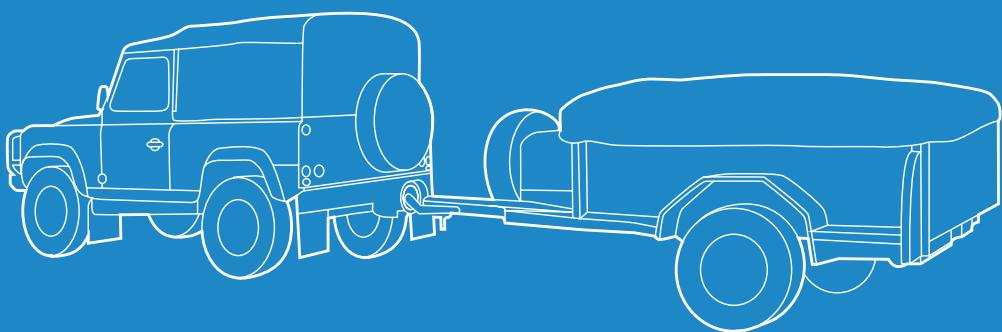


Trailer Insurance Policy



TRINITY
LANE

About your Insurance

This is your Trinity Lane Trailer Insurance Document. Please read the schedule carefully and keep it in a safe place. If you have any questions about any of your insurance documents, call your insurance adviser. Unless we have agreed otherwise with you, this insurance is governed by English law.

This Document is a legally-binding contract of insurance between YOU (the Insured) and US (Trinity Lane). The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

We may cancel or change any part of the contract without getting anyone else's permission. The contract is based on the information you provided in your statement of fact. We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this booklet.

The insurance provided by this document covers any liability, loss or damage that occurs during any period of insurance for which you have paid, or agreed to pay, the premium.

This insurance is written in English and all communications about it will be in English.

This document has been issued by Trinity Lane Insurance Company Limited under the authority granted by Malta Financial Services Authority (MFSA).

This schedule and any endorsements applying to this schedule form your Trailer Insurance Document.

Our promise to you.

We aim to provide a first-class service.

If you are not fully satisfied and you decide within 14 days that you do not want this insurance, please return all the documents and we will refund the premium.

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 have any cause to complain about your insurance, or us, please contact your insurance adviser who arranged the insurance for you. Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Customer Services Co-ordinator, The Landmark, Level 1, Suite 2, Triq L-Ijjun, Qormi QRM 1000, Malta. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

If you are still not satisfied

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (FOS). The address is:

Customer Contact Division
The Financial Ombudsman Service
South Quay Plaza II
183 Marsh Wall
London
E14 9SR

(These procedures do not affect your right to take legal action if necessary).

Our regulatory status: Trinity Lane Insurance Company is authorized and regulated by the MFSA. Trinity Lane Insurance Company Limited is registered in Malta No.C.40137

Registered Office:

The Landmark
Level 1, Suite 2
Trix L-Ijjun
Qormi QRM 1000
Malta

Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS provides 90% compensation for claims arising out of non-compulsory insurance. You can get more information about compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

Definitions

The meaning of certain words or phrases in this Policy.

You/Your – means the individual whose name appears at the top of the Schedule of insurance, any family member residing at the proposer's address and any additional person named on the Schedule of insurance. If the policyholder is also a qualified driving instructor, this also means any person who is under the policyholder's tuition.

We/Us/Our – means Trinity Lane Insurance Company Limited.

The schedule – The document showing the trailer we are insuring and the cover which applies.

Your trailer, the trailer – Any of the following types of trailer specified in the schedule, whilst situated at the address specified in the schedule.

Motorcycles

Quads

Go karts

Flat bed

General trailers

Car transporters

Horse

Live stock

Boat

Garden

Other types of trailer that have been agreed by us

Loss or Damage – Accidental loss, damage, theft or attempted theft.

Territorial limits – England, Scotland, Wales, the Isle of Man, the Channel Islands and Northern Ireland.

Endorsement – A change in the terms to the insurance which replaces the standard insurance wording, and is printed on, or issued with, the schedule or a revised schedule.

Period of insurance – The period of time covered by this insurance (as shown in the schedule) and any extra period for which we accept your premium.

Section A - The Trailer

This cover only applies to your Trailer

We will insure your Trailer and its permanent fixtures and fittings, (less any excess that applies) against loss or damage while within the geographical limits of the United Kingdom, Channel Islands, Isle of Man and Northern Ireland.

Cover is also extended to include cover whilst visiting a country which is a member of the European Union, Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City. There is no limit on the number of trips in any period of insurance but we will only cover foreign use up to a maximum of 30 days during the policy year.

For a claim under this section we will either:

- pay for the damage to be repaired; or
- pay an amount of cash to replace the lost or damaged item; or
- replace the lost or damaged item.

The most we will pay (except as provided under the headings Repairs or Replacement as new) will be either:

- the market value of your Trailer immediately before the loss; or
- the sum insured of your Trailer schedule whichever is less.

Limitations

Sum Insured

The sum is declared by you and should represent the full cost of the insured Trailer. The most we will pay under section A is the sum insured shown on the schedule.

Under insurance

If the cost of repairing or rebuilding the Trailer is more than the sum insured at the time of any loss or damage, then you will have to pay a share of the claim. For example, if your sum insured only covers one-third of the cost of your Trailer, we will only pay one-third of the claim.

Repairs

If your Trailer suffers loss or damage which is covered under this insurance, you may authorise and arrange for the Trailer to be taken to the nearest authorised repairer. We will pay for the cost of protection, removal and redelivery charges.

You may also arrange for reasonable and necessary repairs to be carried out to your Trailer, up to an amount of £200 as long as you get a detailed estimate and immediately send it to us with a full report of the loss or damage. (Please keep any parts which have been replaced.)

Replacement as new

If your Trailer is less than 3 years old from the date of manufacture, and it is totally lost, destroyed or the cost of repairing any loss or damage is more than the insured value, we will replace your Trailer with a new Trailer of the same make, model and specification (if one is available). We will pay up to the sum insured in the schedule (plus an increase of 10% of the sum insured) for a new Trailer.

Financial Interest

If the Trailer belongs to someone else, or is part of a hire purchase or leasing agreement, we will pay an amount for the loss or damage to the Trailer's legal owner, whose receipt will be a full and final discharge to us in respect of such loss or damage.

Exceptions to section A

This section of your insurance does not cover the following:

- the amount of the excess shown in the schedule for accidental loss or damage, fire, theft, windstorm or flood loss or damage
- damage or loss caused during loading and unloading from ships other than drive-on and drive-off.

Third Party Liability

This Section extends to indemnify the Insured for:

All sums which the Insured shall become legally liable to pay for compensation for BODILY INJURY by ACCIDENT OR DISEASE, or DAMAGE TO PROPERTY of any person caused by or through or in connection with the Trailer insured hereunder.

Including also the legal liability of any friend or relative of the Insured who is using the Trailer with the Insured's permission, if not otherwise insured.

This Section does NOT indemnify the Insured against any liability:

- a** for bodily injury by accident or disease to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family.
- b** for damage to property belonging to, or in the care, custody or control of the Insured.
- c** which has been assumed under contract and would not otherwise attach.
- d** whilst the Trailer is attached to any vehicle for the purposes of being towed.
- e** resulting from any accident caused by the Trailer or part thereof becoming detached from any towing vehicle.
- f** arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
- g** arising out of Road Traffic Acts.
- h** for injury or illness arising directly or indirectly from a dog which is designated dangerous under the Dangerous Dogs Act 1991.

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured without the written consent of Underwriters, who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence of any claim, or to prosecute in the Insured's name for their own benefit any claim for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim and the Insured shall, whenever possible, give all such information and assistance as Underwriters may require.

THE LIMIT OF INDEMNITY in respect of ALL claims under this Section SHALL NOT EXCEED £1,000,000 IN ANY ONE ACCIDENT or series of accidents arising out of any event, PLUS the costs and expenses incurred by the Insured with Underwriters' written consent in the defence of any such claim.

- a** If the claim is successfully resisted by the Insured the Underwriters will pay all costs, charges and expenses incurred by the Insured in connection therewith, up to but not exceeding the sum insured under this Section of the Certificate.
- b** If a payment exceeding the sum insured has to be made to dispose of a claim, the liability of Underwriters to pay any costs, charges and expenses in connection therewith shall be limited to such proportion of the said costs, charges and expenses as the sum insured by this section of the Certificate bears to the amount paid to dispose of the claim.

General Conditions

The following conditions apply to the whole of your insurance.

Reasonable care

You must take all reasonable steps to protect your Trailer from loss or damage and keep it in a good condition and state of repair.

When the trailer is laid up and out of use you must remove it from exposed sites such as rivers, the seaside and similar, with a view to minimising the risks of storm, tempest and flood.

You must let us examine your Trailer at any reasonable time.

Telling us about a change

You must tell us, as soon as possible, about any change in the information given to us which is relevant to this insurance. If you don't, your insurance may not be valid or may not cover you fully. If you are not sure whether any information is relevant you should tell us any anyway.

Claims

When a claim or possible claim occurs, you must tell us in writing as soon as possible. For claims made under this insurance you must give us (at your own expense) any documents, information and evidence we need. You must also tell the police immediately if the claim is caused by riot, malicious acts, theft or an attempted theft. (Please ensure that you are given a crime reference number.)

You must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage occurring.

You must send us any claim, letter, writ or summons (without answering them) as soon as you receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without our prior written permission.

Our rights after a claim

We can:

- take over, conduct, defend or settle any claim; and
- take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance.

We will take this action in your name or in the name of anyone else covered by this insurance. You, or the person whose name we must use, must co-operate with us on any matter which affects this insurance.

In the event of a claim, your annual premium must be paid in full to Adrian Flux Insurance Services. This includes payments by instalments or direct debits.

In the event that any premium or credit charge is outstanding when a claim is payable, we reserve the right to deduct such outstanding sums from the claim.

Fraudulent claims

If a claim is made which you or anyone on your behalf knows to be false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end without our returning your premium.

Other insurance

If, at the time of any liability, loss or damage covered under this insurance, you have any other insurance which covers the same loss, damage or liability, we will only pay our share of the claim.

Anti-Theft Device

It is a condition of the policy that the trailer is fitted with a proprietary anti theft wheel clamp and/or hitch lock whenever it is left unattended. This condition is also to apply to the trailer whilst in storage at your main address or any other storage location. Failure to comply with this condition will render the theft coverage inoperable.

Use of the Trailer

This policy does not cover any accident, injury, loss, damage and/or liability caused, sustained or incurred whilst the trailer is:

- Let for hire or reward.
- Being used for advertising and/or any catering related business purpose.

Cancellation

You may cancel this insurance at any time by giving us 14 days' notice. If you have not made a claim in the current period of insurance, We will calculate the charge for the time you have been covered by your insurance (using our short-period rates) subject to us retaining the minimum premium which applies at the time.

We may cancel this insurance by sending 14 days' prior notice to your last known address. We will refund the part of your premium which applies to the remaining period of insurance. We will send this refund via your insurance adviser.

If a total loss claim occurs after the 14 day cooling-off period there will be no refund in premium.

Period of time you had the cover and the proportion of the premium you will be refunded.

Cancellation Rates

One month	75%
Two months	70%
Three months	50%
Four months	40%
Six Months	30%
Eight Months	10%
More than 8 months	0%

Disagreement over amount of claim

If we accept your claim, but disagree over the amount due to you, the matter will be passed to an arbitrator who both you and we agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.

General Exceptions

These general exceptions apply to the whole insurance.

Your insurance does not cover the following.

- a** Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
 - pressure waves caused by aircraft and other flying objects.
- b** Any result of war, invasion, act of foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution, or military or usurped power.
- c** Any liability, loss or damage arising:
 - from the use of any portable oil heating appliances;
 - where the Insured Trailer is being used for any catering or advertising purposes;
 - from the detention or confiscation of any insured property by the customs or any other authority;
 - from depreciation, wear and tear, mechanical or electrical failures or breakdowns;
 - from mildew, moth, vermin or any gradual cause;
 - from theft or any malicious act caused by you, your employees or any occupant or user of the insured Trailer; or
 - whilst your Trailer is let for hire or reward.
- d** Loss of use.
- e** Any liability, loss or damage if any of the terms and conditions of this insurance have not been met.
- f** Any liability for tuition use other than the when it is being provided by the policyholder, and the policyholder is a qualified driving instructor.
- g** Any accident, injury, loss damage and/or liability caused, sustained or incurred whilst the Trailer is:
 - Let for hire and reward.
 - Being used for advertising and/or catering related business purposes.
 - Being used by anyone who doesn't hold an appropriate driving licence to tow the type of trailer, unless the person using the trailer is under instruction by the policyholder, and the policyholder is a qualified driving instructor.
 - Outside the limits of the United Kingdom, Channel Islands, Isle of Man and Northern Ireland, except whilst in transit between ports thereof. It has been agreed under this contract that we will provide cover when you visit any country which is a member of the European Union, Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City. There is no limit on the number of trips in any period of insurance but the number of days the Trailer is taken abroad must not exceed 30 days per year.

- h** In respect of the trailer our liability for any loss or damage shall not exceed the respective sums insured stated in the schedule, nor shall it exceed such proportion of the said loss or damage as the said loss or damage as the said sum bears to the total value thereof.

Endorsements

Important - This appendix forms part of the insurance.

An endorsement only applies if the endorsement's number is shown in the relevant place in your schedule.

The general terms, conditions and exceptions apply to all endorsements.

Endorsement number Z1 - Excess clause (Trailer)

We will not pay the first amount shown in the schedule for any claim under section A (The Trailer). The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number Z3 - Other interest

The name shown in the schedule has a financial interest in the insured Trailer.

