

24/7  
Claims Line  
0844 888 7360



## Specialist Vehicle



# Welcome to Chaucer Specialist Vehicle

We are pleased to welcome you as a Chaucer Specialist Vehicle policyholder and thank you for choosing to insure your motor vehicle with Chaucer Insurance. We aim to provide the best cover and claims service for all our policyholders to give you peace of mind motoring.

This policy booklet, together with your Policy Schedule, Certificate of Motor Insurance and the Proposal Form or Statement of Insurance, forms the contract between you and us. Please take the time to read and understand it and keep the documents together in a safe place.

We have done everything possible to make your insurance documents as straightforward as possible. This policy booklet gives useful advice on how to make a claim and what you can do if you are unhappy with our service. If you have any questions, please call your insurance adviser who arranged this cover for you.

On behalf of everyone at Chaucer Insurance we wish you an incident free year with Chaucer Specialist Vehicle.

Yours faithfully

A handwritten signature in black ink, appearing to read 'K Barber', with a small dot at the end.

**K Barber**

Underwriter  
Chaucer Insurance



## Important Information

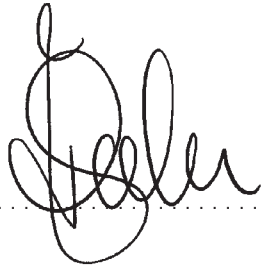
This document is a legally binding contract of insurance between you and us. Please read the definitions on page 6 of this document.

The information you submitted in the Proposal Form or Statement of Insurance forms the basis upon which we have agreed to provide cover. If you know or believe that any information is incorrect or missing, please tell your insurance adviser immediately. If you do not give us accurate and complete information, your insurance may not be valid and we could refuse to pay any claim. If you need a copy of the Proposal Form or Statement of Insurance, please ask your insurance adviser.

We have agreed to insure you under the terms, conditions and exceptions in this document or in any endorsements and you must have paid the premium shown in your Policy Schedule for the policy to be valid.

This document has been issued by Chaucer Insurance under the authority granted by the Lloyd's Underwriting Byelaw 2003.

Signed ..... Underwriter



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# Definitions

## Guidance notes

Motor insurance documents are quite complicated, so we have provided guidance notes to help you understand your cover. These notes are not part of the contract.

It is important that the information you give us is accurate, otherwise your insurance may not be valid.

You must read this insurance document together with your schedule and certificate of motor insurance.

The schedule should show details of you and your vehicle and the cover you have asked for.

Accessories	-	parts of your vehicle which do not directly relate to its function as a motor vehicle. If your vehicle is a motorised caravan, fixtures, fittings, furnishings and furniture are included in this definition. We do not cover in-vehicle entertainment equipment, citizens' band radios, telecommunications equipment, navigation equipment or portable items such as cassette tapes, compact discs, minidisks or any other music-storage device.
Agreed value	-	the mutually agreed value of your vehicle.
Annual mileage limit	-	the maximum number of miles that your vehicle is allowed to be driven in any one year of insurance.
Certificate of motor insurance	-	the legal document which is evidence that you have the insurance needed by law. This document shows the insured vehicle, who may drive it and the purposes for which it may be used.
Chaucer Insurance	-	the underwriters who will only pay their share of a claim. They are part of an authorised Lloyd's syndicate. If you want to know all their names and what percentage each must pay, write to us quoting the document reference number and the year you started this insurance. You will find this information on your schedule.
Consent / Authority Authorised / Permission	-	agreement granted by an appropriate person for an event to take place, when such agreement is given before the event takes place.
Courtesy car	-	a small class "A" vehicle provided by a Chaucer Insurance approved repairer on a voluntary basis for the duration of an authorised repair. The provision of a courtesy car is not an automatic entitlement under the policy.
Endorsement	-	a change in the terms of your insurance. An endorsement does not apply unless the number appears in your schedule.
Excess	-	the amount you have to pay towards any claim under this insurance.
In-vehicle entertainment and navigation equipment	-	permanently-fitted radios, MP3 players, cassette, CD or minidisk players (including their speakers), and navigation equipment. We do not cover citizens' band radios, telecommunications equipment and portable items such as cassette tapes, compact discs, minidisks or any other music-storage device.
Market value	-	the cost of replacing your vehicle with one of the same or similar make, model, year, mileage and condition which applied immediately before any loss or damage.
Period of insurance	-	the length of time covered by this insurance as shown in the schedule.
Retail customer	-	an individual who is acting for purposes which are outside his trade, business or profession.
The schedule	-	details of the sections of this insurance document which apply to you.
Total loss	-	where your vehicle has been lost or stolen and not recovered or the cost of repairs to your vehicle exceeds its market or agreed value (whichever applies to your policy), less any salvage or where it is not possible or safe to repair your vehicle.
Unattended	-	when you or any passengers are not sitting in your vehicle.
United Kingdom	-	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Voluntary work	-	unpaid work for a registered charity or similar organisation.
We,us,our	-	Chaucer Insurance.
You,your	-	the insured person named in the certificate of motor insurance and the schedule.
Your vehicle	-	the insured vehicle shown in the schedule.

# Cover

## Guidance notes

Your own schedule will show which parts of this insurance apply to your vehicle as long as you have paid the premium.

Please check that this is the cover you asked for and tell your insurance adviser if you have any questions.

We only issue a certificate of motor insurance if you have cover which allows use on the road.

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

- 1 **Comprehensive** - If you choose comprehensive cover, all the sections of this document apply.
- 2 **Third party fire and theft** - If you choose third party fire and theft, sections 1, 2, 3, 4, 6, 7, 12, 14, 15 and 16 only apply. The cover under section 6 is restricted to loss or damage caused by fire, theft or attempted theft.
- 3 **Third party only** - If you choose third party only, sections 1, 2, 3, 4, 12, 14, 15 and 16 only apply.
- 4 **Fire and theft only** - If you choose fire and theft only, sections 6, 7 and 14 only apply. The cover under section 7 is restricted to loss or damage caused by fire, theft or attempted theft. (You can only have this cover if your vehicle is kept in your locked garage and is not being used.)
- 5 **Off the road cover** - If you choose off the road cover, sections 5, 6, 7 and 14 only apply. The cover under section 7 is restricted to loss or damage caused by fire, theft or attempted theft. (You can only have this cover if your vehicle is kept in your locked garage when unattended.)

If the insurance is not in one person's name, section 10 is cancelled.

The general conditions and exceptions apply to all sections of the insurance.

# Use

It is important to read your certificate of motor insurance to see how you may use your vehicle. We do not cover certain uses.

Your vehicle will only be covered if you are using it in the way agreed on your certificate of motor insurance, or any endorsements. Use in connection with voluntary work by any authorised driver is permitted by this insurance.

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

- static and road safety rallies; or
- other rallies as long as no merit is attached to the competitor's performance while driving, except in relation to good road behaviour and meeting the Highway Code; or
- treasure hunts as long as the route is not more than 100 miles (160 kilometres).

Unless we agree beforehand, your vehicle will not be covered while it is being used for any other form of competition, rally, trial, track day, performance test, timed lap, race or speed trial (whether between motor vehicles or otherwise). This exclusion applies even if the event is not on a public road, whether or not it is authorised by the police or another relevant authority. Cover is also not provided for your vehicle being used on derestricted toll roads. Derestricted toll roads are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended (including the Nurburgring).



## Liability to others

### Guidance notes

This section explains the cover available if other people claim against you, for injury to them or damage to their property.

This section covers your employer while you are using your car on business.

Always check that other drivers have valid licences.

We do not have to settle claims under this section if anybody claiming can claim for the same loss on another insurance.

### What we cover

#### Using your vehicle

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

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

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

#### Other drivers using your vehicle

We will cover you for the following.

- Another person using your vehicle with your permission as long as this is agreed on your certificate of motor insurance. They will be covered for death or injury to other people, or damaging property. Any passenger in your vehicle will also be given this cover.
- If we think it is necessary, we will arrange for a solicitor to represent anyone covered under this section.

#### Business use

- If your certificate of motor insurance includes business use or your vehicle is being used for voluntary work by you or any authorised driver, the terms in which we insure you under this section (liability to others) are extended to include any liability attached to a principal by virtue of any contract that you may be under with that principal, as a result of the use of your vehicle.

#### Legal personal representatives

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

### What we do not cover

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

## Liability to others (continued)

- g We shall not pay any claims in relation to business use (mentioned above):
- If we do not have full control over the conduct of any claim that occurs;
  - For death or injury to any employee (or equivalent within the voluntary working sector) of the principal during the course of their employment except for the cover we must provide under the Road Traffic Acts or any other legislation applicable to motor insurance;
  - For any liability which attaches to the principal by virtue of an agreement which would not have attached in the absence of such agreement;
  - For any liability resulting from the negligence of any person other than you, your business partner, director or employee (or equivalent of these within the voluntary working sector); or
  - Where the principal is entitled to indemnity under any other insurance.

## Section 2

### Driving other cars

#### Guidance notes

**If your certificate allows you to drive a car which you do not own, you will be covered under this insurance, but only for liability to others.**

#### What we cover

We will extend section 1 to cover you while you are driving a car you do not own (with the owner's permission), or have not hired or leased, as long as you are not covered by any other insurance. This cover only applies in the United Kingdom. You should consult your certificate and schedule to see whether you have this extension.

#### What we do not cover

- a Any loss or damage to the car you do not own.
- b Any accident which happens outside the United Kingdom.
- c Any accident which happens when this insurance is not in the name of one person.
- d Any liability if you no longer have possession of your vehicle, if it has been damaged so much that it is not worth repairing, or if it has been stolen.
- e Any liability under this insurance if the owner or keeper of the car you are driving has not arranged his or her own insurance on the car to cover his or her liability to other people.

## Section 3

### Legal costs

#### Guidance notes

**Under this section we will provide a solicitor to represent you if a ‘manslaughter’ (including corporate manslaughter) or a ‘causing death by dangerous or careless/inconsiderate driving’ charge is brought against you after an accident.**

**There are limits to the cover we provide.**

#### What we cover

We may provide a legal representative to advise and represent anyone covered under section 1, if proceedings are taken out against that person for manslaughter (including any costs arising from you being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007) or causing death by dangerous or careless/inconsiderate driving.

#### What we do not cover

- a Costs covered by another insurance policy.
- b Proceedings where the driver is under 21 at the time of the accident.
- c Proceedings where the driver was under the influence of alcohol or any drug at the time of the accident.
- d Any costs arising from you being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 in relation to voluntary work under section 1.
- e Any fines or penalties imposed as a consequence of a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 or any prosecution costs.

Our cover under this section is limited to £5,000 in any one period of insurance (except for costs arising from you being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 which are limited to £5 million in any one period of insurance unless stated otherwise).

We can settle claims (except those arising from you being prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007 where the limit is £5 million unless stated otherwise) by paying you £5,000 less the costs that have already been paid.

## Section 4

### Towing

**This section allows you to tow a trailer, caravan or other vehicle.**

**Only one vehicle may be towed at a time, and cover only applies when the vehicle is attached to your vehicle.**

**The cover for your vehicle will stay the same, but we will insure the trailer or vehicle being towed only for liability to others.**

#### What we cover

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

#### What we do not cover

We will not cover damage or loss to the caravan, trailer or vehicle, or contents carried in them. We will not make any payment in relation to the death of or injury to any person travelling in a vehicle you are towing unless that vehicle is being towed because it has broken down, other than where we are required to under the Road Traffic Acts or any other legislation applicable to motor insurance.

# Section 5

## Damage to your vehicle

### Guidance notes

Section 5 only applies to comprehensive insurance, and covers damage to your vehicle.

Where we settle a claim under option b, cover will be limited to Third Party Only thereafter. Please refer to General Condition T.

You must put your vehicle in a garage overnight, otherwise loss or damage cover will not apply. This restriction does not apply while your vehicle is away from your home or normal address during the course of a journey.

### What we cover

#### This section only applies to your vehicle.

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

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

We will not pay under this section for damage more specifically covered under sections 6 or 7 of this insurance.

We will (at our option) either:

- repair or replace your vehicle; or
- pay you an amount of cash.

### The most we will pay

When endorsement SA6 applies to your policy, the most we will pay will be the Agreed Value shown on the schedule, provided the condition of your vehicle immediately before any claim is not significantly different from the condition you advised when the Agreed Value was determined.

Otherwise, the most we will pay is its Market Value.

If your vehicle is under a lease agreement the most we will pay is the written down value or the value of your vehicle, whichever is lower.

### Salvage

If your vehicle is deemed to be a Total Loss we will at your option either:

- a Pay you the Market Value or Agreed Value (whichever applies to your policy) with the salvage becoming our property; or
- b Pay you 70% of the Market Value or Agreed Value (whichever applies to your policy) less any excess which applies with the salvage remaining your property, provided the inspecting motor engineer agrees that your vehicle can be repaired in line with the Code of Practice for Disposal of Motor Vehicles.

### Overnight garage

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

- your home; or
  - any other address, if we have agreed to that address;
- it must be in a locked garage between 10pm and 6am, otherwise you will not be covered under the rest of this section of the policy

## Damage to your vehicle (continued)

### Guidance notes

**If you agree to use one of our approved repairers you may be entitled to a courtesy car for the duration of the repair.**

**This is subject to availability of courtesy cars at the repairer and whether your car can be repaired.**

### Courtesy Car Provision

Following a claim under this section of your policy, you may be entitled to a courtesy car while your car is being repaired. This is subject to:

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

You will not be entitled to a courtesy car if:

- we cannot repair your vehicle or your vehicle is deemed to be a Total Loss or
- your policy does not cover the damage.

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

You will be required to pay an excess towards any loss or damage to the courtesy car whilst it is in your possession. The excess payable by you will not exceed that payable by you under the terms of your policy.

If we have provided you with a courtesy car and while your car is being repaired it becomes apparent that we cannot repair your car or that the cost of repair is uneconomical you must return the courtesy car within 2 days of us informing you. If you do not, you will have to pay the hire costs of the courtesy car after this period.

You will have to pay the hire costs if you keep the courtesy car for longer than agreed.

Any hire costs which you have to pay may either be deducted from the settlement we agree to pay you, or added to your excess.

You will have to pay the running costs of the courtesy car (e.g. the cost of fuel) and also any fines or penalties incurred by you, while you are using the car.

Please see page 15 for exceptions to section 5.

## Section 6

# Loss or damage to your vehicle by fire or theft

### Guidance notes

Under this section we will provide cover when your car is stolen, damaged by thieves or damaged by fire. You will need to pay the excess shown on your schedule.

You should make every effort to protect your car from theft. Please make sure you keep your keys safe when you are not using your car.

Where we settle a claim under option b, cover will be limited to Third Party Only thereafter. Please refer to General Condition T.

You must put your vehicle in a garage overnight, otherwise loss or damage cover will not apply. This restriction does not apply while your vehicle is away from your home or normal address during the course of a journey.

### What we cover

#### This section only applies to your vehicle.

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

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

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

We will (at our option) either:

- repair or replace your vehicle; or
- pay you an amount of cash.

### Theft of keys

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

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

We will also pay the cost of re-coding or, if necessary, replacing any alarm system your car has. The most we will pay as a result of theft of keys or key fob is £500 for any one incident.

### The most we will pay

When endorsement SA6 applies to your policy, the most we will pay will be the Agreed Value shown on the schedule, provided the condition of your vehicle immediately before any claim is not significantly different from the condition you advised when the Agreed Value was determined.

Otherwise, the most we will pay is its Market Value.

If your vehicle is under a lease agreement the most we will pay is the written down value or the value of your vehicle, whichever is lower.

### Salvage

If your vehicle is deemed to be a Total Loss we will at your option either:

- a Pay you the Market Value or Agreed Value (whichever applies to your policy) with the salvage becoming our property; or
- b Pay you 70% of the Market Value or Agreed Value (whichever applies to your policy) less any excess which applies with the salvage remaining your property, provided the inspecting motor engineer agrees that your vehicle can be repaired in line with the Code of Practice for Disposal of Motor Vehicles.

### Overnight garage

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

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

it must be in a locked garage between 10pm and 6am, otherwise you will not be covered under the rest of this section of the policy.

Loss or damage to your vehicle by fire or theft continued on the next page.

## Loss or damage to your vehicle by fire or theft (continued)

### Guidance notes

If you agree to use one of our approved repairers you may be entitled to a courtesy car for the duration of the repair.

This is subject to availability of courtesy cars at the repairer and whether your car can be repaired.

### Courtesy Car Provision

Following a claim under this section of your policy, you may be entitled to a courtesy car while your car is being repaired. This is subject to:

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

You will not be entitled to a courtesy car if:

- we cannot repair your vehicle or your vehicle is deemed to be a Total Loss or
- your policy does not cover the damage.

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

You will be required to pay an excess towards any loss or damage to the courtesy car whilst it is in your possession. The excess payable by you will not exceed that payable by you under the terms of your policy.

If we have provided you with a courtesy car and while your car is being repaired it becomes apparent that we cannot repair your car or that the cost of repair is uneconomical you must return the courtesy car within 2 days of us informing you. If you do not, you will have to pay the hire costs of the courtesy car after this period.

You will have to pay the hire costs if you keep the courtesy car for longer than agreed.

Any hire costs which you have to pay may either be deducted from the settlement we agree to pay you, or added to your excess.

You will have to pay the running costs of the courtesy car (e.g. the cost of fuel) and also any fines or penalties incurred by you, while you are using the car.

Please see page 15 for exceptions to section 6.

## Section 7

# Loss of or damage to in-vehicle entertainment and navigation equipment

### Guidance notes

**We will only pay up to £500 for in-vehicle entertainment and navigation equipment less any excess you have to pay.**

**Under all contracts some situations are not covered. Please read this section carefully to make sure you understand what cover is not included in your own insurance.**

**You are not covered for hiring a replacement vehicle.**

**You must follow the manufacturer's instructions to avoid liquid freezing in the cooling system of your vehicle.**

**We will not pay for any repairs or replacements which leave your vehicle in a better condition than it was before the incident. If this happens, you will have to pay something towards the cost.**

**For cover to apply under this insurance if you lend your vehicle to anyone else, you must make sure that you include them as a driver on your certificate of motor insurance.**

**If you leave your vehicle, it will not be covered if you have not removed the ignition key, closed the windows and sunroof, and locked all the doors. This even applies for short periods of time, such as in a petrol station.**

### What we cover

We will cover you under this section for loss of or damage to in-vehicle entertainment and navigation equipment permanently fitted to your vehicle.

The most we will pay to replace or repair the equipment is the market value at the time of loss or damage. We will only pay up to £500 less any excess which applies.

## Exceptions to sections 5, 6 and 7

### What sections 5, 6 and 7 do not cover

- a Phones or two-way radios.
- b An amount of money to compensate you for not being able to use your vehicle and any other expenses you have to pay because of this.
- c Loss of value, and wear and tear.
- d Any reduction in the value of your vehicle, including loss of value following damage whether the vehicle was repaired or not.
- e Damage to tyres caused by braking, punctures, cuts or bursts.
- f Damage caused by frost unless you took reasonable precautions.
- g The cost of repairing or replacing parts of the vehicle which improve your vehicle beyond its condition before the loss or damage happened.
- h The cost of repairing or renewing areas which were not damaged in the incident for which you are claiming.
- i The loss of, or damage to, your vehicle resulting from fraud, deception or attempted fraud or deception or by the using of a counterfeit or other form of payment which a bank or building society will not authorise.
- j The amount of any excess shown in your schedule and in section 9 of this document.
- k Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- l Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive.
- m Damage to or loss of your vehicle or its accessories if the vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station.
- n Loss or damage resulting from your vehicle being repossessed by or returned to its rightful owner.
- o Loss or damage caused intentionally by you or any member of your family, or loss or damage someone else causes with your permission or encouragement.
- p Loss or damage caused by an inappropriate type or grade of fuel being used.
- q Any trailer, caravan or other vehicle towed by or attached to your vehicle.
- r Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.
- s Loss or damage to any part(s) of your vehicle which directly relates to its function as a motor vehicle while that part(s) is not fitted to your vehicle unless that part(s) is locked in a private garage.



## Section 8

# Repairing and replacing glass

### Guidance notes

This section shows the cover you have for damage to glass in your windscreen and windows.

Glass cover only applies to comprehensive insurance - check before you claim.

Please contact Chaucer Glassline's 24-hour helpline on 0800 587 0808. They will arrange for the repair or replacement.

Chaucer Glassline will ask for your certificate of motor insurance. If you show them this, you will only have to pay the amount shown on your schedule, and VAT if you are registered for reclaiming VAT. You do not need to do anything else. Chaucer Glassline will send the account direct to us.

For all other fitting companies, there is a £100 excess on all claims if your glass is replaced.

There is an excess on all glass claims, unless the glass is repaired through Chaucer Glassline.

### What we cover

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

- Provided you ask Chaucer Glassline to arrange to replace the glass, you will have cover up to the limit shown on your schedule but you will have to pay the excess also shown on your schedule. This applies even if Chaucer Glassline are unable to replace the glass.
- If you do not ask Chaucer Glassline to arrange the replacement, you will only be covered for the reasonable cost of replacing the glass subject to a maximum of £1,000 and your excess will be £100.
- If the damaged glass is repaired, instead of replaced, you will not have to pay the excess, as long as Chaucer Glassline arrange for the repair.
- If the damaged glass is repaired, instead of replaced, but not through Chaucer Glassline you will have to pay the excess shown on your schedule.
- As long as there is no other damage, we will pay you under this section and it will not affect your no-claims bonus.
- Any other excess we mention in this document will not apply to glass claims.

**24-hour Chaucer glass helpline – freephone 0800 587 0808.  
and have your certificate of insurance available.**

## Section 9

# Excesses for young or inexperienced drivers

If your insurance allows certain drivers under 25 to drive your vehicle, or people who are inexperienced or hold a non-UK licence, you will have to pay the amount shown towards the cost of repair or towards a total loss payment. This applies whoever is at fault.

Any other excesses shown on your schedule will apply as well.

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

This is in addition to any other excesses that you may have to pay.

Drivers	Amount of excess
Under 21	£300
Aged 21 to 24	£200
Aged 25 or over but not holding a full driving licence issued in the United Kingdom	£150
Aged 25 or over holding a full driving licence issued in the United Kingdom, but having held it for less than a year	£150

These amounts do not apply to fire, theft, attempted theft or glass claims.

## Section 10

### Personal accident benefits

#### Guidance notes

This is the cover available for death and injury to you or your husband or wife after an accident.

Please read the circumstances where this benefit will not apply.

#### What we cover

If you, or your husband or wife or civil partner (as defined by the Civil Partnership Act 2004) are injured or die within three months of an accident in your vehicle and as long as the accident is the only cause of the injury or death, we will pay the following amounts.

- |   |   |   |        |
|---|---|---|--------|
| a | For death                                   | - | £2,500 |
| b | For loss of any limb                        | - | £2,000 |
| c | For permanent blindness in one or both eyes | - | £2,000 |

This cover also applies when you or your husband, your wife or civil partner are travelling in, or getting in or out of, any other private motor vehicle.

The most we will pay for anyone following one accident is £2,500.

We will make this payment to you or your legal representative.

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

#### What we do not cover

- a Anyone who is 70 or older at the time of the accident.
- b Death or bodily injury caused by suicide or attempted suicide.
- c Incidents unless the insurance is in one person's name.
- d Anyone who was under the influence of alcohol or any drug at the time of the accident.
- e Death or injury if you make a claim under section 1.

## Section 11

### Personal belongings

Most of your personal belongings worth up to £250 are covered, but make a note of the items we do not cover under this insurance.

We expect you to take reasonable care of your belongings by always locking the vehicle and keeping your personal items in the boot.

#### What we cover

We will pay up to £250 for personal belongings in your vehicle if they are stolen or damaged.

#### What we do not cover

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

The personal belongings section only applies once for each event.

**Guidance notes**

- You can take your vehicle abroad to the countries listed for up to 90 days in each insurance year. Please tell your insurance adviser the details of your journey beforehand.
- \* If you stay abroad for more than 90 days a year without our agreement, your cover will reduce to the amount needed by law in that particular country or that needed by law in this country when that cover is higher.
- We can extend cover to certain other countries. Please ask your insurance adviser to arrange this for you.
- In Spain you need special cover, known as a bail bond.  
This bail bond is usually enough to prevent your vehicle being impounded in Spain after an accident.
- We have explained your Spanish bail bond cover in Spanish in case you need to show it to the authorities there.

**What we cover****Geographical limits**

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

**Automatic cover**

- We will extend your insurance to provide the cover shown on your schedule in the following countries for up to 90 days in any one insurance year while you are using your vehicle for social, domestic or pleasure purposes. Cover is also included while your vehicle is being transported to these countries by rail or by a recognised sea route which takes less than 65 hours.
  - a Any member of the European Union.
  - b Croatia.
  - c Iceland.
  - d Liechtenstein.
  - e Norway.
  - f Switzerland.
- \* If you go over the 90-day period without our permission, cover is reduced to the minimum you need under European Union Directives on motor insurance while your vehicle is in the countries shown above.

**Extended cover**

- If we agree beforehand, you may extend your insurance to apply to certain other countries covered by the International Green Card System.

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

**Spanish bail bond**

- Our representatives (in Spain) can act to release your vehicle or you if you or it are held after an accident.

Our representatives can pay up to £1,000 to do this.

If they pay any money under this bond, you will have to refund the amount to us.

- Autorizamos a la Oficina de Aseguradores de Automóviles de Madrid o sus representantes designados a actuar en nombre de nuestro Asegurado para obtener la liberación del vehículo y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detención oficial como consecuencia de un accidente.

A tal efecto, la Oficina de Aseguradores de Automóviles de Madrid o sus representantes designados queda autorizada por el presente para establecer garantías o depósitos hasta £1000 o 1500 euros en concepto de fianza penal. (La finalidad de esta garantía no es aplicable en casos de multas.)

# Section 13

## Medical expenses

### Guidance notes

In some circumstances you may have to pay for medical treatment after an accident.

You are covered up to £250 for each person for each accident.

### What we cover

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

# Section 14

## Cancellation

If you are a 'retail' customer, you may cancel the insurance within 14 days of its start without giving any reasons. You will be entitled to a pro-rata refund of your premium, not including any charges to cover costs.

We may cancel the insurance by sending you seven days' notice. You may be entitled to a refund of part of your premium. You may also cancel this insurance by returning your certificate of motor insurance and you may be entitled to a refund if you have not made a claim.

### Cancelling during the initial period of cover – 'Retail customers' only

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

You must return your certificate of motor insurance to us or your insurance adviser as part of your notice of cancellation.

If you choose to cancel the insurance policy during this initial period of cover, you will have to pay 'pro-rata' rates for the period of time you have had insurance cover. Further charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

### Cancellation by us

- We or your insurance adviser can send you seven days' notice to your last known address. If you return the certificate of motor insurance to us, we will refund the part of your premium which applies to the period of the insurance you have left. If we or your insurance adviser cancel this insurance because you have not paid the full premium, we will work out the refund using the rates shown below. We will not give a refund if anyone has claimed in the current insurance period.

### Cancellation by you

- You can cancel this insurance after the initial period of cover set out in 'Cancelling during the initial period of cover – 'Retail customers' only' by sending back your certificate of motor insurance and schedule to us or your insurance adviser. If you have not made any claims in the current period of insurance, and you are not going to make a claim, we will work out a charge for the time you have been covered using our short-period rates shown below. We will refund any amount we owe you.

Period of time you have had the cover, up to:	Refund of premium
One month	70%
Two months	60%
Three months	50%
Four months	40%
More than four months	0%

We will only make a refund for any reason above after the initial 14 day period if your annual premium for each vehicle is more than £100.

## Section 15

### No-claim bonus

#### Guidance notes

**We will give you a discount on your premium each year if you do not make a claim.**

**If you make a claim and we cannot recover the amount we pay, we will reduce the bonus even if the event was not your fault.**

**If you make two or more claims in one insurance year, you will lose all your bonus.**

**Claims for just glass breakage do not affect your no-claim bonus.**

**By paying an extra premium you can protect your no-claim bonus. Although your level of no-claim bonus may be protected, this does not mean that your premium will not be increased if, for example, your accident or conviction record justifies this. Your insurance adviser can give you more details.**

If nobody makes a claim under your insurance during the insurance period, we will give you a discount when you renew your insurance. The discount you will receive will depend on the no-claim bonus scale we are using when you renew your insurance.

If you make a claim in any insurance period, we will reduce the discount you receive.

If two or more claims are made in any one period of insurance, you will lose all your no-claim bonus.

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

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

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

#### Protected no-claim bonus

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

If your no-claim bonus is protected, we will not reduce it if you do not make more than two claims during any five years of insurance. If three or more claims are made during any five-year period, we will reduce the discount you receive.

## Section 16

### Suspending cover

If you ask us to, we will suspend all cover from the date we receive the current certificate of motor insurance. In these circumstances, we will not refund your premium. Also if we suspend your policy for more than three months in any one 12-month policy period, we will not increase your no-claim bonus (if this applies) when you renew your insurance.

# General exceptions

## Guidance notes

These general exceptions apply to all sections of your insurance and explain when your insurance will not cover you.

- 1 The driver of your vehicle must be covered on your certificate.
- 2 The driver must not be disqualified from driving.
- 3 All drivers must keep to the conditions of their driving licence.
- 4 This insurance is for the United Kingdom plus the countries described in section 12.
- 5 There is no cover under this insurance within restricted areas of airports.
- 6 Your vehicle must be safe to drive.
- 7 Your vehicle must not be overloaded.
- 8 If you are carrying a load, it must be safe.
- 9 If you are towing a trailer with a load, the trailer and load must be safe.
- 10 You can only use your vehicle for the purposes shown on the certificate. You can accept contributions towards petrol as long as you keep to the conditions we set.
- 11 You may not use your vehicle for any form of competition, whether against other people or the clock.

## These exceptions apply to the whole insurance. Your insurance does not cover the following.

- A Any liability to others, or loss of or damage to any vehicle covered by this insurance, when the vehicle is:
- 1 driven by or in the charge of anyone who is driving without your permission or is not included as a driver in the certificate of motor insurance or who is excluded by an endorsement;
  - 2 in the charge of anyone who is disqualified from driving, or who has not held, or who by law is prevented from holding or getting, a driving licence;
  - 3 being driven outside the limitations of the driver's licence;
  - 4 being used outside the United Kingdom, unless it is allowed by section 12;
  - 5 being used in restricted areas of airports or airfields (we will not pay any claim involving aircraft within the boundary of the airport or airfield);
  - 6 being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT or Single Vehicle Approval certificate when needed;
  - 7 being driven with a load or a number of passengers which makes it unsafe to drive or is greater than the manufacturer's specifications;
  - 8 carrying an insecure load;
  - 9 towing a trailer which is unsafe or has an insecure load; or
  - 10 used for a purpose which it is not insured for (as long as you do not make a profit, your employer can pay an allowance for the number of miles you drive, or a passenger can contribute towards the cost of fuel).
  - 11 being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not your vehicle is on private property, a public road, a private racetrack or a derestricted toll road. (Derestricted toll roads are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended.)

General exceptions continued on the next page.

## General exceptions (continued)

### Guidance notes

These general exceptions apply to all sections of your insurance and explain when your insurance will not cover you.

If a yearly mileage applies to your policy, this will be shown on your schedule.

Your insurance will not cover you if you go above this mileage limit in any one year of insurance.

If you believe that you are likely to go over your mileage limit for the year, you should tell your insurance adviser immediately.

- B Any result of war, revolution or any other similar event. Any loss or damage caused by any government, public or local authority legally taking or damaging your property.
- C Any loss or damage caused by:
  - earthquake; or
  - riot or civil commotion happening in Northern Ireland or outside the United Kingdom.
- D Any liability you have accepted by agreement or contract unless that liability would have existed without the agreement.
- E Any loss or damage caused directly or indirectly by:
  - ionising radiation, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
- F Loss or damage caused by pressure waves from aircraft or flying objects.
- G Loss or damage by pollution or contamination, however caused, other than cover needed by the Road Traffic Acts or any other laws which apply to motor insurance.
- H Any liability to others, or loss or damage if your vehicle has driven more than the yearly mileage limit shown in the schedule.
- I Any loss, damage, injury or legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply to the cover we must provide under the Road Traffic Acts or any other laws which apply to motor insurance. This exception does not apply to sections 5, 6, 7 and 8 of this insurance.

# General conditions

## Guidance notes

**You must keep to these conditions or your insurance will not be valid. Your insurance only covers people who meet these conditions and all the information you give to us in the proposal form or statement of insurance must be completely true and accurate.**

**We will not pay any claim which is false or fraudulent.**

**If your vehicle is broken into, stolen or vandalised, you must tell the police.**

**This is the procedure for reporting accidents and thefts to us. Do not admit an accident or loss was your fault or negotiate a claim without our permission.**

- A We will only provide the cover described in this insurance under the following circumstances.
- 1 Anyone claiming cover under this contract has kept to all the conditions in this document and any endorsements.
  - 2 The information you gave on the proposal form or statement of insurance and any declaration is true and complete. If you do not give us accurate information, this could lead to your claim not being paid and/or your insurance not being valid.
  - 3 'Your vehicle' means any vehicle you have told us about and that we have agreed to cover. The vehicle must be your property and registered in your name. If you change the vehicle covered by this insurance or get an extra vehicle which you need cover for, you must tell us in writing beforehand.

### **We will only provide cover if you have paid the premium.**

- B If a claim is made which you or anyone acting for you knows is false or exaggerated, or if you give us incorrect information or fraudulent documents, we will not pay any part of the claim, cover under this insurance will not be valid, and you will lose any premium you have paid. We may also contact the Police and/or relevant authority(s) in relation to possible criminal proceedings.
- C After any event which could lead to a claim, tell us immediately by phoning us on 0800 0722050 or writing to us as shown at the end of this document. If any incident involves theft, attempted theft or vandalism, you must also report this to the police as soon as the incident is discovered.
- D You must send us any letters, writ or summons as soon as you receive them, together with a filled-in report form. Do not answer any letters – send them straight to us. You must also tell us if you know about any prosecutions involving anyone covered by this insurance. If you have an accident or loss, you must not admit to anyone else that it was your fault or negotiate or refuse any claim unless you have our permission.
- E We are entitled to take full control of any claim and we must be given whatever information and help we need. You must not do anything that will affect our interest in this insurance. We can prosecute or defend any claim in your name.
- F If a mileage restriction applies and you go over the yearly limit shown on your schedule during the current period of insurance, cover under this insurance will not be valid. We have the right to request proof of mileage.
- G If the law in any country to which this insurance applies obliges us to make a payment which we would not otherwise have paid, we reserve the right to recover the amount paid from you or the person, company, partnership or firm that incurred the liability which made the payment necessary.
- H If your vehicle is damaged and a part or accessory cannot be repaired or replaced, we will only pay you the amount shown in the manufacturer's last United Kingdom list price. If we know that your vehicle is an imported vehicle and we have agreed to cover it, and the damaged part or accessory has never been available in the United Kingdom, we will only pay the manufacturer's last list price in the country your vehicle came from. We will not pay for the cost of importing any part or accessory needed to repair your vehicle.
- I If your vehicle is under a hire purchase or leasing agreement and it is damaged and cannot be repaired or replaced, we will pay the claim to the owner shown in that agreement.
- J If there is other insurance in force which covers the same loss, damage or liability as our insurance, we will only pay any amount above that provided by the other insurance. This condition does not make us responsible for any amount we would not otherwise have paid under any section of this insurance.

General conditions continued on the next page.



## General conditions (continued)

### Guidance notes

**You must keep your vehicle in a safe and roadworthy condition and make every attempt to protect it from damage or theft.**

**We may cancel the insurance by sending you seven days' notice. You may be entitled to a refund of part of your premium. You may also cancel this insurance by returning your certificate of motor insurance and you may be entitled to a refund if you have not made a claim.**

**You must tell your insurance adviser immediately if there are any changes to the information you have given us. If you do not do this, your insurance cover may not be valid.**

- K You must take all reasonable steps to keep your vehicle in a roadworthy condition at all times, and protect your vehicle and its contents from loss or damage. You must lock and secure your vehicle when you leave it. We can examine your vehicle at any reasonable time.
- L If you have an accident, you must take all possible steps to protect your vehicle and its accessories and contents. If the damage to your vehicle is covered by this insurance, you must arrange for your vehicle to be taken to the nearest competent repairer and we will accept any reasonable costs as part of your claim. We will not pay for any further damage you cause if you try to drive your vehicle. **When your vehicle is at the repairer, you must arrange for a detailed estimate for the cost of repairs to be sent to us immediately. One of our approved automotive assessors must inspect your vehicle before repairs are started. We will not be responsible for the cost of any new parts or accessories ordered, or repairs carried out, without our agreement. If we think the estimate is unreasonable, we may negotiate a lower estimate or pay for any work that may have been done and move your vehicle to another repairer. We have the right to move your vehicle to a safe storage place without asking you.**
- M If we choose, we may arrange for the repairer to use suitable (possibly recycled) parts and accessories that are made by a company other than the manufacturer of your vehicle.
- N You cannot transfer this insurance to anyone else.
- O If you pay your premium by instalments and we have received a deposit premium from you, if we then do not receive an instalment when it is due, we will send you seven days' notice of cancellation. You must pay the full amount you owe before the seven days are up. If you do not pay the full amount, we will cancel the insurance immediately. You must return the current certificate of motor insurance. If your vehicle is lost or damaged and cannot be repaired or replaced and the loss or damage is covered by this insurance, you must pay all the premium you owe. We will have the right to take any premium you owe from the amount of the claim.
- P You must tell us as soon as possible about any changes which could affect your insurance and which have happened since the cover first started or since you last renewed it. If you do not tell us about these changes, your insurance may not cover you fully or at all. If you are not sure whether any facts are important, please ask your insurance adviser. Here are some examples of changes you should tell us about.
- A change of vehicle – including getting an extra vehicle. We will need full details of your new vehicle, which must include information about the country in which it was first registered if this was different to the United Kingdom.
  - A change in the way you use your vehicle.
  - A change of address.
  - A change of occupation, including any part-time work.
  - Convictions and prosecutions.
  - A change in the main driver of the vehicle.
  - Details of drivers you have not told us about before.
  - Details if you or anyone who will drive develop any medical conditions.
  - All changes you make to your vehicle, if these make your vehicle different from the manufacturer's standard specification.

General conditions continued on the next page.

## General conditions (continued)

### Guidance notes

Because this insurance is designed for specialist motor vehicles, only vehicles of this type will be accepted for cover unless agreed by us beforehand.

- The sale or change of any other vehicle you own or are the main user of.
  - A change to the yearly mileage limit (if this applies) that you need.
  - A change to the place where you usually keep your vehicle.
- Q This insurance does not give rights to any person other than you (the insured person) unless we say differently elsewhere in this document.
- R We have the right to find out the distance recorder reading of your vehicle. You must give us all the help and information we need and provide documentary evidence to prove the distance recorder reading of your vehicle, if we ask for this. We can examine your vehicle at any reasonable time.
- S Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom you live in. If there is any dispute over which law is to apply to this insurance, it will be English law. We will not cover any payments that are awarded by a court in a country outside of the United Kingdom unless your cover has been extended to that country under section 12 of this insurance.
- T If your vehicle has been deemed a Total Loss and you have opted to retain the salvage, the cover provided by this policy (if we allow it to continue) will thereafter be limited to Third Party Only and only sections 1, 2, 3, 4, 12 and 14 will apply. Thereafter all cover will cease:
- on the date we inform you of; or
  - at the end of the period of insurance
- whichever is the sooner, unless you have provided at your own expense:
- a a repair invoice for the necessary work;
  - b a valid MOT Test Certificate for the vehicle dated after the completion of repairs; and
  - c a report from a motor engineer to confirm that the repairs have been completed to a satisfactory standard
- and we have agreed in writing to reinstate your cover.
- General Condition K continues to apply at all times.
- U Where your vehicle has been repaired following a Total Loss under this insurance, the agreed value will be limited to the amount shown on your schedule or the value on the report from the motor engineer after repairs, whichever is the lower amount, unless we have agreed otherwise.

# Very important if you have an accident

## Guidance notes

Please follow these instructions if you need to make a claim.

Your insurance adviser will send you a claim form and give you advice.

You must report all accidents to us immediately.

## What to do if you have to make a claim

- 1 **Do not drive away.** You must stop if any person or animal has been hurt, or if any vehicle or property has been damaged.
- 2 Ask for the names and addresses of any other drivers or pedestrians. If there is another driver involved, ask for the name of his or her insurer and for their insurance policy or certificate number.
- 3 If the accident damaged another vehicle, property or animal, you must give your name, address and vehicle registration number and show your insurance certificate to anyone who needs it. If anyone other than you is injured, you must show your insurance certificate to the police.
- 4 Write down the names and addresses of any witnesses.
- 5 Draw a diagram of the scene. Show as much detail as possible – include:
  - the position of all the vehicles before and after the accident;
  - the speeds and distances;
  - road names and layout;
  - where witnesses were standing;
  - any obstructions to your or other road users' view; and
  - anything that could be relevant to the accident.
- 6 **Do not admit you were at fault in any way or offer to make a payment.** If any other person does this, remember to report it to us.
- 7 You must report all accidents, particularly those involving personal injury, to us immediately. You can phone if necessary. You may also be asked to complete an Accident Report Form. You will need to answer all the questions on the form and sign and date it.
- 8 If you receive any writ, summons or correspondence from anyone else or their representative, send it to us immediately. You must tell us if there is going to be any police action.
- 9 We cannot guarantee that we can provide a courtesy car.

## How to make a claim

If you need to tell us about an incident involving damage to or loss of your car, please phone us immediately on **0800 072 2050**. Calls made to or from this number and other numbers at Chaucer Insurance may be recorded for training and monitoring purposes.

You should phone this number even if your policy does not cover the damage.

If we are asked to repair your car, we will do this if the damage is covered by the policy and one of our approved assessors has inspected the damage.

We promise to:

- do our best to sort out your claim with as little paperwork as possible; and
- start the repair process immediately

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

## Travelling outside the UK

If you are travelling abroad and need to let us know about a claim, please contact your insurance broker or intermediary or alternatively phone our local agents on 0044 1252 820161.

## Very important if you have an accident (continued)

### Accidents Abroad

You may be asked to complete a European Accident Report Form (Constat Amiable D' Accident Automobile) if you are involved in a road traffic accident within the European Union.

Before signing make sure that the boxes are ticked and the comments and diagram are correct.

You will be given a copy which should be sent to us as soon as possible. **This document can be legally binding in certain countries and you should not sign anything you do not understand.**

Your policy does not provide for roadside assistance, any European Breakdown Policy you may have in force can arrange for your vehicle to be taken to one of their recognised recovery agents. In some circumstances the local police will arrange for the removal of the vehicle from the roadside.

You must report the accident immediately to us.

## Customer care

### Guidance notes

**We aim to provide you with a high standard of service, but if you are not satisfied in any way, this information explains exactly what to do.**

### About our service

We are committed to providing you with a high-quality service and we want to make sure that we maintain this at all times. If you feel that we have not provided a first-class service, or if you have any questions about your insurance, please contact the broker or intermediary who arranged cover for you.

If you are not satisfied with his or her response, please write, quoting the policy number shown on your schedule, to:

The Underwriter  
Chaucer Insurance  
Chaucer Business Park  
Thanet Way  
Whitstable  
Kent  
CT5 3FD.

### If you are still not satisfied

If you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. Their address is:

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

Phone: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that the Complaints Department cannot resolve may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.

## Endorsements

Endorsement Number	These are the full wordings of all endorsements, please refer to your schedule to see which endorsements apply to your policy. Your schedule will show the details of vehicles, values or drivers which apply to the relevant endorsement(s).																		
S05	<b>Accidental damage excess</b> We will not pay the amount shown in the schedule for the first part of any claim you make under sections 5 or 7 of your policy booklet. This amount is in addition to the excesses shown in section 9 of your policy booklet.																		
S12	<b>Drink and drugs clause</b> In the event of an accident occurring arising out of which the person named in the schedule is convicted of driving or attempting to drive or having charge of a vehicle whilst under the influence of drink and/or drugs or refuses to provide a specimen of breath, blood or urine in accordance with regulations currently in force our liability in respect of such an accident shall be limited to that required by law governing the Compulsory Insurance of Motor Vehicles.																		
S15	<b>Noting interest of registered owner</b> The insured vehicle is owned by the party named in the schedule.																		
S18	<b>Vehicle adapted</b> This insurance is only effective if the insured car is suitably adapted to meet the disability of the person named in the schedule.																		
S19	<b>Excluding commuting to and from a permanent place of business</b> Use to and from any place of work is excluded.																		
S20	<b>Motorised caravan</b> We shall not be liable (except as required by the Road Traffic Acts) for any liability or damage caused by or arising out of heating, lighting and cooking equipment unless a working fire extinguisher is carried in the vehicle.																		
S27	<b>Warranted security device fitted</b> It is a condition of your policy that, from inception, your vehicle is fitted with an approved alarm and immobilisation device or an approved immobilisation device (please contact your intermediary for details of approved devices). We will not provide cover under section 6 of your policy in respect of theft or attempted theft of your vehicle shown above unless: a) it has been fitted with an approved alarm and immobilisation device or an approved immobilisation device. If the above were not fitted by the vehicle manufacturer then a copy of the installation certificate has to be sent intact to us when you submit your claim; and b) the device was activated and working efficiently at the time of loss; and c) all keys used to activate/deactivate the alarm and immobilisation device or immobilisation device fitted to your vehicle have to be sent intact to us when you submit your claim.																		
S30	<b>Driving other cars benefits excluded</b> Section 2 of your policy booklet is cancelled.																		
S31	<b>Personal accident benefits excluded</b> Section 10 of your policy booklet is cancelled.																		
S42	<b>Contingent Liability</b> Section 1 extends to cover employees of the insured using any private car not the property of or provided by the insured in connection with the business of the insured.																		
S45	<b>Corporate Manslaughter and Corporate Homicide Act 2007 - Unlimited Cover</b> The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 3 (Legal costs) is extended to provide unlimited costs in relation to any one claim of series of claims arising from one cause.																		
S46	<b>Corporate Manslaughter and Corporate Homicide Act 2007 - £10m Cover</b> The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 3 (Legal costs) is extended to provide costs up to £10m in relation to any one claim of series of claims arising from one cause.																		
S47	<b>Corporate Manslaughter and Corporate Homicide Act 2007 - Cover Removed</b> The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 3 (Legal costs) is removed from your policy.																		
S55	<b>Use in Eire</b> You are covered to use your car in Eire.																		
S82	<b>Theft excess</b> We will not pay the amount shown in the schedule for the first part of any claim you make for loss or damage caused by theft or attempted theft. This amount is in addition to the excesses shown in section 9 of your policy booklet.																		
S99	<b>Excluded sections of policy</b> The sections of the policy booklet numbered 2 and 15 are cancelled and do not apply.																		
S2C	<b>Amended short-period scale</b> The scale of premium of premium refunds shown in section 14 of your policy booklet is replaced by the scale shown below: <table style="margin-left: 40px; border: none;"> <thead> <tr> <th style="text-align: left;">Period of time you have had the cover, up to:</th> <th style="text-align: left;">Refund of premium</th> </tr> </thead> <tbody> <tr> <td>One month</td> <td>70%</td> </tr> <tr> <td>Two months</td> <td>60%</td> </tr> <tr> <td>Three months</td> <td>50%</td> </tr> <tr> <td>Four months</td> <td>40%</td> </tr> <tr> <td>Five months</td> <td>30%</td> </tr> <tr> <td>Six months</td> <td>20%</td> </tr> <tr> <td>Seven months</td> <td>10%</td> </tr> <tr> <td>More than seven months</td> <td>0%</td> </tr> </tbody> </table>	Period of time you have had the cover, up to:	Refund of premium	One month	70%	Two months	60%	Three months	50%	Four months	40%	Five months	30%	Six months	20%	Seven months	10%	More than seven months	0%
Period of time you have had the cover, up to:	Refund of premium																		
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Endorsements continued on the next page.

## Endorsements (continued)

Endorsement Number	These are the full wordings of all endorsements, please refer to your schedule to see which endorsements apply to your policy. Your schedule will show the details of vehicles, values or drivers which apply to the relevant endorsement(s).
S6C	<p><b>Imported vehicles</b></p> <p>A) Under sections 5 and 6 of your insurance, the most we will pay will be:</p> <ul style="list-style-type: none"> <li>• the amount shown on your purchase receipt for your car (including spare parts and accessories) less depreciation since purchase, or</li> <li>• the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories) whichever is the lower.</li> </ul> <p>B) There is no cover for damage to catalytic converters resulting from your car being filled with an incompatible type of fuel.</p>
SA4	<p><b>Accidental damage, fire &amp; theft and windscreen excess</b></p> <p>We will not be liable for the first amount shown in the schedule of any claim under sections 5 and 6.</p>
SA6	<p><b>Agreed value</b></p> <p>Your vehicle is insured on an Agreed Value basis.</p>
SA9	<p><b>Accidental damage, fire and theft excess in respect of named driver(s)</b></p> <p>We will not be liable for the first amount shown in your schedule of any claim under sections 5 and 6 of this insurance whilst your car is being driven by or is in the charge of for the purpose of driving the person named in the schedule. This excess overrides and will not be in addition to any other excess which may apply.</p>
SAD	<p><b>Scottish law endorsement</b></p> <p>It is agreed that the law applicable to this contract shall be Scottish law.</p>
SAE	<p><b>Foreign travel extension</b></p> <p>The 90 day limit in section 12 of your policy booklet is cancelled.</p>
SC5	<p><b>Salvage clause</b></p> <p>The paragraphs entitled "Salvage" in sections 5 and 6 are cancelled.</p>
SC9	<p><b>Hard top warranty</b></p> <p>We shall not be liable under section 6 of the policy for any damage or loss caused as a result of theft or attempted theft or malicious damage while the vehicle is not fitted with its hard top roof.</p>
SD1	<p><b>Vehicle laid up</b></p> <p>All sections except 5, 6, 7 and 14 are cancelled. The cover under section 7 of your policy booklet is restricted to loss or damage caused by fire, theft or attempted theft.</p>
SD5	<p><b>Drivers under 25 years of age excluded</b></p> <p>We will not provide any cover if your vehicle is being driven by, or is in the charge of, any person under 25 years of age.</p>
SD6	<p><b>Garage waiver</b></p> <p>Provided the insured has paid the appropriate additional premium the paragraphs entitled "Overnight Garaging" shown as sub-sections of sections 5 and 6 are cancelled.</p>
SD7	<p><b>Shared mileage</b></p> <p>The annual warranted maximum mileage shown in the schedules to this policy is the maximum combined annual mileage permitted for all vehicles covered by this policy.</p>
SD9	<p><b>Including classic motorcycle(s)</b></p> <p>Sections 8, 10, 11 and 13 are cancelled in respect of any motorcycle covered under the policy.</p>
SE6	<p><b>Protected No-Claim Bonus</b></p> <p>Protected No-Claim Bonus as detailed in section 15 of the policy booklet applies.</p>
SMA	<p><b>Overnight garaging waiver</b></p> <p>The paragraphs entitled "Overnight Garaging" in sections 5 and 6 are cancelled.</p>
SME	<p><b>Excluding No-Claim Bonus</b></p> <p>Section 15 of your policy booklet is cancelled and does not apply.</p>
SMH	<p><b>Windscreen and windows cover amended £500 limit</b></p> <p>Cover under section 8 of your policy booklet is limited to £500 for damage arising from any one incident subject to the excesses stated in that section.</p>
SMI	<p><b>Mileage limited to 9000 per annum</b></p> <p>Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 9000 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>
SMJ	<p><b>Mileage limited to 11000 per annum</b></p> <p>Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 11000 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>
SMK	<p><b>Overnight Garaging &amp; Fire Alarm Warranty</b></p> <p>Section 6 – "Overnight Garaging" is amended to read as follows:–</p> <p>Between the hours 10.00pm and 6.00am while your vehicle(s) is(are) parked at or within one kilometre/0.6 mile of</p> <ul style="list-style-type: none"> <li>• your home, or</li> <li>• any other address where your vehicle(s) is(are) normally garaged if this alternative address has been specifically agreed by us</li> </ul> <p>cover under this section of your policy is inoperative and of no effect unless your vehicle(s) is(are) stored in a locked private garage that has a fully functional fire alarm installed and activated.</p>
SML	<p><b>Non-standard Paintwork and/or Decals Excluded</b></p> <p>Cover under sections 5 and 6 of your policy booklet is limited to the cost of reinstating the vehicle's paintwork, where necessary, to the manufacturer's standard specification. The parts or labour cost of applying any non-standard artwork, decals or transfers to the insured vehicle is specifically excluded.</p>

## Endorsements (continued)

Endorsement Number	<b>These are the full wordings of all endorsements, please refer to your schedule to see which endorsements apply to your policy. Your schedule will show the details of vehicles, values or drivers which apply to the relevant endorsement(s).</b>
SMM	<p><b>Windscreen and windows cover amended £1,000 limit</b> Cover under section 8 of your policy booklet is limited to £1,000 for damage arising from any one incident subject to the excesses stated in that section.</p>
SMU	<p><b>Motorhome Endorsement</b> The cover provided by your policy booklet is amended as follows:-</p> <ol style="list-style-type: none"> <li>1) If you have Comprehensive cover, the paragraphs entitled "Overnight Garaging" in sections 5 and 6 are cancelled.</li> <li>2) Section 2 (Driving other cars) is deleted and of no effect.</li> <li>3) Under section 1 (Liability to others) death of or bodily injury (except so far as is necessary to meet the minimum legal requirements) to any person entering or getting in to or alighting from your vehicle or to any person being carried in or upon the vehicle is excluded other than when a properly constructed seat securely fixed to the floor of the vehicle is being used.</li> <li>4) If you have Comprehensive cover, under sections 5 and 6, loss of or damage to the contents of the vehicle other than its permanent fixtures and fittings is excluded.</li> <li>5) Loss of or damage to the vehicle or of its contents or accessories caused by Fire arising from the use of heating or cooking apparatus unless a serviceable fire extinguisher is being carried in the insured vehicle.</li> <li>6) If you have Comprehensive cover, death or bodily injury as defined in section 10: Injury to You and/or Your Spouse, arising out of the use or directly caused by any heating or cooking apparatus in the insured vehicle is excluded.</li> <li>7) Any accident liability, loss or damage while the insured vehicle is let, on hire or being used for reward is excluded.</li> <li>8) If you have Comprehensive cover, the paragraphs entitled "Salvage" in sections 5 and 6 are deleted and of no effect.</li> <li>9) If your vehicle is less than one year old and you have been the first and only registered owner, having bought and registered the vehicle in the U.K., we will replace it with one of the same make, model and specification if it has             <ol style="list-style-type: none"> <li>i) been stolen and not recovered;</li> <li>ii) been totally destroyed; or</li> <li>iii) suffered damage covered by the policy and the cost of repairing it will be more than 60% of the last U.K. list price (including car tax and VAT).</li> </ol> <p>We can only do this if a replacement vehicle is immediately available in the U.K. and anyone else who has an interest in your vehicle (for example a hire purchase company) agrees. If a suitable replacement vehicle is not immediately available in the U.K., the most we will pay is the market value of your vehicle before the accident or loss (including its spare parts and accessories). We can only do this if anyone else with an interest in your vehicle agrees. Once we have made this payment or provided a replacement, we will be entitled to take ownership of your vehicle.</p> </li> </ol> <p>Subject otherwise to the terms, exclusions and conditions of this insurance.</p>
SMW	<p><b>Motorhome Endorsement – Additional Cover</b> The cover provided by your policy booklet is amended as follows:-</p> <ol style="list-style-type: none"> <li>1) The limits of cover detailed in section 10 (Personal accident benefits) are amended to £5,000 for death, loss of any limb or for permanent blindness in one or both eyes. The most we will pay anyone following one accident is £5,000. All other terms and conditions of section 10 remain unchanged.</li> <li>2) This policy is extended to cover equipment and personal belongings related to camping and/or caravanning provided they are inside the vehicle at the time of the loss. Cover is limited to £1,000 for each event and cover for any one article is limited to £200.</li> <li>3) This policy is extended to specifically cover awnings, gas bottles and portable generators provided such items are inside or attached to the vehicle at the time of the loss. Cover is limited to £1,000 for each event and cover for any one article is limited to £1,000.</li> <li>4) If you cannot use your vehicle because it has been stolen or damaged and such loss or damage is covered by this policy, we will pay you £30 per day for alternative emergency accommodation. Payment will be made for a maximum of 7 days.</li> </ol> <p>Subject otherwise to the terms, exclusions and conditions of this insurance.</p>
SMX	<p><b>Motorhome Endorsement – "Gold Extra Cover"</b> The cover provided by your policy booklet is amended as follows:-</p> <ol style="list-style-type: none"> <li>1) The limits of cover detailed in section 10 (Personal accident benefits) are amended to £5,000 for death, loss of any limb or for permanent blindness in one or both eyes. The most we will pay anyone following one accident is £5,000. All other terms and conditions of section 10 remain unchanged.</li> <li>2) This policy is extended to cover equipment and personal belongings related to camping and/or caravanning provided they are inside the vehicle at the time of the loss. Cover is limited to £2,000 for each event and cover for any one article is limited to £200.</li> <li>3) This policy is extended to specifically cover awnings, gas bottles and portable generators provided such items are inside or attached to the vehicle at the time of the loss. Cover is limited to £2,000 for each event and cover for any one article is limited to £1,000.</li> <li>4) If you cannot use your vehicle because it has been stolen or damaged and such loss or damage is covered by this policy, we will pay you £35 per day for alternative emergency accommodation. Payment will be made for a maximum of 14 days.</li> </ol> <p>Subject otherwise to the terms, exclusions and conditions of this insurance.</p>
SN6	<p><b>Mileage limited to 3000 per annum</b> Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 3000 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>
SN7	<p><b>Mileage limited to 5000 per annum</b> Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 5000 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>



## Endorsements (continued)

Endorsement Number	These are the full wordings of all endorsements, please refer to your schedule to see which endorsements apply to your policy. Your schedule will show the details of vehicles, values or drivers which apply to the relevant endorsement(s).
SP2	<p><b>Mileage limited to 7500 per annum</b> Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 7500 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>
SP6	<p><b>Limit for in-vehicle entertainment equipment increased</b> The limit of indemnity under section 7 of your policy booklet is increased to the amount shown in the schedule.</p>
SQ2	<p><b>Fire excess</b> We will not pay the amount shown in the schedule for the first part of any claim for loss or damage caused by fire.</p>
SS2	<p><b>Tracking/Satellite</b> It is a condition of your policy that, from inception of your policy, your vehicle is fitted with an approved tracking/satellite device (please contact your intermediary for details of approved devices). We will not provide cover under section 6 of your policy in respect of theft or attempted theft of your vehicle shown above unless:</p> <ol style="list-style-type: none"> <li>a) it has been fitted with an approved tracking/satellite device. If this was not fitted by the vehicle manufacturer then a copy of the installation certificate has to be sent intact to us when you submit your claim;</li> <li>b) the device was activated and working efficiently at the time of loss;</li> <li>c) all subscriptions are paid up to date;</li> </ol> <p>and</p> <ol style="list-style-type: none"> <li>d) the tracking/satellite company is notified by you or the last authorised person in control of your vehicle, within four hours of the discovery of the loss.</li> </ol>
SVA	<p><b>Section 12 Foreign Travel Amended (maximum 30 days)</b> Section 12 – Automatic Cover – of the policy wording is amended to provide the cover shown in your schedule to a maximum of 30 days in any one insurance year. All other terms, conditions and features of section 12 remain applicable.</p>
SVB	<p><b>Section 12 Foreign Travel Amended (maximum 60 days)</b> Section 12 – Automatic Cover – of the policy wording is amended to provide the cover shown in your schedule to a maximum of 60 days in any one insurance year. All other terms, conditions and features of section 12 remain applicable.</p>
SVC	<p><b>Section 12 Foreign Travel Amended (maximum 90 days)</b> Section 12 of your policy is fully operative.</p>
SVD	<p><b>Section 12 Foreign Travel Amended (unlimited days)</b> Section 12 – Automatic Cover – of the policy wording is amended to provide the cover shown in your schedule for the whole of any one insurance year. All other terms, conditions and features of section 12 remain applicable.</p>
SVE	<p><b>Track Day Cover</b> Provided you have given us prior notification and you have our agreement, General Exception 11 of your policy is deleted and section 5 of your policy booklet is extended to provide cover whilst your vehicle is being driven on a race circuit and/or any land prepared for such usage. There is no cover under sections 1, 2, 3, 4, 6, 7, 8, 10, 11, 12 of your policy booklet whilst this extension is operative. Such extended cover under section 5 of your policy booklet is subject to the following criteria being met:–</p> <ol style="list-style-type: none"> <li>1) The event must be organised by either one of the following:– <ol style="list-style-type: none"> <li>a) A member of the Association of Track day Organisers (A.T.D.O.)</li> <li>b) A member of the Association of Racing Drivers' Schools (A.R.D.S.)</li> <li>c) A member of the Federation of Auto-Moto Event Organisers (F.A.E.O.)</li> </ol> </li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>2) The event must be organised by or on behalf of your classic car owners club that is itself relevant to the vehicle you are insuring with us.</li> <li>3) The event is non-competitive.</li> </ol> <p>Furthermore, if the event is organised by a member of the Association of Track day Organisers (A.T.D.O.), the Association of Racing Drivers' Schools (A.R.D.S.) or the Federation of Auto-Moto Event Organisers (F.A.E.O.) we will not be responsible for the first £2,000 of damage to your vehicle. This amount will be in addition to any other policy excess. If the event is organised by your classic car owners club we will not be responsible for the first £1,000 of damage to your vehicle. This amount will be in addition to any other policy excess.</p>
SVF	<p><b>Track Day Cover – By Special Agreement – Certain Products Only</b> General Exception 11 of your policy is deleted and section 5 is extended to provide cover whilst your vehicle is being used or for the purpose of being used provided:–</p> <ol style="list-style-type: none"> <li>1) the event is organised by or on behalf of your classic car club</li> <li>3) the event is non-competitive</li> </ol> <p>There is no cover under sections 1, 2, 3, 4, 6, 7, 8, 10, 11, 12 whilst this extension is operative. Whilst this extension is operative, we will not be responsible for the first £1,000 of damage to your vehicle. This amount will be in addition to any other policy excess.</p>
SW2	<p><b>Glass Excess (£50)</b> The excess applicable to claims made under section 8 of your policy booklet where you ask Chaucer Glassline to arrange to replace the glass is £50.</p>
SW3	<p><b>Glass Excess (£70)</b> The excess applicable to claims made under section 8 of your policy booklet where you ask Chaucer Glassline to arrange to replace the glass is £70.</p>
SZ6	<p><b>Mileage limited to 1500 per annum</b> Your policy cover is inoperative and of no effect if your vehicle is driven in excess of 1500 miles in any one annual policy period. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.</p>



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