

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

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

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

Legal Cover

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

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

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

Reporting Fraudulent claims

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

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

Motor Insurance Policy



Thank you for choosing Octane Underwriting Limited for your Motor Insurance.

Octane Underwriting Limited is an appointed representative of Prestige Underwriting Services Limited who are authorised and regulated by the Financial Services Authority, FRN 307105.

Your policy has been arranged, on a Co-Insurance basis, with International Insurance Company of Hannover Limited (Inter Hannover), which is authorised and regulated by the Financial Services Authority, registered in England no. 1453123, and with Markerstudy Insurance Company Limited, (Markerstudy), authorised and regulated by the Financial Services Commission of Gibraltar in accordance with European Union legislation, registered number 78789.

This policy has been underwritten by Octane Underwriting Limited on behalf of Inter-Hannover and Markerstudy.

24 HOUR ACCIDENT REPORTING LINE

08450 777666

You can call our Claim Line, anytime day or night. We are on duty 24 hours a day, 365 days a year, to give help and advice and progress your claim as fast as possible. We will be able to arrange recovery of your vehicle and validate your claim to allow repairs to commence immediately via our Repairer Network.

General definitions and interpretation

The following words will have the same meaning attached each time they appear in this **policy** in **bold** type face.

Articulated Vehicle

A goods carrying vehicle made up of a power unit and one semi-trailer.

Certificate of motor insurance

Certificate of motor insurance means the certificate required by law to certify the existence of the minimum compulsory insurance

Commercial Vehicle

A vehicle which is manufactured and used for the carriage of goods.

Endorsement

An amendment to the terms of this insurance.

Excess

Excess means **your** contribution towards the payment of any claim in respect of each **insured vehicle**.

Hazardous goods

Hazardous goods means explosives, chemicals, chemical by-products, acids or any other goods of a generally dangerous or hazardous nature.

Insured/you/your

The person(s) or entity named in the **schedule** as the **insured**. In addition, any other named person and any person permitted by the current **certificate of motor insurance** to drive or use the **vehicle**.

Insured section

Insured section means a section of this **policy** that forms part of the insurance contract but only if made effective by the "Cover" stated in the **policy schedule**.

Insured vehicle

Insured **vehicle** means any car, motor cycle or commercial vehicle (including its standard accessories, spare parts or components fitted to it) mentioned by description, category or registration mark in the **schedule** and current **certificate of motor insurance**.

Insurer/we/us

International Insurance Company of Hannover Limited and Markerstudy Insurance Company Limited. Each is an underwriter in a Co-Insurance arrangement and is only legally responsible for their own share of the risk and not for the other's share. You can ask Octane Underwriting Limited for details of the share of the risk each has taken on.

Market value

Market value means the replacement value of the same make and model of **vehicle** of a similar age and condition and history as determined by reference to vehicle value publications. In the case of a Motor Trade policy, market value means Trade Market Value.

Minibus

Any motor vehicle constructed or adopted to carry more than 8 but not more than 16 passengers in addition to the driver.

Period of insurance

Period of insurance means the length of time covered by this insurance as shown on the **schedule**

Policy

Policy means this document, the **schedule** and any **endorsements** attaching to this document or the **schedule** that will be considered part of the legal contract and any word or expression in bold type face on any of these documents will bear the specific meaning stated in these definitions.

Private Car

A private passenger vehicle with a maximum passenger carrying capacity of 9 persons including the driver, owned by and registered to a private individual, and covered under this **policy** as a family or domestic car and not as a commercial or business vehicle, or under a Motor Trade policy.

Private Hire

A car licensed by the local authority to be used for private hire for the carrying of passengers for hire or reward.

Public Hire

A car licensed by the local authority to be used under a taxi or hackney carriage licence for the carriage of passengers for hire or reward.

Property

Property means any tangible property other than the insured vehicle(s), including animals.

Proposal

Proposal means an application to purchase motor insurance and the provision of any information relevant to such application supplied by or on behalf of the **insured**, in written form, prior to inception or renewal of the **policy**. Such information is deemed to include the completed proposal form or Statement of Fact and medical questionnaire, if applicable, and other relevant information that the **insurer** may require when considering the application or renewal thereof.

Road

Road means any place that would be held to be a road for the purposes of any compulsory motor insurance legislation operative within the **territorial limits** defined in this **policy**.

Road Traffic Acts

Road Traffic Acts means all acts, laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Schedule

The document which gives details of the **insured**, **period of insurance**, **endorsements** applicable, **excess(es)** and the cover provided by this insurance.

Special Type

Any motor vehicle constructed to operate primarily as a tool and not designed for the carriage of goods or passengers.

Taxi cab

A purpose built vehicle having a separate compartment for the driver and passengers and not licensed to carry more than 7 passengers.

Territorial limits

Territorial limits means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and during sea transit between ports in these areas including the processes of loading and unloading.

Trailer

A trailer, semi-trailer or container used for goods carrying and constructed to be towed by a motor vehicle.

Vehicle

The car(s), motor cycle(s) or commercial vehicle(s) described in the **schedule** and current **certificate of motor insurance**.

THE CONTRACT OF INSURANCE

This is a contract between **you** and **us**. Please read this document, **your certificate of motor insurance** and **schedule** very carefully. If they are incorrect in any way, please tell **us** immediately.

We will insure **you**, provided that **you** pay the premium and subject to the terms, conditions, provisions and exceptions of this insurance against loss, damage or legal liability which may occur during any **period of insurance**.

Your signed and dated **proposal**, its declaration, any questionnaires and any subsequent renewal declarations form the basis of and are incorporated into this contract. **You** must therefore ensure that all information given to **us** is accurate and that **you** have not withheld any material facts. Failure to do so may invalidate **your** insurance.

If there are any changes to the material facts presented in arranging this insurance **you** must inform **us** immediately. Amendments to this contract must be made and agreed in writing.

Unless **we** have agreed differently, this **policy** is subject to the law of England.

Signed for and on behalf of International Insurance Company of Hannover Limited and Markerstudy Insurance Company Limited



David Murray, Managing Director, Octane Underwriting Limited

The registered offices of the Insurers are:

Inter-Hannover
10 Fenchurch Street
London EC3M 3BE

Markerstudy
846-848 Europort
Gibraltar

Cooling off period

Where the **insured** is a private individual or sole trader, including a partnership in England and Wales, then the **insured** has a right to cancel this **policy** during a period of fourteen days either from the day of purchase of the insurance, or the day on which **policy** documentation was received, whichever is the later.

The **insured** must write to the broker or intermediary shown on the **schedule**. On receipt of the notice of cancellation and the **certificate of motor insurance**, **we** will refund any premiums paid less a charge of £40 or the pro rata charge for the period on cover provided, whichever is the greater.

1. Sections which apply

The cover provided is shown in the current **schedule** that determines which **insured sections** of this **policy** apply. Clauses 5 – 8 apply to all **insured sections**.

<u>Cover</u>	<u>Insured sections</u>
Comprehensive	All insured sections and clauses.
Third Party Fire and Theft	Insured sections A, B (but loss or damage solely in respect of Fire or Theft) and C .
Third Party Only	Insured sections A and C .
Fire and Theft Only	Insured section B (but loss or damage solely in respect of Fire or Theft).

2. Insured section A – Liability to others

2.1 Liability cover

- 2.1.1 **We** will insure **you** for all amounts which **you** may be legally liable to pay to any third party for damages and claimant's costs in respect of death or bodily injury to any person; and for damage to any **property** resulting from an accident involving the **insured vehicle**, including loading or unloading. **We** will also indemnify:
- 2.1.2 at **your** request any passenger or person (other than the person driving) whilst travelling in or getting into or out of the **insured vehicle**;
- 2.1.3 the owner of the **insured vehicle** as though they were the **insured**;
- 2.1.4 following the death of anyone covered under this insurance, that person's legal representative for any liability incurred by that person.

2.2 Liability costs and expenses

If **we** think it necessary **we** will pay:

- 2.2.1 **Defence expenses**
legal fees and costs incurred in dealing with or defending any action at law by which damages in respect of death, bodily injury or damage are claimed against any person covered by this insurance;
- 2.2.2 **Fatal inquiry expenses**
solicitors' fees for representation at any Coroner's inquest or fatal inquiry in respect of such accident or for defending in any criminal proceedings relating to such accident.
- 2.2.3 **Manslaughter defence expenses**
legal expenses in respect of any proceedings taken against a person covered under this insurance for manslaughter, or reckless or dangerous driving causing death, in respect of his or her driving at the time of the accident.

2.3 Emergency medical treatment costs

We will indemnify **you** for liability under the **Road Traffic Acts** or any other legislation applicable to motor insurance for emergency treatment fees arising out of an accident.

2.4 Extensions to liability cover

2.4.1 Principals

In the same terms in which **we** insure **you** under this section, **we** will extend cover to include any liability assumed by **you** in connection with the **insured vehicle** under any contract with a principal, provided that

- a) **we** shall not be liable for death or bodily injury or loss or damage arising out of the negligence or other default of the Principal or his servants or agents;
- b) such Principal is not entitled to indemnity under any other Insurance; and
- c) **we** shall have the sole conduct of any claim arising under the terms of this Section.

2.4.2 Third party contingent liability

In the same way as **we** insure the **insured vehicle** under this section **we** will also insure **you** when, without **your** knowledge or consent, **your** employee is using a **vehicle** other than **your** vehicle for **your** business, but **we** will not insure **you** if there is any other insurance covering the same liability.

2.4.3 Towing

We will indemnify the **insured** for liability arising from an accident caused by the towing of a **trailer** or disabled mechanically propelled vehicle by the **insured vehicle** except that **we** shall not be liable:

- a) for damage to the **trailer** or disabled mechanically propelled vehicle being towed nor for any load carried in or on it;
- b) if the disabled mechanically propelled vehicle is being towed for hire or reward.

2.4.4 Trailers

We will indemnify the **insured** for liability arising from an accident involving a **trailer** owned by or in the custody or control of the **insured** when detached from the **insured vehicle** and out of use but remaining on the **insured's** premises or while temporarily detached from the **insured vehicle** during the course of a journey, provided that full details of such **trailer** have been given to and accepted by **us**.

2.5 Liability limitations and exclusions

2.5.1 Cumulative limit of indemnity

We shall not be liable to pay any amount more than:

- a) £2,000,000 in respect of any one accident or series of accidents arising out of one event for damage to **property** arising out of use of any **insured vehicle** not being a **Private Car**;
- b) £20,000,000 in respect of any one accident or series of accidents arising out of one event for damage to **property** arising out of use of any **Private Car**.

2.5.2 Fines, penalties

This insurance does not cover liability for fines, penalties, punitive or exemplary damages.

2.5.3 Injury from employment

This insurance does not cover liability for the death of or bodily injury to any person arising out of and in the course of that person's employment by any person entitled to indemnity under this **insured section A**, except in so far as may be required by the **Road Traffic Acts** or any applicable UK or EU law or directive.

2.5.4 Injury to the driver

This insurance does not cover liability for the death of or bodily injury to any person driving the **insured vehicle** or in charge of it for the purpose of driving it.

2.5.5 Loading and unloading an insured vehicle

This insurance does not cover liability for death, bodily injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the:

- a) bringing of the load to the **insured vehicle** for loading thereon; or
- b) taking away of the load from the **insured vehicle** after unloading.

2.5.6 Property owned or in custody

This insurance does not cover liability for loss of or damage to:

- a) any premises belonging to or occupied by the **insured** or any other person entitled to or claiming indemnity under this **insured section A** or any fixtures and fittings therein;
- b) any other **property** owned by or in the custody or control of the **insured** or any other person entitled to or claiming indemnity under this **insured section A**;
- c) any **property** or load being conveyed by the **insured vehicle** or any **trailer** owned by or in the care of the **insured** or any other person entitled to or claiming indemnity under this **insured section A**;

except in so far as may be required by the **Road Traffic Acts** but in any event not for any amount more than the minimum requirements thereunder.

3. Insured section B – Loss or damage to the insured vehicle

3.1 Loss or damage cover

If the **insured vehicle** is lost, stolen or damaged by:

- 3.1.1 accidental damage including malicious damage but excluding malicious damage by anyone employed by the **insured**; or
- 3.1.2 fire, self-ignition, lightning or explosion but excluding damage to that part where the fire originates; or
- 3.1.3 theft or attempted theft excluding obtaining **property** by deception; or
- 3.1.4 frost;

then **we** will pay at **our** option:

- a) the reasonable cost of repairing any damage to the **insured vehicle** within its **market value**; or
- b) the **market value** if the **insured vehicle** is damaged beyond economical repair; or
- c) the cost of replacing the **insured vehicle**, or any part of it which has been lost or damaged, with one of a similar type and in similar condition; and
- d) the reasonable costs of protection and removal of the **insured vehicle** to the nearest suitable repairers if it is disabled as a result of the damage; and
- e) the reasonable cost of delivery to the **insured** in the United Kingdom, the Channel Islands or the Isle of Man after repair.

3.2 Extensions to loss or damage cover for Private Cars

Solely in respect of **Private Cars**, **we** will pay the following benefits.

3.2.1 Lock replacement

If the **insured vehicle** is covered for comprehensive benefits, then in the event of the keys or lock transmitter being lost or stolen and provided that the loss has been reported to the police, **we** will pay up to £500 (after deduction of any **excess**) towards the cost of replacing the door locks, boot lock, the ignition or steering lock, the lock transmitter and central locking interface.

3.2.2 Medical Expenses

We will pay up to £500 per person for any medical expenses necessarily and properly incurred if the driver and/ or passenger(s) are injured in an accident directly involving the **Private Car** covered.

3.2.3 Personal Accident Benefits

If the driver of the **Private Car** covered is accidentally injured in direct connection with an accident arising from the use of the **Private Car** or whilst travelling in, or getting into or out of it, then if within thirteen weeks of the accident the injury is the sole cause of

- death
- loss of any limb
- permanent loss of sight in one or both eyes

we will pay a benefit of £5,000 except that no payment will be made:

- to anyone over seventy at the date of the accident
- for any intentional self-injury, suicide or attempted suicide;
- for death or bodily injury while under the influence of drink or drugs;
- for any amount more than £5,000 in any one **period of insurance**.

The payment of any benefit will be made direct to the driver or to his/her legal representative.

3.2.4 **Personal Effects**

We will pay up to £100 for personal belongings in **your** car if they are lost or damaged by an accident, fire, theft or attempted theft.

We will not cover loss of or damage to; money, credit/charge cards, stamps, tickets, documents, cheques or share or bond certificates, or to; mobile telephones, office or business equipment, trade goods or samples;

3.2.5 **Private Car – new for old replacement vehicle**

Where the **Private Car** covered is stolen and not recovered or it is damaged in an accident or by fire, **we** will replace it with a new car of the same make, model and specification except that **we** will not be liable under this extension:

- a) if the **Private Car** covered is not within one year of first registration; and
- b) unless the cost of repairs covered by this **policy** will exceed sixty per cent of the manufacturers list price (including vehicle tax and VAT) at the time of purchase; and
- c) unless the **Private Car** is owned by and registered to the **insured**;

If a replacement **Private Car** of the same make, model and specification is not available, then the most **we** will pay is the **market value** of the **Private Car** at the time and date of the loss or damage.

3.2.6 **Private Car – broken glass**

If **you** have Comprehensive cover and **you** claim only for broken glass in **your** car windscreen or windows or scratched bodywork caused by the broken glass, this will not reduce **your** no claim bonus. This does not include damage to sunroofs. **We** will not pay more than the amount shown in the **schedule** and an **excess** will apply as shown in the **schedule**.

3.3 **Loss or damage limitations and exclusions**

3.3.1 **Cumulative limit of indemnity**

This **insured section B** does not cover any amount in excess of £2,000,000 in connection with any occurrence or series of occurrences arising out of any one event.

3.3.2 **Damage to tyres**

This **insured section B** does not cover damage to tyres due to application of brakes, side slips, cuts, bursts or punctures or otherwise resulting from any cause other than an accident involving the **insured vehicle**.

3.3.3 **Deception**

This **insured section B** does not cover any loss suffered through the obtaining of **property** by the offence of fraud by false representation.

3.3.4 **Diminution in value**

This **insured section B** does not cover any reduction in value following repair of the **insured vehicle**, or following theft.

3.3.5 **Excess**

This **insured section B** does not cover the first part of each claim (the **excess**) as shown under **endorsements** added to the **schedule**.

3.3.6 **Loss of use**

This **insured section B** does not cover loss of use of the **insured vehicle**, or any other loss or damage other than expressly and specifically insured under **insured section B**.

3.3.7 **Mechanical or electrical breakdowns**

This **insured section B** does not cover mechanical, electrical, electronic, computer failures or breakdowns or breakages, or damage to the transmission by application of the brakes.

3.3.8 **Obsolete Spare Parts Clause**

This **insured section B** does not cover any amount more than the price shown in the manufacturer's last list price at the date of the loss or damage where that part or accessory is unobtainable or obsolete in pattern.

3.3.9 **Electronic, communications and sound reproducing equipment**

This **insured section B** does not cover loss of or damage to electronic satellite navigation equipment (unless fitted by the manufacturer at first registration), tapes, cassettes, compact discs, MP3 players and accessories, visual and sound reproducing equipment, radar detection equipment, DVD players, telephones or other communications equipment.

- except that **we** will pay up to £500 if the vehicle is a **Private Car** and cover is Comprehensive, or
- **we** will pay up to £250 if the vehicle is a **Private Car** and cover is Third Party Fire and Theft

3.3.10 **Security / immobiliser / keys**

This **insured section B** does not cover loss of or damage to the **insured vehicle** arising from theft or attempted theft if:

- a) the **insured vehicle** has not been secured by means of the door and boot locks or if the windows or any form of sliding roof, sliding door, hood or removable panel roof have been left open or unlocked when the **insured vehicle** is parked and unattended; and
- b) the immobiliser fitted by the vehicle manufacturer or fitted post manufacture has not been maintained in working order at all times and has not been activated when the **insured vehicle** is parked and unattended; and
- c) the keys or other device which unlocks the **insured vehicle** have been left in or on the **insured vehicle** or not removed to a safe and secure place.

3.3.11 **Trailers**

This **insured section B** does not cover loss of or damage to any **trailer**, unless full details of such **trailer** have been given to and accepted by **us**. The **insured sections** applying to any such declared **trailer(s)** will be identical to its motive unit.

3.3.12 **Wear and tear**

This **insured section B** does not cover wear and tear or depreciation or that part of the cost of repair which improves the **insured vehicle** beyond its condition at the time of the loss or damage.

3.3.13 **Deception**

This **insured section B** does not cover loss resulting from deception, fraud or by use of counterfeit or irredeemable form of payment.

3.3.14 **Repossession**

This **insured section B** does not cover loss resulting from repossession or restitution of **your** vehicle to its rightful owner.

3.3.15 **Broken glass**

If **you** have Comprehensive cover and **you** claim for broken glass in **your** windscreen or windows **we** will not pay more than the sum insured shown in the **schedule** and an **excess** will apply as shown in the **schedule**. However, the excess will not be applied if the damage is repaired, instead of the glass being replaced.

3.4 **Other terms and conditions**

3.4.1 **Take reasonable precautions**

You must take all reasonable precautions to maintain the **insured vehicle** and/or **trailer** in a roadworthy condition and protect it from damage and/or loss.

- 3.4.2 **Standard accessories or spare parts**
For the purposes of this **insured section B** any standard accessory, spare part, component, or non standard part which has been agreed by **us** and which is fitted to the **insured vehicle** shall be treated as part of it.
- 3.4.3 **Replacement parts**
We may at **our** option fit replacement parts which have not been made by the vehicle's manufacturer but which are of a similar standard.
- 3.4.4 **Hire purchase agreement**
If to **our** knowledge, the **insured vehicle** is the subject of a hire purchase or other credit purchase agreement, payment in respect of the total loss of the **insured vehicle** under this insured section B shall be made to the legal owner whose receipt shall be a full and final discharge of **our** liability in respect of such loss or damage.

4. Insured section C – Foreign Use

4.1 Foreign use – compulsory cover

In accordance with EU Directives, this insurance provides the minimum cover necessary to comply with the laws relating to compulsory motor insurance while the **insured vehicle** is in

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives.

4.2 Foreign use cover – Private Cars

4.2.1 The insurance is extended, for a period of 90 days to provide the same cover shown in **your policy schedule** in any of the countries described in Section 4.1 above

4.2.2 This will cover **your Private Car** while it is in and being transported between any countries to which the insurance applies. Cover in these countries is conditional on **your** main permanent residence being in the United Kingdom, the Channel Islands or the Isle of Man.

4.3 Foreign use cover – All other vehicles

There is no automatic full **schedule** cover. If before departure **you** notify **us**, obtain **our** agreement and pay any additional premium **we** require, **we** may extend this **policy** to provide the same cover shown in **your policy schedule** while the **insured vehicle** is in

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives, or
- any country for which **we** agree to extend full **schedule** cover but limited to those countries covered by the International green card system.

5. Limitations and exclusions – all insured sections

We shall not be liable for:

5.1 Use and Driving

any loss or liability whilst the insured vehicle is

- 5.1.1 being used for any purpose not permitted by the **certificate of motor insurance**
- 5.1.2 being driven by any person not permitted by the **certificate of motor insurance** or any **endorsement**

5.2 Aircraft and aircraft sites

any loss or liability caused by, attributable to, or arising from the presence of the **insured vehicle** in any premises or area to which any aircraft has access, including, but without limitation, an airport or airfield.

5.3 Aircraft travelling at supersonic speeds

loss, destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

5.4 Carriage of hazardous goods

any liability, injury, loss or damage while the **insured vehicle** is being driven or used for the carriage of **hazardous goods** except that:

- 5.4.1 this exclusion shall not apply where **you** have obtained **our** prior written agreement for the transport of **hazardous goods**; and
- 5.4.2 any such agreement will be conditional upon **our** liability not exceeding £1,000,000

5.5 Confiscation or nationalisation

any consequence of confiscation or nationalisation or requisition destruction of or damage to **property** or of the **insured vehicle(s)** by order of any Government or Public or Local Authority.

5.6 Contractual liability

any liability arising from a contract or agreement which would not have arisen in the absence of such contract or agreement.

5.7 Earthquake

any liability, injury, loss or damage caused by earthquake.

5.8 Nuclear hazards

any loss or liability caused by, attributable to, or arising from;

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

5.9 Pollution

- 5.9.1 any accident, injury, loss, damage or liability for death of or bodily injury to any person or damage to **property** directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the **period of insurance**.
- 5.9.2 all pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
- 5.9.3 this exception shall not apply in circumstances where it is necessary to meet the requirements of the **Road Traffic Acts** or any applicable UK or EU law or directive.

5.10 Racing

any accident, injury, loss or damage occurring while the **insured vehicle** is being used for racing, pace making, reliability trial, speed testing, rallying or any use on any motor sport circuit.

5.11 Riot or civil commotion

any liability, injury, loss or damage caused by riot or civil commotion occurring outside Switzerland, Norway, or a Member Country of the European Union, but excluding Northern Ireland.

5.12 Unlicensed use

any liability, injury, loss or damage while the **insured vehicle** is being driven or used by anyone who:

- 5.12.1 does not hold a licence to drive the **insured vehicle**; or
- 5.12.2 has held but is currently disqualified from holding or obtaining such a licence; or
- 5.12.3 does not fully comply with the conditions of their driving licence; or
- 5.12.4 does not hold a Hackney Carriage or Private Hire licence where required.

5.13 Drink and drugs

any liability, injury, loss, damage or consequential loss arising out of the **insured vehicle** being driven by any person who, we are satisfied, was at the time under the influence of any substance that would be considered an offence under the relevant law applicable to the driving of vehicles *except* as is required to meet the minimum requirements of such law.

5.14 Unsafe load

any accident, injury, loss, damage or liability caused or incurred whilst:

- 5.14.1 the load in or on the **insured vehicle** is being conveyed in an unsafe manner;
- 5.14.2 the **insured vehicle** is conveying a load greater than that for which it was constructed or more than the maximum carrying capacity as advised to **us**.

5.15 Terrorism or war

any loss arising directly or indirectly out of terrorism, war, invasion, acts of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, nationalisation, requisition, sequestration or confiscation by order of any public authority or government de jure or de facto or martial law except so far as is necessary to meet the requirements of the **Road Traffic Acts**.

6. In the event of a claim or potential claim

6.1 Claim notification

- 6.1.1 **You** must notify **us** as soon as reasonably possible of any incident which may result in a claim under this insurance.
- 6.1.2 **You** must forward every claim form, writ, summons, legal process or other communication in connection with any such incident to **us** immediately upon receipt.
- 6.1.3 **You** must advise immediately of the time and place of any impending prosecution or inquest or fatal inquiry.
- 6.1.4 The police shall be notified as soon as reasonably possible of loss or damage caused by theft or attempted theft or criminal damage.

6.2 Claim Procedure

- 6.2.1 **You** must give all information and assistance **we** or the police may require in connection with any claim.
- 6.2.2 No admission of liability or offer or promise of payment shall be made without **our** written consent.
- 6.2.3 **We** will handle, oversee and have full discretion in the conduct of any claim and shall be permitted to take over and deal with the defence or settlement of any claim in respect of any liability covered by this insurance in the name of the person against whom the claim is brought.
- 6.2.4 **We** will be permitted to take proceedings at **our** own cost to recover the amount of any payment made under this insurance in the name of the **insured** or other person to whom payment has been made.

7. General Terms and Conditions

7.1 Anti-fraud databases

You details may be passed on to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDSL) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) run by the Association of British Insurers (ABI). **We** also exchange information with the police and/or other insurers and other organisations through various databases. The aim is to help **us** check information provided and also to prevent fraudulent claims. **We** will pass information relating to any claim, to the registers.

7.2 Termination or Cancellation of cover

7.2.1 **You** may cancel this **policy** at any time by letter, returning the **certificate(s) of motor insurance**

7.2.2 **We** may cancel this **policy** by giving seven days notice by recorded delivery to **your** last known address. **You** will be entitled to a pro-rata return of premium upon receipt of the **certificate(s) of motor insurance**.

7.2.3 Where the premium or any part of it was paid with the benefit of a finance agreement and there remains any sum outstanding to the provider of the finance at the date of cancellation of cover **we** may deduct from the sum otherwise payable the amount outstanding to the Finance Company which **we** will pay directly to them.

7.2.4 Provided this insurance is an annual contract, covering only a single vehicle, the premium will, upon cancellation, be refunded pro rata less the short period charge of one month's premium, which is retained by Octane Underwriting. No refund will be allowed if any claim has been made during the period for which insurance cover was provided.

7.2.5 If this insurance is a multi-vehicle **policy**, **you** will be entitled, upon cancellation, to a return of premium after application of **our** short period rates, although no return of premium will be allowed if the claims under the **policy** in the period of insurance have exceeded the entire premium fund. Otherwise, the premium for each vehicle covered will be refunded pro rata less the short period charge of one month's premium, except that no refund will be allowed in respect of any **insured vehicle** which has been the subject of a claim.

7.2.6 **Deletion of vehicle from fleet policy.**

No refund will be allowed in respect of the deletion from cover of any **insured vehicle** which has been the subject of a claim.

7.3 Contribution

If at the time of any claim there is any other insurance covering the same risk or any part of it **we** will not be liable for more than **our** rateable share.

7.4 Disclosure under the Data Protection Act 1998

We hold data in accordance with the Data Protection Act 1998. It may be necessary for **us** to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, **we** may share information **you** give **us** with other organisations and public bodies, including the police, accessing and updating various databases.

7.5 Fraud

If any claim be in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this insurance all **policy** benefits will be forfeited and **we** will not be liable to pay any outstanding or future claims.

7.6 Instalment premiums

Where the premium was paid with the benefit of a finance agreement and there remains any sum outstanding **we** may deduct the amount outstanding to the Finance Company from any claims settlement due in respect of a loss under this **policy** and pay it directly to them.

Where **we** have agreed to the payment of premium(s) by instalments, if any instalment is not received by **us** by its due date, then all unpaid instalments and service fees shall become immediately due. Should the full premium and service fee not be paid within seven days of **us** giving written notice of non payment this **policy** will be cancelled immediately upon the expiry of such notice.

Following such cancellation, provided that there have been no claims in the current **period of insurance**, **you** will be entitled to a pro-rata return of premium upon receipt the **certificate(s) of motor insurance**.

We may at **our** own option deduct any outstanding premiums due from any claims settlement due in respect of a loss under this **policy**.

7.7 Motor Insurance Database

You must ensure that all **vehicle** and **policy** details are notified to **us** within two business days of the effective date for entry on the Motor Insurance Database as required by the relevant law applicable in Great Britain and Northern Ireland.

7.8 Non-disclosure

This **policy** will be void from inception and of no effect if:

- 7.8.1 the **proposal** or declaration is untrue in material respect;
- 7.8.2 the circumstances in which **you** entered into the insurance are altered without **our** agreement.

8. Complaints

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, **in the first instance, please contact the broker or advisor who arranged cover for you**.

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

The Managing Director
Octane Underwriting Limited
Astra House, Christy Way, Southfields
Basildon, Essex SS15 6TQ

Octane Underwriting Limited will investigate **your** complaint and issue a full response. If the complaint is still not resolved to **your** satisfaction, it may be possible to refer **your** complaint to the Financial Ombudsman Service.

The FOS can be contacted at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Telephone: 0845 080 1800 E-mail: enquiries@financial-ombudsman.org.uk

Referral to the FOS will not prejudice your right to take subsequent legal proceedings

Inter Hannover and Markerstudy are covered by the Financial Services Compensation Scheme (FSCS). Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained by visiting www.fscs.org.uk.

Inter Hannover is authorised and regulated by the Financial Services Authority.
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