



Introduction to Your Policy

Thank you for choosing to purchase an Insurance policy arranged by Markerstudy Insurance Services Limited.

This Policy Document is evidence of a legally binding contract of insurance between you (the Insured) and us (Markerstudy Insurance Services Limited on behalf of the authorised insurer, details of which can be found on your certificate of motor insurance). This contract is entered into on the basis that:

- you have taken all reasonable care to answer all questions asked honestly, accurately and to the best of your knowledge; and
- any other information given either verbally or in writing by you, or on your behalf at the time you applied for insurance is also complete; and
- the information supplied has been given honestly and to the best of your knowledge and belief.

The information that you have given to us is shown on your signed proposal form or statement of fact or statement of insurance but will also include further information given either verbally or in writing by you or on your behalf at the time you applied for insurance.

You must read this policy document, the Policy Schedule and the Certificate of Motor Insurance together. The Policy Schedule tells you which sections of the policy apply. Please check all three documents carefully to make certain they give you the cover you want.

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

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

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

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

A handwritten signature in black ink, appearing to read 'Gary Humphreys', with a large, sweeping loop at the top.

Signed for and on behalf of the Insurers by:

Gary Humphreys

Group Underwriting Director

Markerstudy Insurance Services Limited

Several Liabilities Notice

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

Calls made to our claim notification lines 0800 072 2050 and 0800 587 0808 from all devices (including mobiles) are free.

Index in page order

Definitions	The meaning of certain words and phrases . . . . .	.6 - 7
Cover	The cover you have . . . . .	.8
Use	How you may use your vehicle . . . . .	.9
Section 1	Liability to others . . . . .	.10 - 11
	Exceptions to section 1 . . . . .	.10 - 11
Section 2	Driving other cars . . . . .	.12
Section 3	Legal costs . . . . .	.13
Section 4	Towing . . . . .	.14
Section 5	Damage to your vehicle . . . . .	.15 - 16
Section 5	Damage to your vehicle (Courtesy car provision) . . . . .	.16
Section 6	Fire and theft cover . . . . .	.17 - 19
Section 6	Fire and theft cover (Courtesy car provision) . . . . .	.18 - 19
Section 7	In-vehicle entertainment and navigation equipment cover . . . . .	.19
	Exceptions to sections 5, 6 and 7 . . . . .	.20 - 21
Section 8	Repairing and replacing glass . . . . .	.22
Section 9	Excesses for young or inexperienced drivers . . . . .	.23
Section 10	Personal accident benefits . . . . .	.24
Section 11	Personal belongings . . . . .	.25
Section 12	Foreign travel . . . . .	.26 - 27
	Spanish bail bond . . . . .	.27
Section 13	Medical expenses . . . . .	.27
Section 14	Cancellation . . . . .	.27 - 28
Section 15	No-claim bonus . . . . .	.29
Section 16	Suspending cover . . . . .	.29
General exceptions	Restrictions which apply to your insurance . . . . .	.30 - 31
General conditions	Certain conditions that you must keep to . . . . .	.32 - 35
Reporting accidents	What to do if you have an accident . . . . .	.36 - 37
Customer care	About our service . . . . .	.38
	Who to contact if you are not satisfied . . . . .	.38
	How we use your information . . . . .	.39 - 41
Endorsements	Changes to the terms of the insurance . . . . .	.42 - 51

Index in alphabetical order

Cancellation	.27 - 28
Cover	.8
Courtesy Car Provision	.16 & 19
Customer care – who to contact if you are not satisfied	.38
Damage to your vehicle	.15 - 16
Definitions	.6 - 7
Driving other cars	.12
Endorsements	.39 - 48
Exceptions to section 1	.10 - 11
Exceptions to sections 5, 6 and 7	.20 - 21
Excesses for young or inexperienced drivers	.23
Fire and theft cover	.17 - 19
Foreign travel	.26 - 27
General conditions (including changes you must tell us about)	.32 - 35
General exceptions	.30 - 31
In-vehicle entertainment and navigation equipment cover	.19
Legal costs	.13
Liability to others	.10 - 11
Medical expenses	.27
No-claim bonus	.29
Personal accident benefit	.24
Personal belongings	.25
Reporting accidents	.36 - 37
Spanish bail bond	.27
Suspending cover	.29
Towing	.14
Use	.9
Windscreens, windows and sunroofs (repairing and replacing glass)	.22

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.

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, minidiscs 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.

Civil Partner

A relationship as defined in the Civil Partnership Act 2004.

Common Law

Co-habiting as a couple without being married.

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 'the Insurer' 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 minidisc 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, minidiscs or any other music-storage device.

Definitions (continued)

Guidance notes

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

Market value/written down 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.

Panoramic roof

A vehicle roof system manufactured as single or multiple glass, or equivalent, panels designed to cover the entire passenger compartment or the majority of it.

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.

Terrorism

Any action which contravenes the Terrorism Act 2006.

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

Markerstudy Insurance Services Limited for and on behalf of the insurance company as specified in the certificate of 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

Guidance notes

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 or roads that have been closed by central/local government for motorsport purposes. 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).

Section 1

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.

Liability to others

What we cover

Using your vehicle

We will cover any payment that legally has to be made by you for:

- death 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.

Liability to others (continued)

- 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.
- 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.

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.

Guidance notes

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 of your insurance to provide cover while your vehicle is towing a trailer, caravan or broken down vehicle (as allowed by law) which must be attached securely to your vehicle in line with the manufacturer's recommendations.

What we do not cover

- a Damage or loss to the towed trailer, caravan or broken down vehicle.
- b Damage or loss of any property being carried in or on the trailer, caravan or broken down vehicle.
- c A trailer, caravan or broken down vehicle being towed for hire and reward.
- d Towing more trailers than the number allowed by law.
- e Towing more than one broken down vehicle or caravan.
- f Any damage or liability incurred in respect of trailers or caravans unattached at the time of damage or loss (except where they have become temporarily unattached during the course of the journey).
- g We will not make any payment in relation to the death 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.
- h We will not make any payment in relation to the death or injury to any person travelling in or on a trailer or caravan you are towing other than where we are required to under the Road Traffic Acts or any other legislation applicable to motor insurance.
- i Loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by your vehicle or being towed by a vehicle being driven by you.

Section 5

Damage to your vehicle

Guidance notes

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

If you are unsure about what actual condition your vehicle is in and how this may affect its value, you should take independent expert advice.

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

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 value of your vehicle is mutually agreed at inception or subsequent renewal(s) of the policy. The most that we will pay will be the value shown on the schedule **provided** the actual condition of your vehicle immediately before any claim is not found to be significantly different from its actual condition when the agreed value was determined. Furthermore, at the time of a claim, the agreed value must be comparable to the value that would realistically be obtainable for other vehicles of the same make, model, date of manufacture and mileage that are also in a similar condition as your vehicle.

Otherwise, the most we will pay is your vehicle's market value at the time of a claim. If the insurance premium has been calculated based on the declared value of your vehicle and its market value is higher then we will deduct the extra premium required from the cost of the claim.

Furthermore, if your vehicle is under a lease agreement the most we will pay is the written down value, agreed value or market value, 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) less any excess which applies 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.

Section 5 continued on the next page.

Guidance notes

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.

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.

Please see page 20 for exceptions to section 5.

Overnight storage

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, building or compound between 10pm and 6am, otherwise you will not be covered under this section of the policy.

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 if they are able to do so; 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.
- repairs are not carried out by one of our approved repairers.

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.

Section 6

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.

If you are unsure about what actual condition your vehicle is in and how this may affect its value, you should take independent expert advice.

Loss or damage to your vehicle by fire or theft

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 value of your vehicle is mutually agreed at inception or subsequent renewal(s) of the policy. The most that we will pay will be the value shown on the schedule **provided** the actual condition of your vehicle immediately before any claim is not found to be significantly different from its actual condition when the agreed value was determined. Furthermore, at the time of a claim, the agreed value must be comparable to the value that would realistically be obtainable for other vehicles of the same make, model, date of manufacture and mileage that are also in a similar condition as your vehicle.

Otherwise, the most we will pay is your vehicle's market value at the time of a claim. If the insurance premium has been calculated based on the declared value of your vehicle and its market value is higher then we will deduct the extra premium required from the cost of the claim.

Furthermore, if your vehicle is under a lease agreement the most we will pay is the written down value, agreed value or market value, whichever is lower.

Section 6 continued on the next page.

Section 6

Guidance notes

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.

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.

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

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) less any excess which applies 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 storage

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, building or compound between 10pm and 6am, otherwise you will not be covered under this section of the policy.

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
- repairs are not carried out by one of our approved repairers.

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.

Section 6

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

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 20 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 £750 for in-vehicle entertainment and navigation equipment less any excess you have to pay.

Please see page 20 for exceptions to section 7.

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 £750 less any excess which applies.

Exceptions to sections 5, 6 and 7

Guidance notes

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 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, damage caused by gradual deterioration, 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 by an inappropriate type or grade of fuel being used.
- p Any trailer, caravan or other vehicle towed by or attached to your vehicle.

Exceptions to sections 5, 6 and 7 (continued)

- q Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets or caused by vermin, insects, mildew or fungus or any gradually operating cause.
- r 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.
- s Loss or damage caused by poor workmanship.

Section 8

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

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. 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 Glassline.

You can claim for damage to panoramic roofs under Section 5 or 6 provided these sections apply to your policy. Any payment is subject to the policy excess and loss of no claims bonus.

Repairing and replacing glass

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 Glassline to arrange to replace the glass, you will have unlimited cover but you will have to pay the excess shown on your schedule. This applies even if Glassline are unable to replace the glass.
- If you do not ask 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 Glassline arrange for the repair.
- If the damaged glass is repaired, instead of replaced, but not through Glassline you will have to pay the excess shown on your schedule.
- As long as there is no other damage to your vehicle and we will only pay for the repair or replacement of the glass, your no claims bonus will not be affected.
- Any other excess we mention in this document will not apply to glass claims.

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

What we do not cover

- Damage to panoramic roofs.

Section 9

Guidance notes

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.

Excesses for young or inexperienced drivers

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.

Guidance notes

This is the cover available for death and injury to you, your husband, your wife, your civil partner or your common law spouse after an accident.

Please read the circumstances where this benefit will not apply.

What we cover

If you, your husband, your wife, your civil partner or common law spouse 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 - £2,500
- c For permanent blindness in one or both eyes - £2,500

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 this 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.

Guidance notes

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, minidisks 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.

- We can extend cover to certain other countries. Please ask your insurance adviser to arrange this for you.

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 Andorra.
 - c Iceland.
 - d Liechtenstein.
 - e Norway.
 - f Switzerland.
 - g Serbia.

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.

Section 12

Guidance notes

- 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.

Section 13

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.

Section 14

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.

Foreign travel (continued)

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.)

Medical expenses

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.

Cancellation

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. Cancellation will take effect from the date we receive your notice to cancel but cannot be backdated.

If you choose to cancel the insurance policy during this initial period of cover, provided you have not made any claims in the current period of insurance, and you are not going to make a claim, 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.

Guidance notes

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 notifying us or your insurance intermediary and you may be entitled to a refund if you have not made a claim.

Cancellation by us

This insurance may also be cancelled in the following circumstances.

We or your insurance adviser may cancel this policy by sending seven days' notice to your last known address where there is an exceptional or valid reason for doing so. We will refund the part of your premium which applies to the period of the insurance you have left.

We will make a deduction for any administration costs we have incurred.

If we or your insurance adviser cancel this insurance because you have not paid the full premium no refund will be given. We will not give a refund if anyone has claimed in the current insurance period. It is a serious offence under section 143 of the Road Traffic Act 1988 to use, or allow any person to use a motor vehicle on a road without a valid motor insurance policy in force. Exceptional or valid reasons may include but are not limited to:

- you do not pay the premium or an instalment when you have been notified that an outstanding amount is required by a specific date.
- you or anyone else covered by this insurance has not met the terms and conditions in this document or motor insurance including those shown on your schedule.
- you have not provided the requested documentation (e.g. evidence of your current address, proof of no claims bonus) or provided access to your driving licence details as held by the appropriate authority.
- a change in your circumstances means that we can no longer provide cover.
- where we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you are not entitled.
- use of threatening or abusive behaviour or language or intimidation or bullying of our staff or suppliers.
- where the circumstances of a new claim, or an incident we have become aware of mean that we no longer wish to provide cover.
- if as a result of a claim under this insurance you have not co-operated with our reasonable request for any documents and/or information, we may no longer wish to provide cover.

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'. Cancellation will take effect from the date we receive your notice to cancel, or a date in the future that you have specified, but cannot be backdated. 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

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.

No-claim bonus

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 three years of insurance. If three or more claims are made during any three 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 by any person who holds a driving licence but is not complying with any terms or conditions that may apply to that 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, a road that has been closed by central/local government for motorsport purposes 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 (including the Nurburgring.)
- 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.

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.

- 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.
 - J Any liability, loss or damage where you or any appropriate driver is negligently in breach of the Road Safety Act 2006, except where we are required to provide this cover under the Road Traffic Acts or any other legislation applicable to motor insurance.
 - K Loss or damage caused intentionally by you or any other person covered under this policy or any member of your family, or loss or damage someone else causes with your permission or encouragement.
 - L We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving;
 - a is found to be over the lawful limit for driving with alcohol
 - b is driving whilst unfit through drink or drugs, whether prescribed or otherwise
 - c fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason.
- In addition we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident including damage to your car and any third party claim.

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 and support any prosecution against the culprit if identified.
- 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.

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.

- 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.
- K You must at all times take all reasonable steps to safeguard your vehicle from loss or damage. You shall maintain your vehicle in efficient and roadworthy condition and your insurer shall have, at all times, free access to examine such vehicle.
- 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.

General conditions continued on the next page.

General conditions (continued)

Guidance notes

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 notifying us or your insurance intermediary 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.

- 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 have paid a deposit premium, 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. It is a serious offence under section 143 of the Road Traffic Act 1988 to use, or allow any person to use a motor vehicle on a road without a valid motor insurance policy in force. 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.
 - 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.

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.

- 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.
- V If your vehicle is lost or damaged and cannot be repaired or replaced, and the loss or damage is covered by this insurance, when we settle your claim your vehicle will become our property. We will not refund any premium for the period of insurance you have left but we may decide to let the cover continue for a replacement vehicle.

.....
If your vehicle is a 'write-off' and we offer to settle your claim, this insurance will end for your vehicle when you accept the payment. The insurance can only be transferred to a replacement vehicle if we give our permission.

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.

Very important if you have an accident (continued)

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 the Insurer 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.

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.

Our Service Commitment

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.

What to do if you have a complaint

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

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

If you have a complaint, please contact:
Markerstudy Insurance Services Limited,
Markerstudy Customer Relations, PO Box 727,
Chesterfield, S40 9LH

When contacting Markerstudy Insurance Services Limited please provide:

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

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

The Financial Ombudsman Service
Exchange Tower,
London E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk

What you should know

You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure stated above. If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.

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

Customer Feedback

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

Markerstudy Customer Relations, Markerstudy Limited,
PO Box 727, Chesterfield S40 9LH
We always welcome feedback to enable us to improve our products and services.

Telephone Recording

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

Our Service Commitment (continued)

How we use your information

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in the United Kingdom.

How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

How we may share your information

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

Our Service Commitment continued

Driving Licence checks

We may also provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to your policy commencing and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

The DVLA may also be used to search your (or any named third party's) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement.

We may pass details of your no claims discount to certain organisations to be recorded on a NCD database.

Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law.

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

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

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

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Our Service Commitment (continued)

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Transfers

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

Data Protection Officer

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

**Data Protection Officer
Markerstudy Insurance Services Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB**

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	<p>Accidental damage excess</p> <p>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.</p>
S15	<p>Noting interest of registered owner</p> <p>The insured vehicle is owned by the party named in the schedule.</p>
S18	<p>Vehicle adapted</p> <p>This insurance is only effective if the insured car is suitably adapted to meet the disability of the person named in the schedule.</p>
S27	<p>Warranted security device fitted</p> <p>It is a requirement 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).</p> <p>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> <ul style="list-style-type: none"> 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	<p>Driving other cars benefits excluded</p> <p>Section 2 of your policy booklet is cancelled.</p>
S31	<p>Personal accident benefits excluded</p> <p>Section 10 of your policy booklet is cancelled.</p>
S42	<p>Contingent Liability</p> <p>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.</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).
S45	Corporate Manslaughter and Corporate Homicide Act 2007 - Unlimited Cover 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	Corporate Manslaughter and Corporate Homicide Act 2007 - £10m Cover 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	Corporate Manslaughter and Corporate Homicide Act 2007 - Cover Removed 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	Use in Eire You are covered to use your car in Eire.
S82	Theft excess 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	Excluded sections of policy The sections of the policy booklet numbered 2 and 15 are cancelled and do not apply.
S6C	Imported vehicles A) Under sections 5 and 6 of your insurance, the most we will pay will be: <ul style="list-style-type: none"> • the amount shown on your purchase receipt for your car (including spare parts and accessories) less depreciation since purchase, or • the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories) whichever is the lower. B) There is no cover for damage to catalytic converters resulting from your car being filled with an incompatible type of fuel.

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).
SA4	Accidental damage, fire and theft and windscreen excess We will not be liable for the first amount shown in the schedule of any claim under sections 5 and 6.
SA6	Agreed value Your vehicle is insured on an Agreed Value basis.
SA9	Accidental damage, fire and theft excess in respect of named driver(s) 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.
SB6	Hill Climb/Sprint/Average Speed Road Rally – By Special Agreement General Exception 11 of your policy is deleted and Section 5 is extended to provide cover whilst your vehicle is being used in connection with an organised Hill Climb event, Sprint or Average Speed Road Rally, provided the event is arranged by or for a classic car club that you are a member of. Whilst this extension is operative, the excess shown in your schedule is increased by £1,000 for any claim under section 5 – Damage to your vehicle. This amount will be in addition to any other policy excess.
SD3	Drivers under 30 years of age excluded We will not provide any cover if your vehicle is being driven by, or is in the charge of, any person under 30.
SC5	Salvage clause The paragraphs entitled “Salvage” in sections 5 and 6 are cancelled.
SC9	Hard top warranty 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.
SD1	Vehicle laid up 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.

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).
SD5	Drivers under 25 years of age excluded 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.
SD6	Storage waiver Provided the insured has paid the appropriate additional premium the paragraphs entitled "Overnight storage" shown as sub-sections of sections 5 and 6 are cancelled.
SD7	Shared mileage 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.
SD9	Including classic motorcycle(s) Sections 8, 10, 11 and 13 are cancelled in respect of any motorcycle covered under the policy.
SE6	Protected No-Claim Bonus Protected No-Claim Bonus as detailed in section 15 of the policy booklet applies.
SMA	Overnight storage waiver The paragraphs entitled "Overnight storage" in sections 5 and 6 are cancelled.
SME	Excluding No-Claim Bonus Section 15 of your policy booklet is cancelled and does not apply.
SMH	Windscreen and windows cover amended £500 limit 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.
SMI	Mileage limited to 9000 per annum 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.

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).
SMJ	<p>Mileage limited to 11000 per annum</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>Overnight Storage & Fire Alarm Warranty</p> <p>Section 6 – “Overnight storage” is amended to read as follows:– Between the hours 10pm and 6am while your vehicle(s) is (are) parked at or within one kilometre (0.6 mile) of</p> <ul style="list-style-type: none"> • your home, or • any other address where your vehicle(s) is (are) normally garaged/stored if this alternative address has been specifically agreed by us. <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 or building that has a fully functional fire alarm installed and activated.</p>
SML	<p>Non-standard Paintwork and/or Decals Excluded</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>
SMM	<p>Windscreen and windows cover amended £1,000 limit</p> <p>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>
SMN	<p>Annual European travel cover – By Special Agreement</p> <p>The period of European Travel permitted by section 11 is extended to apply to the full insurance year as stated in the current schedule to the policy provided the appropriate additional premium has been paid.</p>

Endorsements (continued)

<p>Endorsement Number</p>	<p>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).</p>
<p>SMU</p>	<p>Motorhome Endorsement</p> <p>The cover provided by your policy booklet is amended as follows:-</p> <ol style="list-style-type: none"> 1) If you have Comprehensive cover, the paragraphs entitled “Overnight Garaging” in sections 5 and 6 are cancelled. 2) Section 2 (Driving other cars) is deleted and of no effect. 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. 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. 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. 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. 7) Any accident liability, loss or damage while the insured vehicle is let, on hire or being used for reward is excluded. 8) If you have Comprehensive cover, the paragraphs entitled “Salvage” in sections 5 and 6 are deleted and of no effect. 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"> i) been stolen and not recovered; ii) been totally destroyed; or 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). <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.</p> <p>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.</p> <p>Once we have made this payment or provided a replacement, we will be entitled to take ownership of your vehicle.</p> <p>Subject otherwise to the terms, exclusions and conditions of this insurance.</p>

Endorsements continued on the next page.

Endorsements (continued)

<p>Endorsement Number</p>	<p>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).</p>
<p>SMX</p>	<p>Motorhome Endorsement – “Gold Extra Cover” The cover provided by your policy booklet is amended as follows:–</p> <ol style="list-style-type: none"> 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. 2) This policy is extended to cover equipment and personal belongings used solely in connection with camping and/or caravanning provided that they are inside the vehicle at the time of the loss. Excludes electrical or mechanical articles and clothing not specifically designed for camping and/or caravanning use. Cover is limited to £2,000 for each event and cover for any one article is limited to £200. 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. 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. <p>Subject otherwise to the terms, exclusions and conditions of this insurance.</p>
<p>SMY</p>	<p>Cover whilst in custody of Motor Trader – By Special Agreement Notwithstanding General Exception A1, cover under this policy is extended to include damage to your vehicle whilst in the custody of a motor trader subject otherwise to any excess which applies to this policy.</p>
<p>SN6</p>	<p>Mileage limited to 3000 per annum 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>
<p>SN7</p>	<p>Mileage limited to 5000 per annum 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>Mileage limited to 7500 per annum</p> <p>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>
SQ2	<p>Fire excess</p> <p>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>Tracking/Satellite</p> <p>It is a requirement 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).</p> <p>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> <ul style="list-style-type: none"> 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; b) the device was activated and working efficiently at the time of loss; c) all subscriptions are paid up to date; <p>and</p> <ul style="list-style-type: none"> 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.
SVA	<p>Section 12 Foreign Travel Amended (maximum 30 days)</p> <p>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>Section 12 Foreign Travel Amended (maximum 60 days)</p> <p>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>Section 12 Foreign Travel Amended (maximum 90 days)</p> <p>Section 12 of your policy is fully operative.</p>
SVD	<p>Section 12 Foreign Travel Amended (unlimited days)</p> <p>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>

Endorsements continued on the next page.

Endorsements (continued)

<p>Endorsement Number</p>	<p>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).</p>
<p>SVE</p>	<p>Track Day Cover</p> <p>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"> 1) The event must be organised by either one of the following:– <ol style="list-style-type: none"> a) A member of the Association of Track Day Organisers (A.T.D.O.) b) A member of the Association of Racing Drivers’ Schools (A.R.D.S.) c) A member of the Federation of Auto-Moto Event Organisers (F.A.E.O.) OR 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. 3) The event is non-competitive. <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.</p> <p>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>
<p>SVF</p>	<p>Track Day Cover – By Special Agreement</p> <p>General Exception 11 of your policy is deleted for Section 5 only. Section 5 is extended to provide cover whilst your vehicle is being used or for the purpose of being used on a race circuit and/or any land prepared for such usage provided:–</p> <ol style="list-style-type: none"> 1) The event is organised by or on behalf of your classic car club 2) The event is non-competitive <p>There is no cover under sections 1, 2, 3, 4, 6, 7, 8, 10, 11, 12 whilst this extension is operative.</p> <p>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>
<p>SVK</p>	<p>Nitrous Oxide Kit fitted</p> <p>Sections 5 & 6 of your policy are inoperative and of no effect whilst a nitrous oxide kit, fitted to enhance vehicle performance is operational.</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).
SVM	<p>Agreed value documentation</p> <p>If Agreed Value (SA6) endorsement applies to your policy, it is a condition of your policy that you must supply documentation and photographs in support of your valuation (that are acceptable to your intermediary) within 28 days of inception, renewal date or when a change of vehicle occurs (as applicable). Otherwise cover will revert to a Market value basis.</p>
SVN	<p>Track Day Cover – By Special Agreement</p> <p>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 on a race circuit and/or on any land prepared for such use, provided:- The event is organised by or on behalf of your classic car club. The event is non-competitive. There is no cover under Sections 1, 2, 3, 4, 6, 7, 8, 10 and 11 of your policy booklet 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>
SVI	<p>Overnight Storage & Burglar Alarm Warranty</p> <p>Section 6 – “Overnight storage” is amended to read as follows:- 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"> • your home or, • any other address where your vehicle(s) is (are) normally garaged/stored if this alternative address has been specifically agreed by us. <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 or building that has a fully functional burglar alarm installed and activated.</p>
SV0	<p>Vehicle Modified</p> <p>If you have disclosed a change to the cubic capacity of your vehicle’s engine, be aware the engine size shown on your schedule may differ.</p>
SW2	<p>Glass Excess (£50)</p> <p>The excess applicable to claims made under section 8 of your policy booklet where you ask Glassline to arrange to replace the glass is £50.</p>
SW3	<p>Glass Excess (£70)</p> <p>The excess applicable to claims made under section 8 of your policy booklet where you ask Glassline to arrange to replace the glass is £70.</p>
SZ6	<p>Mileage limited to 1500 per annum</p> <p>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>

