of £500 for any claim arising out of any one incident.

You will not be required to pay an **excess** if the claim is made solely under this section of the policy.

GENERAL EXCEPTIONS – THESE APPLY TO THE WHOLE OF THE INSURANCE

What is not covered

1. Excluded uses and excluded drivers

Any liability, loss or damage arising while any car covered by this insurance is being:

- 1.1 used for a purpose which is not permitted or is excluded by the **certificate of motor insurance**, or
- 1.2 used on the Nurburgring Nordschleife or any race track, racing circuit or prepared course unless **you** have told **us** about this and **we** have agreed to provide cover, or
- 1.3 driven by, is in the charge of or was last in the charge of anyone not permitted to drive by **your certificate of motor insurance** or temporary cover note or who is excluded by **endorsement**, or
- 1.4 driven by, is in the charge of or was last in the charge of anyone including **you** who is disqualified from driving or has never held a licence to drive a vehicle or is prevented by law from having a licence, or
- 1.5 driven by any person who holds or last held a provisional driving licence unless that person is accompanied by a full licence holder aged 21 years or over and the accompanying full licence holder has held a full driving licence for at least 3 years, or
- 1.6 driven by, is in the charge of or was last in the charge of any person who does not meet the terms or conditions of his/her driving licence
- 1.7 used in an unsafe condition or while carrying an insecure load or while carrying a number of passengers that is likely to affect the safe driving of the vehicle, or
- 1.8 driven by **you** or any person insured to drive, should it be proved to **our** satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs.

GENERAL EXCEPTIONS – THESE APPLY TO THE WHOLE OF THE INSURANCE (CONTINUED)

What is not covered (continued)

General Exception 1 will not apply

- if the **insured vehicle** has been stolen or taken away without **your** permission, or
- if the **insured vehicle** is in custody of a garage for repair or servicing, or
- under General Exception 1.1 only, while the **insured vehicle** is being used for car sharing purposes as defined in General Condition 9 of this policy.

2. Overseas use

Any liability loss or damage that occurs outside of the **geographical limits** of this policy unless extended under the terms of Section J Foreign Use (apart from the minimum cover required by law).

3. Legal proceedings

This insurance does not provide any cover for liability, costs or expenses in respect of any proceedings brought against **you** or judgement passed in any court outside of the **geographical limits**, unless the proceedings or judgement arise out of the **insured vehicle** being used in a foreign country which **we** have agreed to extend this insurance to cover and the proceedings are brought and judgement is made in such country.

4. Contractual liability

Any liability **you** have accepted under an agreement or contract unless **you** would have had that liability anyway.

5. Radioactivity

Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:

- ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
- the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

6. War

Any consequence of war invasion or act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

7. Earthquake, riot and civil commotion

Death, bodily injury, loss, damage and/or liability arising during (unless **you** prove that it was not occasioned thereby) or in consequence of

- earthquake
- riot or civil commotion occurring elsewhere than in Great Britain, the Isle of Man or the Channel Islands.

8. Use on airfields

Liability in respect of

- accident, loss or damage to any aircraft, or
- death or bodily injury arising in connection with accident loss or damage to any aircraft, or
- any other loss indirectly caused by such accident loss or damage to any aircraft

incurred caused or sustained while any vehicle covered by this insurance is in or on any airport or airfield.

9. Pollution

Liability, loss or damage resulting from pollution or contamination however caused, other than as required by the law of any country in which **we** have agreed to provide cover under this policy.

10. Terrorism

Any liability loss or damage caused by acts of **terrorism** apart from the minimum level of cover **we** must provide by law.

GENERAL CONDITIONS – THESE APPLY TO THE WHOLE OF THE INSURANCE

1. Payment of premium, keeping to the policy terms & duty of disclosure

We will only provide the cover described in this insurance policy if:-

- **you** have paid or agreed to pay the premium for the current **period of insurance**, and
- **you** or any person claiming protection has kept to all of the terms and conditions of this policy (including those applied by **Endorsement**) as far as they can apply, and
- the information **you** gave on **your proposal form** and declaration or **statement of fact** or **statement of insurance** is, to the best of **your** knowledge and belief, correct and complete.

Your premium is based on information **you** supplied at the start of the insurance, subsequent alteration or renewal. **You** must tell **us** via **your insurance intermediary** immediately of any change to that information, some examples are any changes to the **insured vehicle** which improve its value, attractiveness to thieves, performance or handling, any change of car, change of occupation (including part-time), change of address (including where car is kept), change of drivers, if **you** or any drivers pass **your** driving test or sustain a motoring or non-motoring conviction or licence endorsement or fixed penalty offence or there is a change of main driver.

If during the life of **your** policy, **you** believe the value of the **insured vehicle** shown on **your policy schedule** requires revision (e.g. following market changes, restoration work or modifications) **you** must advise **us** as soon as possible to ensure that the **insured vehicle** is adequately covered (evidence may be required to substantiate any revision in the value of the **insured vehicle**).

If **your** premium has been calculated on a limited annual mileage basis **we** will seek evidence at the time of a claim to prove that **your** estimated annual mileage has not been exceeded. If **you** fail to supply appropriate evidence or evidence is provided by **you** which shows that the estimated annual mileage has been exceeded **you** will be required to pay the additional amount of **excess** shown on the endorsement applying to **your** policy.

If you or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate your claim, we will not pay the claim and cover under this insurance will cease immediately. You will not be entitled to any refund of premium.

2. Looking after your car

You or any permitted drivers are required to maintain the **insured vehicle** in a roadworthy condition. **You** or any person in charge of the **insured vehicle** are required to take all reasonable care to safeguard it and its contents from loss or damage, for example the car should not be left unlocked.

We shall at all times be allowed free access to examine the **insured vehicle**.

3. Having an MOT certificate

There must be a valid Department for Transport test certificate (MOT) in force for the **insured vehicle** if one is needed by law. In the absence of a valid Department for Transport test certificate (MOT) if one is needed by law; all cover under sections A and B of this insurance is cancelled and of no effect.

GENERAL CONDITIONS – THESE APPLY TO THE WHOLE OF THE INSURANCE (CONTINUED)

4. Accidents or losses

In the event of an accident or incident likely to give rise to a claim which is covered under the policy, you must as soon as possible telephone our **24 hour claims helpline (this must be within 24 hours of the incident occurring)**. Please also refer to Page 1 of this policy document 'If you have an accident' for further guidance.

If the loss or damage is covered under the policy, the claims helpline operator will make arrangements to remove the **insured vehicle** to the nearest **approved repairer**, competent repairer or place of safety, and safeguard the **insured vehicle** and its contents.

We will not pay for further damage to the **insured vehicle** if you drive it or attempt to drive it in a damaged condition.

If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number.

We have the right to remove the **insured vehicle** at any time to keep claims costs to a minimum. If the **insured vehicle** is damaged beyond economical repair we will arrange for it to be stored safely at premises of our choosing.

If we ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy you must supply this documentation before we can proceed with the settlement.

Any indication of a claim against you must be notified to us as soon as possible. Any writ, or notification of civil or criminal proceedings should be sent to us by recorded delivery immediately.

We shall be entitled to take over and conduct the defence or settlement of any claim or prosecute any claim in the name of any person covered by this insurance.

5. Claims procedures

No admission of liability, payment or promise of payment shall be made or given by you or any person on your behalf. No proceedings may be commenced against, or settlement accepted from, any other party without our written consent.

We shall have discretion in the conduct of any proceedings or in the settlement of any claim.

You must give us whatever co-operation, information and assistance we require in dealing with any claim under this policy.

If there is any other insurance in force which covers the same loss, damage or liability as this insurance, we will only pay our proportionate share of the claim.

6. Cancellation

Cancelling the policy within the reflection period

This insurance provides you with a reflection period to decide whether you wish to continue with the full policy. The reflection period is for 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, and you have not made a total loss claim, you have the right to cancel the policy and receive a refund of premium. You must return your **certificate of motor insurance** or provide us with an electronic declaration of surrender in accordance with Section 147 of the Road Traffic Act 1988 before we can proceed with the cancellation.

- If at the date of cancellation your policy has not yet commenced you will receive a full refund from us; or
- If your policy has already commenced, you will receive a full refund from us, less a pro rata charge for the period of cover provided. An administration charge which will be no less than £25 will also apply.

Cancelling the policy after the reflection period

Cancellation by Us

We or your **Insurance Intermediary** can cancel this policy by giving you 7 days notice in writing to your last address notified to us. You must return your current **certificate of motor insurance** to us or provide us with an electronic declaration of surrender within 7 days to comply with Section 147 of the Road Traffic Act 1988. When we have received the **certificate of motor insurance** or the electronic declaration of surrender we will refund the premium relating to the remaining **period of insurance** on a pro rata basis.

Non-payment of premium

When cancellation follows your failure to pay the full premium, the amount of money to be returned to you will be calculated taking into account our short-period scale of charges. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **period of insurance**. We may at our discretion reduce any claims payment by the amount of outstanding or overdue premiums that you owe us.

Cancellation by you

You or your **Insurance Intermediary** can cancel this policy by giving us 7 days' notice in writing and either returning your **certificate of motor insurance** or providing us with an electronic declaration of surrender in accordance with Section 147 of the Road Traffic Act 1988. Providing there have been no claims in the current **period of insurance** we will refund the premium relating to the number of months remaining during the current **period of insurance** from the date of receipt of your **certificate of motor insurance** or electronic declaration of surrender taking into account our short-period scale of charges

Short-period scale of charges

The following scale of charges will be used to calculate any refund of premium due to you following your non-payment of the full premium or following a decision by you to cancel this policy:

Length of time cover in force	Up to 1 month	Up to 2 months	Up to 3 months	Over 3 months
Percentage of premium payable	40%	60%	80%	100%

Guidance Notes – Policy Cancellation

Please note that any refund from us whether during or after the reflection period may be subject to a further cancellation charge levied by your insurance intermediary. Any charges levied by your **insurance intermediary** will be in accordance with the terms and conditions agreed between you and them at the time you arranged this insurance.

In all circumstances the **certificate of motor insurance** or an electronic declaration of surrender must be submitted to us when a policy is cancelled. Failure to return the **certificate of motor insurance** or forward an electronic declaration of surrender is an offence under the Road Traffic Act and a prosecution may result.

The policy can only be cancelled from the date the **certificate of motor insurance** or electronic declaration of surrender is received by us.

7. Total losses

If as a result of a claim the **insured vehicle** is determined to be a total loss this policy will cease without refund of premium unless you change your vehicle to another that would normally be acceptable to us. In the event of the policy ceasing due to the **insured vehicle** being a total loss, and there being no replacement vehicle to insure or if there is a replacement vehicle to insure which is unacceptable us, all outstanding or overdue premiums must be paid immediately. We may at our discretion reduce the claims payment by the amount of outstanding or overdue premiums that you owe us.

GENERAL CONDITIONS – THESE APPLY TO THE WHOLE OF THE INSURANCE (CONTINUED)

8. Right of recovery

If under the laws of any country in which this insurance applies, we have to make payments which but for those laws would not be covered by this policy, you must repay the amounts to us.

You or the person who caused the accident must also repay us any money we have to pay because of any agreement we have with the Motor Insurers' Bureau.

Any payment we make under this condition will prejudice your No Claim Discount and will also mean that there will be no entitlement to a return of premium if the policy is cancelled or declared void.

9. Car sharing

This policy allows you to carry passengers for social or similar purposes and your receipt of a mileage allowance or a payment by a passenger towards the cost of fuel will not invalidate cover as long as:

- you do not make a profit from the car sharing arrangement, and
- your car is not adapted to carry more than eight people (including the driver) and
- you are not carrying passengers as customers of a passenger-carrying business.

ENDORSEMENTS

These endorsements do not apply to your insurance unless shown on your policy schedule for the current period of insurance.

E007: Excluding Drivers Under 21 Years of Age

There is no cover under this policy whilst the insured vehicle is being driven by or is in the charge of any person under twenty-one years of age.

E008: Excluding Drivers Under 25 Years of Age

There is no cover under this policy whilst the insured vehicle is being driven by or is in the charge of any person under twenty-five years of age.

E009: Excluding Drivers Under 30 Years of Age

There is no cover under this policy whilst the insured vehicle is being driven by or is in the charge of any person under thirty years of age.

E030: Noted Owner Endorsement

It is noted that the insured vehicle is not owned and/or registered by the Insured.

E038: Vehicle Tracking Device

It is a condition of this insurance that an approved tracking device is fitted to the insured vehicle and that it is operative when you are not in the insured vehicle.

In the absence of an operative approved tracking device when you are not in the insured vehicle all theft cover under this policy is inoperative.

E068: Declared Annual Mileage

Your premium is based on the vehicle's annual mileage, as declared to your insurance intermediary at the inception of this policy. If you exceed this limit within a 12 month period, your policy may be invalidated and in the event of a claim cover would be inoperative.

E117: Excluding Theft When Not Garaged

Theft cover is excluded in the event of the insured vehicle not being kept in a locked garage between the hours of 10pm and 6am whilst parked at your home address as last notified to us.

E250: Agreed Value

If we make payment for the total loss of the vehicle the value of your vehicle will be the value shown on the policy schedule provided proof of that value has been received and accepted by us. The amount payable is subject to any applicable policy excess.

E555: Cover Excluded for In-car Entertainment, Communication and Navigation Equipment

We will not be liable for loss of or damage to any in-car entertainment, communication and navigation equipment which is fitted to the insured vehicle.

E556: Bound By Last Proposal Form/Statement of Fact

This contract of insurance has been granted on the basis of the information contained in the last completed proposal form, statement of fact or statement of insurance together with any material changes notified to us or your insurance intermediary. In accordance with General Condition 1 of this policy, your failure to notify us or your insurance intermediary of any material changes could invalidate your insurance.

OUR SERVICE COMMITMENT

What to do if you have a complaint

We are dedicated to delivering a first class level of service to all of our policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim arises and cannot be resolved by reference to your insurance intermediary the following explains the procedures for resolving your complaint:

The resolution of complaints in relation to your policy (or any claim made under it) is delegated to our service providers in the United Kingdom, Markerstudy Limited. If you have a complaint, please contact our service providers at the address below:

Complaints Handling
Markerstudy Limited
PO Box 420
Tunbridge Wells
Kent
TN2 9LT

Tel: 0844 874 0633

Email: complaints@markerstudy.com

When contacting Markerstudy Limited please provide:

- A policy number and/or claim number
- An outline of your complaint
- A contact telephone number

Our service providers will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within five working days of receipt and do their best to resolve the problem within four weeks by sending you a final response letter. If they are unable to do so, they will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If they are still unable to provide you with a final response at this stage, they will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You have the right of referral within 6 months of the date of your final response letter.

Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

OUR SERVICE COMMITMENT (CONTINUED)

Customer Feedback

If **you** have any suggestions or comments about **our** cover or the service **we** have provided please write to **our** UK service providers:

Operational Standards
 Markerstudy Limited
 PO Box 420
 Tunbridge Wells
 Kent
 TN2 9LT

We always welcome feedback to enable **us** to improve **our** products and services.

Telephone Recording

For **our** joint protection telephone calls may be recorded and monitored by **us**.

Financial Services Compensation Scheme

Markerstudy Insurance Company Limited is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portsocken Street, London E1 8BN.

Your insurance intermediary

In the event that **we** are unable to continue to trade with **your insurance intermediary** because they have ceased to trade through bankruptcy or liquidation or in the event that their relevant FSA authorisation is revoked **we** reserve the right to pass **your** policy and all details on to another intermediary. If **you** do not wish this to happen then please put **your** request in writing to **us**.

DATA PROTECTION AND SHARING INFORMATION WITH OTHER ORGANISATIONS

Data Protection

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar. Under this legislation **we** are required to tell **you** the following information. It explains how **we** may use **your** details and tells **you** about the systems **we** have in place that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums and products competitive.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by the insurer and its agent, by re-insurers and **your** intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

Information on Products and Services

We may use the details **you** have provided to send **you** information about **our** other products and services or to carry out research. **We** may contact **you** by letter, telephone or e-mail. Please be reassured that **we** won't make **your** personal details available to any companies outside the Markerstudy Group to use for their own marketing purposes. If **you** would prefer not to receive information from **us** or those companies who participate in research on **our** behalf, simply write to the Data Protection Officer at Markerstudy Limited, Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLN, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If **you** are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

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

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration details are shown on the MID at www.askmid.com

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time share information about **you** with other organisations and public bodies including the Police. **We** may check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;

In addition **we** may undertake credit searches and conduct additional fraud searches, which may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help **us** to check information provided and also to prevent fraudulent claims. Under the conditions of **your** policy **you** must tell **us** about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When **you** tell **us** about an incident **we** will pass information relating to it to these databases. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

DATA PROTECTION AND SHARING INFORMATION WITH OTHER ORGANISATIONS (CONTINUED)

Other Insurers

We may pass information about you and this policy to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record with us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. We will not use this data except for the specific purpose for which you provide it and to provide the services described in your policy booklet.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you'd like to find out more about this notice you can write to the Data Protection Officer at Markerstudy Limited, Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

All correspondence should be addressed to:

Markerstudy Limited, Markerstudy House, 45 Westerham Road, Sevenoaks, Kent TN13 2QB.

Markerstudy Limited is an appointed service provider to but is not an agent of Markerstudy Insurance Company Limited.

Markerstudy Limited is registered in England & Wales No. 03969511 and authorised and regulated by the Financial Services Authority (FSA Register No 312214).

Markerstudy Insurance Company Limited, 846-848, Europort, Gibraltar

www.markerstudy.com

Markerstudy Insurance Company Limited is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting insurance business in the UK (FSA Register Number 206322).