



Trident Public and Private Hire Insurance Policy

Information

In the event of an accident, please contact **Us** as soon as possible. This is regardless of whether or not **You** wish to make a claim. If **Your** claim is due to theft, attempted theft, riot or vandalism, then **You** must notify the police immediately and obtain a crime reference number.

Claims Contact details:

Telephone number: 0330 123 0454

Email: newclaims@blagrove.com

Mail: 15, Oxford Court, Manchester M2 3WQ

Notices

All communications and Notices regarding this insurance should, in the first instance, be addressed to:

**Blagrove Underwriting Agency Limited
The Long Barn, Priory Lane, Burford,
Oxfordshire OX18 4SG**

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1. Introduction to Your Policy

Thank **You** for choosing to insure with Blagrove Underwriting Agency Ltd on behalf of SCOR UK Ltd

1.1. Our contract with You

This **Policy** is a contract of insurance between **You** and **us**, and comprises the following:

1.1.1. the **Policy** wording which includes:

- a) The Definitions that apply to the whole **Policy**;
- b) The various sections that sets out the coverage, and the conditions and exclusions that apply to each section;
- c) The General Exclusions that apply to the whole **Policy**;
- d) The Claims Conditions that apply if **You** incur a loss;
- e) The General Conditions that apply to the whole **Policy**;

1.1.2. **Your** most current **Schedule** issued by **Us**;

1.1.3. **Your Certificate of Motor Insurance**;

1.1.4. any **endorsements** that confirm any change agreed by **Us**. Such **endorsements** may modify any of the above, or the details of the insurance.

This **Policy** is a legal document so please read it carefully and keep it safe. If it does not meet with **Your** requirements, please contact the **Broker** who effected this insurance to arrange any alteration that may be necessary.

1.2. Fair Presentation of risk

You must make a fair presentation of the risk (as set out in the Insurance Act 2015) to **Us** in proposing or proposing to vary the insurance provided by this **Policy**. **Our** remedies shall be as follows if **You** or anyone acting on **Your** behalf breaches **Your** duty of fair presentation:

1.2.1. in proposing for this insurance:

- a) if such breach is deliberate or reckless, **We** may treat this **Policy** as having been terminated from inception and retain the premium; and
- b) if such breach is not deliberate or reckless and **We** would not have entered into this **Policy**, **We** may by notice to **You** treat this **Policy** as having been terminated from inception in which case **We** shall return the premium; and
- c) in case of any other breach, if **We** would have entered into this **Policy** but:
 - i) on different terms (other than terms relating to the premium), **We** may require that this **Policy** is treated as if it had been entered into on those different terms from the outset; or
 - ii) would have charged a higher premium, **We** may reduce the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims) in the same proportion that the premium actually charged represents as a percentage of the premium **We** would have charged but for the breach.

1.2.2. on variation of this **Policy**:

- a) if such breach is deliberate or reckless, **We** may by notice to **You** treat this **Policy** as having been terminated from when variation was concluded and retain the premium;
- b) if such breach is not deliberate or reckless, and **We** would not have entered into the variation, **We** may treat this **Policy** as having been terminated from when the variation was concluded in which case **We** shall return the relevant premium; and
- c) in cases of any other breach, if **We** would have entered into the variation but:
 - i) on different terms (other than terms relating to the premium), **We** may require that the variation is treated as if it had been entered into on those different terms from the outset; or
 - ii) would have increased the premium by more than **We** did or at all, **We** may reduce the amount to be paid on a claim arising out of events after the variation in the same proportion that the premium actually charged represents as a percentage of the premium **We** would have charged but for the breach; or
 - iii) would not have reduced the premium by as much as **We** did or at all, **We** may reduce the amount to be paid on a claim arising out of events after the variation in the same proportion that the premium actually charged represents as a percentage of the premium **We** would have charged but for the breach.

1.3. **Applicable law**

This insurance is subject to English law and the jurisdiction of the courts of England unless both parties agree otherwise. This contract is written in English and all communications about it will be conducted in English.

1.4. **Period of insurance and premium payment**

We have agreed to insure **You** against loss as described in this **Policy** that may occur within the **Territorial Limits** of the **Policy** during the **Period of Insurance**, provided that **You** have paid the premium and all additional taxes, fees, levies and other relevant fiscal charges shown in the **Schedule**. The cover **We** provide is subject to the terms, conditions and exceptions contained in this **Policy** booklet or in any **Endorsement** applying to this **Policy**.

When cancellation follows **Your** failure to pay the full premium, the amount of money to be returned to **You** will be calculated taking into account a pro rata refund of premium, relating to the number of days left to run under the **Policy**. There will be no refund of premium allowable if there has been a loss or incident likely to give rise to a claim during the current **Period of Insurance**. **We** may at **Our** discretion reduce any claims payment by the amount of outstanding or overdue premiums that **You** owe **Us**.

1.5. **Delegated Authority**

Blagrove Underwriting Agency Ltd are an intermediary and not an insurer. Blagrove Underwriting Agency Ltd has not made any personal recommendation regarding the sale of this **Policy**.

This **Policy** is issued in accordance with the authorisation that SCOR UK Company Limited have granted to Blagrove Underwriting Agency Ltd. This contract makes the Blagrove Underwriting Agency Limited **Our** agent and gives them the authority to perform certain acts on **Our** behalf, but does not affect **Your** rights to claim or make a complaint

1.6. Regulation

SCOR UK Company Limited (No. 01334736) whose registered office is at Level 6, 8 Bishopsgate, London, United Kingdom, EC2N 4BQ, is authorised by the PRA and regulated by the FCA and the PRA as an insurer in the United Kingdom.

Blagrove Underwriting Agency Ltd (BUA) is authorised and regulated by the Financial Conduct Authority and **Our** reference number is 511162. BUA's offices are at 34 Lime Street, London EC3M 7AT and **Our** registered office is at The Long Barn, Priory Lane, Burford, OX18 4SG (Co Reg No 04209302).

1.7. Signature

This document has been issued by Blagrove Underwriting Agency Ltd under the authority granted by SCOR UK Company Ltd.

A handwritten signature in black ink, appearing to read 'Andrew Wallace', with a horizontal line underneath it.

Andrew Wallace
Managing Director
Blagrove Underwriting Agency Ltd.

1.8. Data protection notice

For the purpose of this clause any reference to the 'Insurer' or '**we**', '**our**' or '**us**' shall apply to Blagrove Underwriting Agency Ltd and SCOR UK Company Ltd.

To provide **Our** services as an insurer, **We** will collect and use information about **You**, such as **Your** name and contact details, which may also include special categories of personal data (e.g. about **Your** health) and information relating to criminal convictions and offences. All personal information (including any sensitive personal data) acquired by **Us** is held in accordance with all applicable legislation relating to data protection and privacy including (but not limited to) the Regulation (EU) 2016/679 Of The European Parliament and of the Council of 27 April 2016 and **We** maintain protections and procedures in the storage and disclosure of personal information to keep it secure and prevent unauthorised access to or loss of such information.

- 1.8.1. **We** may monitor and record all communications with **You** for compliance and training purposes.
- 1.8.2. **Your** consent to **Us** processing special categories of personal data is necessary for **Us** to provide **You** with the relevant services and **You** hereby for:
- a) underwriting, renewal information, validation of claims history, claims handling and all other matters relating to the processing of this insurance and any claims under this **Policy**;
 - b) statistical analysis, management information and market research;
 - c) audits, system integrity checking and risk management.

Although **You** may withdraw **Your** consent at any time, if **You** do, **We** may be unable to continue to provide services to **You**.

- 1.8.3. Personal information may also be used for the prevention and detection of fraud, and **You** consent to **us**:
- a) sharing information about **You** with other organisations (including the police) for the purposes of fraud prevention and detection;
 - b) conduct searches using publicly available databases (including social media);
 - c) undertaking credit searches;
 - d) checking and sharing **Your** details with fraud prevention and detection agencies.
- 1.8.4. Personal information may also be disclosed to the following entities as part of the operation of **Our** business:
- a) other members of **Our** group;
 - b) other insurance entities (such as **Our** reinsurers) who have an interest in the risk accepted under this insurance;
 - c) **our** regulators;
 - d) potential purchasers of the whole or part of **Our** business;
- 1.8.5. If false or inaccurate information is provided and fraud is suspected, details will be passed to fraud prevention agencies and made available to other organisations that have access to their databases. Law enforcement agencies may access and use this information. This information is used by **Us** and other organisations to prevent fraud and other financial crime when:
- a) checking the details made under the duty of fair presentation;
 - b) confirming claims information;

- c) recovering outstanding debts;
- d) checking details on applications for credit and managing credit accounts;
- e) checking details of job applicants and employees.

Please contact **Us** if **You** require details of the relevant fraud prevention agencies.

Please note: information from fraud prevention agencies may be accessed and used from other countries.

- 1.8.6. Personal information may be transferred to entities within and outside of the European Economic Area. If **We** do transfer information, **We** will ensure that it is appropriately protected.
- 1.8.7. Where personal information is provided about another person, **You** must inform that person of **Our** identity, and why their personal information will be processed and disclosed. **You** must also obtain their written consent to the processing of their personal information in this way and provide **Us** such consent upon request.
- 1.8.8. Individuals have certain rights under the Data Protection Act 1998, including:
 - a) the right to ask for a copy of the information **We** hold about them; and
 - b) to correct any information that may be inaccurate.
- 1.8.9. If **You** wish to check this information or have any queries as to how **We** use **Your** information, please contact **Us** at the address below. **You** also have the right to withdraw **Your** consent to **Us** using **Your** information at any time. If **You** wish to exercise these rights, please contact **Us** at:

The Data Protection Officer

Blagrove Underwriting Agency Ltd

The Long Barn, Priory Lane,

Burford, Oxfordshire OX18 4SG

- 1.8.10. For more information on the Data Protection legislation, **You** may also write to the Office of the Information Commissioner at:

Wycliffe House

Water Lane

Wilmslow Cheshire SK9 5AF

Tel: 0303 123 1113 or 01625 54 57 45

email: mail@ico.gsi.gov.uk

1.9. **Motor Insurance Database**

- 1.9.1. Information relating to this insurance will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB) and it is a condition of this **Policy** that **You** supply all the details of **Your Vehicles** in order that these details can be recorded on the MID. Failure to comply with the requirements of this condition may result in the cancellation of this insurance in accordance with the Cancellation condition.
- 1.9.2. The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:
 - a) electronic licensing;
 - b) continuous insurance enforcement;

- c) law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- d) the provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **You** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

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

1.10. Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of **Our** customers, **We** participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance-related fraud. **We pass** information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register operated by Insurance Database Services Ltd (IDS Ltd). **We** may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when **You** make a claim, to validate **Your** claims history or that of any person or property likely to be involved in the claim.

As part of **Our** anti-fraud processes, information will be passed to third party credit reference agencies for the purposes of identity verification only. As part of the identity verification process, **Your** information will be checked against a range of databases/registers and a 'soft footprint' will be left on **Your** credit file for a period of twelve (12) months. Unlike standard credit checks, soft footprints do not affect **Your** credit score, and **You** are the only person who can view them on **Your** credit report.

1.11. Other Insurers

We may pass information about **You** and this insurance to other insurance companies with which **We** either reinsure **Our** business or who are dealing with a claim made under this **Policy**. In addition, information may be passed to other insurance-related organisations in common with industry practice. These companies may be located in countries outside the United Kingdom but within the European Economic Area ("EEA"). **We** may also share data with other group companies who may be located outside of the EEA.

2. Definitions and interpretation

2.1. Interpretation

Words shown in bold have a particular defined meaning. **You** should refer to the Definitions to obtain the full meaning of such terms. Also, where the context requires:

- 2.1.1. words in the singular will include the plural and vice versa; and
- 2.1.2. words expressed in one gender shall include all genders; and
- 2.1.3. references to 'a person' shall include any individual, company, partnership or any other legal entity;
- 2.1.4. references to a statute, regulation or trade terms of contract will be construed to include all its amendments or replacements.

2.2. Definitions

- 2.2.1. **Accessories** means **Your Vehicle's** standard **Accessories**, spare parts or components, including the makers' standard tool kit and safety equipment;
- 2.2.2. **Approved Repairer** means a motor vehicle repairer authorised by **Us** or **Our** representative to repair **Your Vehicle** following a valid claim under the 'Loss or damage to **Your Vehicle** section;
- 2.2.3. **Broker** means the company or person who is acting on Your behalf as an intermediary, or advisor, between You and Us.
- 2.2.4. **Certificate of Motor Insurance** means the document required by law to evidence the existence of the minimum compulsory insurance which describes who may drive **the insured vehicle** and the purpose for which it may be used.
- 2.2.5. **Endorsement** means a change in the terms of insurance.
- 2.2.6. **Excess** means the first part of each and every claim for which **You** are responsible.
- 2.2.7. **Fire** means fire, lightning, explosion, or self-ignition.
- 2.2.8. **Hazardous goods** means:
 - a) Explosives or Radioactive Materials as defined under The United Nations Model Regulations on the Transport of Dangerous Goods 14th revised edition (2005) Classifications 1 & 7 (except for exempt amounts);
 - b) flammable liquids or gases in road or container tankers.
- 2.2.9. **Market Value** means the cost of replacing **the insured vehicle** with one of similar type, age and condition at the time of loss or damage as assessed by an automotive engineer in conjunction with the published trade guides and websites.
- 2.2.10. **Minimum cover** means the minimum level of cover provided to satisfy the **Road Traffic Act** in respect of liability for the death of or injury to other people and damage to their property.
- 2.2.11. **Period of Insurance** means the period shown in the schedule and **Certificate of Motor Insurance** for which **We** have agreed to cover **You** and for which **You** have paid the premium.
- 2.2.12. **Personal Effects** means **Your** and/or the driver's and/or any passenger's personal property in **the insured vehicle** at the time of an accident.
- 2.2.13. **Policy** means the contract of insurance formed of the documents described in '**Our** contract with **You**' clause of the introduction.
- 2.2.14. **Proposal Form** means the application for insurance and declaration completed by you or on your behalf which forms a part of **Your** basis of fair presentation.

- 2.2.15. **Road Traffic Act** means the law which governs the driving or use of any motor **Vehicle** within the United Kingdom (including the Road Traffic Act 1988 and all related and subsequent legislation) or any other country in which this insurance may provide cover as defined in the Foreign Use section of this **Policy**.
- 2.2.16. **Schedule** means the document titled schedule that includes **Your** name and address, the premium and other variables to this **Policy** (including endorsement clauses) and is incorporated in this **Policy** and accepted by you. **Your** schedule may be re-issued from time to time where each successor schedule overrides the earlier document.
- 2.2.17. **Statement of Fact or Statement of Insurance** means the form that shows the information that **you** gave **us** or that was given on **Your** behalf at the time **You** applied for insurance.
- 2.2.18. **Territorial limits** means England, Northern Ireland, Scotland, Wales, the Isle of Man and the Channel Islands and shall include transit by sea, air and rail within and between these places.
- 2.2.19. **Trailer** means trailer, semi-trailer, or container used for carrying goods but which cannot be driven itself.
- 2.2.20. **We/Us/Our/the Insurer** means SCOR UK Company Ltd and where the context requires Blagrove Underwriting Agency Ltd.
- 2.2.21. **You/Your** means the company or person(s) named as “the policyholder” in the **Schedule**, and as “the policyholder” in the **Certificate of Motor Insurance** or renewal notice applying to this insurance.
- 2.2.22. **Vehicle** and/or **the insured vehicle** means any motor **Vehicle** which is stated on the **Schedule**, together with its **Accessories**.

3. Our Service Commitment

3.1. Complaints

- 3.1.1. **We** strive to provide an excellent service to all **Our** customers but occasionally things can go wrong. **We** take all complaints seriously and endeavour to resolve all customers' problems promptly. If **You** have a question about this insurance or complaint about **Your Broker**, **You** should contact **Your Broker**.
- 3.1.2. If **Your** complaint is in relation to this insurance or a claim **You** should contact **Us** at Complaints Handling, Blagrove Underwriting Agency Ltd, The Long Barn, Priory Lane, Burford, OX18 4SG, complaints@blagrove.com , 01993 670555.
- 3.1.3. If, after making a complaint:
- You** feel that the matter has not been resolved to **Your** satisfaction; or
 - We** have not responded within eight weeks of **Your** original complaint to **us**; and
 - You** are an eligible complainant, **You** may contact The Financial Ombudsman Service whose address is:

Exchange Tower,

Exchange Square;

London E14 9SR.

Telephone 0300 123 9 123 or 0800 023 4567

Website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>.

- 3.1.4. Making a complaint to the Financial Ombudsman Service (FOS) does not affect **Your** rights under this **Policy**.
- 3.1.5. A summary of **Our** complaint handling procedure is available on request and will also be provided to **You** when acknowledging a complaint.
- 3.1.6. The FOS will only consider a complaint if **You** are an eligible complainant and if:
- We** have been given an opportunity to resolve it; and
 - We** have given **You** a final response letter and **You** have referred **Your** complaint to the FOS within six (6) months of **Our** final response letter; or
 - We** have not responded to **Your** complaint with a decision within eight (8) weeks.

The complaints procedure is without prejudice to **Your** rights to take legal proceedings.

3.2. Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this **Policy**. **You** may be entitled to compensation from the Scheme if **We are** unable to meet **Our** obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website (www.fscs.org.uk)

4. Cover

The cover provided for **You** by this insurance is shown in the **Schedule** and determines which sections of the document apply.

Section Description	Comprehensive
Section 1– Liability to others	Yes
Section 2 – Loss of or Damage to the insured vehicle	Yes
A. Accidental Damage	Yes
B. Malicious Damage and Vandalism	Yes
C. Fire	Yes
D. Theft or Attempted Theft	Yes
Section 3 – Glass Cover	Yes
Section 4 – Public Liability	Yes
Section 5 – No Claim Bonus	Yes
Section 6 – Protected No Claim Bonus	Yes
Section 7 – Foreign Use	Yes

The **'General Exclusions'** and **'General Conditions'** apply to **Your** insurance whatever cover **You** have.

Your Policy Schedule provides details of any special cover, Excesses, endorsements or exclusions which apply to Your Policy.

5. Section 1 - Liability to others

5.1. Indemnity

We will indemnify **You** for any amount that **You** are legally liable to pay for damages (including claimants' costs that are recoverable from **You**), in the event of:

5.1.1. Death of or bodily injury to any person;

5.1.2. Damage to property of others;

as a result of an accident whilst **You** are driving, using or in charge of **Your Vehicle**.

5.2. Indemnity to others

We will also indemnify

5.2.1. any other person driving, using or in charge of **Your Vehicle**, provided that they are shown as permitted on **Your** current **Certificate of Insurance** and **Policy Schedule**, and that they have **Your** permission;

5.2.2. any person is using (but not driving) **Your Vehicle** with **Your** permission, provided that the use is for social, domestic and pleasure purposes (i.e. not used for business purposes);

5.2.3. any passenger is travelling in, or getting into or out of **Your Vehicle**;

5.2.4. at **Your** request the owner of the **Vehicle**, where such **Vehicle** is loaned, leased or hired to **You** (other than under a hire purchase agreement);

5.2.5. any principal for any legal liability incurred by **You** when using the **Vehicle** for contract work on behalf of the principal so long as **You** have arranged with the principal for the conduct and control of all claims for which **We** may be liable to be vested in **Us**;

Provided that the person claiming indemnity is not entitled to indemnity under any other **Policy**; and shall, as though they were the Insured, observe, fulfil and be subject to the terms, exclusions and conditions of this **Policy** in so far as they apply:

5.3. Limit of liability for third party property damage

The maximum amount **We** will pay under this section in respect of property damage is:

5.3.1. Twenty million pounds (£20,000,000) for any one claim or a number of claims arising out of the one incident.

5.4. Cross Liability

If this **Policy** is issued in the name of more than one party, the cover provided by this section shall apply as if separate policies had been issued to each of the parties jointly named as the **Policy** holder but **Our** total liability for all claims shall not exceed the limits of indemnity stated in this **Policy**.

5.5. Defence costs

If there is an accident that is covered under this insurance, **We** may at **Our** discretion consider payment in respect of the following costs:

5.5.1. legal fees and costs incurred in dealing with or defending any action at law by which damages in respect of death, bodily injury or damage are claimed against any person covered by this **Policy**;

5.5.2. Solicitors' fees for representing **You** at any fatal accident enquiry, Coroners, Magistrates or similar court; and

5.5.3. The reasonable cost of legal services to defend **You** against a charge of manslaughter or causing death by dangerous or reckless driving; and

5.5.4. legal expenses in respect of defending any charge brought under the Corporate Manslaughter and Corporate Homicide Act 2007;

If **We** agree to pay these costs under this **Policy**, the choice and appointment of legal representation and the extent of any assistance that **We** provide will be entirely at **Our** discretion. There will be no agreement to pay these costs unless **We** have confirmed this to **You** in writing.

The maximum amount **We** will pay under this clause is one million pounds (£1,000,000) for any one claim or a number of claims arising out of the one incident and in any one **Period of Insurance**.

5.6. Extensions applicable to this section

5.6.1. Emergency treatment

We will pay for emergency treatment that is needed under the **Road Traffic Act** following an accident involving **Your Vehicle**;

5.6.2. Towing of disabled Vehicles

We will indemnify **You** for **Your** liability arising from bodily injury or damage to property that occurs while **You** are towing a disabled mechanically propelled Vehicle. **We** will not be liable for any loss of or damage to the disabled mechanically propelled Vehicle, or the property contained in or on said **Vehicle**.

5.6.3. Trailers

We will indemnify **You** for **Your** liability arising from bodily injury or damage to property arising from any **Trailer** owned by **You** or in **Your** custody or control whilst attached to **Your Vehicle** or if accidentally detached during the course of a journey.

We will not indemnify **You** under this section for any loss or damage to property being conveyed on the **Trailer**.

5.7. Exclusions applicable to this section

Except where necessary to meet the requirements of any compulsory motor legislation operating within the **Territorial Limits** of the **Policy**, in addition to the General Exclusions **We** will not indemnify **You** for:

- 5.7.1. death of or injury to the person driving **Your Vehicle** or in charge of **Your Vehicle** for the purpose of driving;
- 5.7.2. loss of or damage to:
 - a) **Your Vehicle** or any other Vehicle that is in **Your** care, custody or control including any **Trailer**, caravan or broken-down Vehicle; or
 - b) property belonging to or held in trust by **You** or in **Your** custody or control;
 - c) property being conveyed by, on or in **Your Vehicle**;
- 5.7.3. loss of or damage to property owned by, or in the care, custody or control of **You** or any other person insured by this **Policy**;
- 5.7.4. liability for the death of or injury to any person or loss of or damage to any property caused as a result of the deliberate use of **Your Vehicle**:
 - a) To cause damage to other vehicles or property; and/or
 - b) To cause injury to any person and/or to put any person(s) in fear of injury.
- 5.7.5. liability for death of or injury to any **Your** employee, or any employee of any other person entitled to drive **Your Vehicle** following an accident which occurs during the course of their work except where **We** must meet the requirements of the **Road Traffic Acts**;
- 5.7.6. liability for death, injury, loss or damage that arises beyond the limits of the carriageway in respect of the bringing to or taking away the load from **Your Vehicle** by any person other than **Your** driver or attendant;
- 5.7.7. Indemnity to any person if there is other insurance already in force which covers the same liability;
- 5.7.8. death, bodily injury or damage to property, arising directly or indirectly out of the operation of any **Vehicle** or **Trailer** as a tool of trade except where used for self-loading and/or self-unloading operations provided that:
 - a) the **Vehicle** is operating solely for the provision of power of the self-loading machinery, is immobilised and has all safety features properly engaged and there is no other **Policy** in force that covers the same liability; or
 - b) the **Trailer** is immobilised and has all safety features properly engaged;
- 5.7.9. any loss or damage due to contamination, sooting, deposition, impairment with dust, chemical precipitation, poisoning, epidemic and disease including but not limited to foot and mouth disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.

This exclusion does not apply if such loss or damage arises out of one or more of the following perils – **Fire** and resultant smoke damage, lightning, explosion, earthquake, impact of aircraft, storm, flood, weight of snow, escape of water from fixed water tanks, apparatus or pipes, riot, civil commotion, malicious damage, subsidence, heave or landslip;
- 5.7.10. death, bodily injury or damage to property, arising directly or indirectly by the wrongful collection or delivery of a load, or where the load does not conform to the specification of the customer;
- 5.7.11. death, bodily injury or damage to property where **Your Vehicle** is towing more **Trailers** than permitted by law;

- 5.7.12. liability for death, injury, loss or damage that arises out of the use of any tools, goods or personal belongings carried in or on **Your Vehicle**;
- 5.7.13. any liability **You** have under an agreement or contract unless **You** would be liable anyway if the agreement or contract did not exist;
- 5.7.14. proceedings consequent upon any bodily injury or damage deliberately caused by **You**.

6. Section 2 - Loss of or damage to Your Vehicle

6.1. Indemnity

We will indemnify **You** for loss or damage to **Your Vehicle** caused by:

- 6.1.1. Accidental damage;
- 6.1.2. malicious damage (meaning intentional, unlawful destruction or defacement) and vandalism only when caused by any person not in **Your** employ;
- 6.1.3. **Fire**;
- 6.1.4. Theft or attempted theft.

6.2. Basis of settlement

6.2.1. In the event of loss or damage to **Your Vehicle**, **We** will:

- a) pay to repair **Your Vehicle**; or
- b) replace **Your Vehicle** with one of a similar type, age or condition; or
- c) pay **You** the pre-accident value of **Your**

6.2.2. **Vehicle**. **We** will not pay more than :

- a) the **Market Value** of **Your** lost or damaged **Vehicle**;
- b) the price **You** paid for **Your** lost or damaged **Vehicle**;
- c) the manufacturer's list price for any replacement component part or **Accessories**;
- d) the amount outstanding under the leasing agreement for **Your Vehicle**;
- e) the value of the **Vehicle** that **You** declared to **Us** at the commencement of the **Period of Insurance**;

6.2.3. If **Your Vehicle** is owned by somebody else (and **We** are aware of this and have agreed cover) or is the subject of a hire purchase agreement, **We** will make any cash payment to the legal owner unless the owner specifically agrees otherwise.

6.3. Transport of Your Vehicle after an accident

If **Your Vehicle** is disabled as a result of loss or damage insured by this section, **We** will indemnify **You** for the reasonable costs of protection and removal of **Your Vehicle** to **Our Approved Repairers** or the nearest suitable repairers and the reasonable cost of delivery to **You** in the United Kingdom after repair;

6.4. Repairs

6.4.1. Repairs are normally undertaken by **Our Approved Repairer**. If **You** choose not to use **Our Approved Repairer**:

- a) **You** must obtain a written estimate for repair from **Your** repairer before instructing the repairer;
- b) **We** will authorise repairs by **Your** repairer only if **We** consider the estimate for repairs reasonable;
- c) **We** will not pay more than the cost of repairs had the work been undertaken by **Our Approved Repairer**. In these circumstances **We** may at **Our** option settle the claim for repairs to **Your Vehicle** by making a cash payment for the amount quoted by **Our Approved Repairer** less the **Excess** which applies to the claim;
- d) **We** will not guarantee the work after **You** have signed a customer satisfaction note and **Your Vehicle** has been returned to **You** by the repairer;

6.4.2. **We** or the repairer may use parts which have not been supplied by the manufacturer;

6.4.3. If parts required for repairing **Your Vehicle** are not available in the United Kingdom, **Our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable Vehicle available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom.

6.5. Total loss

6.5.1. **We** will normally declare **Your Vehicle** a total loss;

- a) If **We** deem the cost of repairing **Your Vehicle** as uneconomical; or
- b) If **Your Vehicle** has been stolen and not recovered.

6.5.2. If **Your Vehicle** is declared a total loss **Our** liability will be determined in accordance with the basis of settlement clause;

6.5.3. where **We** request so, **You** must provide **Us** with:

- a) the current Vehicle Registration document (V5)
- b) the current MOT certificate, where applicable; and
- c) all keys to the **Vehicle**; and
- d) the purchase receipt for the **Vehicle**; and
- e) any other items **We** may reasonably require;

6.5.4. Once **You** have accepted **Our** offer, the damaged **Vehicle** will become **Our** property for disposal in accordance with the Code of Practice for the Disposal of Motor Vehicle Salvage.

6.6. Additional Excesses

Any additional excesses that apply to the policy overall or any section of the policy or any driver will be stated in the schedule.

6.7. Taxi equipment

We will pay up to the market value of the equipment at the time of loss or damage. **We** will not pay more than £1,000 (less any excess applicable) in total for any claim for any combination of equipment insured under this section, including fitting, in any one period of Insurance. This section covers the loss of or damage to the following types of equipment only:

Taxi Two-way Communication Radios

A permanently fitted two-way communication radio used for taxi business purposes but only if the equipment is your property and **the vehicle** is damaged at the same time. Payment will be limited to the replacement cost of a device of a similar or compatible specification to the equipment lost or damaged.

Taximeters

A permanently fitted taximeter used for taxi business purposes but only if the equipment is your property and **the vehicle** is damaged at the same time. Payment will be limited to the replacement cost of the equipment at the time of the loss or damage and, at our discretion, we will pay for any reasonable charges for council calibration and sealing of a meter replaced under this clause provided we are notified first and a quotation for the work is provided to us prior to the work being carried out. **We** will not pay for repair or replacement of a taximeter if the local authority seal is broken or has been tampered with.

Taxi Data Head

This sub-section includes cover for a permanently fitted data head used for taxi business purposes but only if the equipment is your property and **the vehicle** is damaged at the same time. Payment will be limited to the replacement cost of a device of a similar or compatible specification to the equipment lost or damaged.

6.8. Exclusions applicable to this section

In addition to the General Exclusions, **We** will not indemnify **You** for:

- 6.8.1. The **Excess** shown in the **Schedule** which relates to this section of the **Policy** and any additional **Excess** shown in this section;
- 6.8.2. wear and tear, oxidation, rust, depreciation, vermin, insects, mildew or fungus, faulty workmanship or any other losses which are not directly associated with the incident that causes **You** to claim;
- 6.8.3. Mechanical, electrical, electronic, computer software faults, failures, breakdowns, breakages or malfunctions;
- 6.8.4. Damage to the tyres of **Your Vehicle** caused by braking, punctures, cuts and bursts unless as a direct result of an accident covered by this **Policy**;
- 6.8.5. Damage to **Your Vehicle** caused by filling its fuel tank with the incorrect fuel;
- 6.8.6. Loss or theft of petrol or diesel fuel;
- 6.8.7. Damage caused by the freezing of liquid in the cooling system of **Your Vehicle** unless **You** have taken all reasonable precautions as recommended by **Your Vehicle** manufacturer;
- 6.8.8. legal impounding or destruction of **Your Vehicle** by order of any government or public authority;
- 6.8.9. Loss of or damage to **Your Vehicle** caused by a deliberate act by **You** or any other person insured on this **Policy**;
- 6.8.10. Loss of or damage to **Your Vehicle** if it is taken, used or driven without **Your** permission by a spouse or civil partner, partner, boyfriend or girlfriend, employee or ex-employee, member of the family or household of a permitted driver;
- 6.8.11. Loss of or damage to **Your Vehicle** if it is involved in a theft or attempted theft and the incident has not been reported to the police and a crime reference number obtained;
- 6.8.12. Loss of or damage to **Your Vehicle** by fraud, trickery or deception including but not limited to someone claiming to be a buyer, a buying or selling agent, or by **You** accepting a form of payment which a bank or building society will not authorise;
- 6.8.13. theft of **Your Vehicle** whilst unattended and:
 - a) the locks have not been engaged;
 - b) the keys have been left in, on or in the vicinity of **the Vehicle**;
 - c) the immobiliser is either not working or not been activated;
 - d) any of the windows, sunroof or roof (if applicable) has been left open;
- 6.8.14. any additional damage resulting from the **Vehicle** being moved by **You** after an **accident** or **Fire** or theft;
- 6.8.15. any reduction in the value of **Your Vehicle** following damage, whether repaired or not;
- 6.8.16. the cost of repairing, replacing or improving any parts of **Your Vehicle** which have not been damaged;
- 6.8.17. the cost of repairing or replacing any non-standard parts fitted to **Your Vehicle** that have not been disclosed to and agreed by **Us**;
- 6.8.18. loss of or damage to **Your Vehicle's Accessories** unless loss or damage to **Your Vehicle** occurs at the same time from the same cause;

- 6.8.19. The cost of upgrading the insured vehicle or any replacement vehicle to comply with local authority regulations.
- 6.8.20. damage to **Trailer(s)**
- 6.8.21. loss of or damage to any personal effects.
- 6.8.22. loss or destruction of, or damage to:
- a) Money, stamps, tickets, documents, credit cards, jewellery, securities, or any form of negotiable instruments;
 - b) Portable electronic goods or equipment;
 - c) Goods or samples carried in connection with any trade or business
 - d) mobile phone, smart phones, portable computers, equipment (including tablets and hand held devices), audio and video equipment and media;
- 6.8.23. loss of or damage to any portable audio, visual or communication devices or media including computer or gaming equipment, mobile phones, smart phones, traffic information systems or CB radio equipment carried in or on **Your Vehicle**;
- 6.8.24. loss or damage to any goods carried in or on **Your Vehicle**;
- 6.8.25. loss of use, delay, loss of market or any other compensation for any costs incurred as a result of not being able to use **Your Vehicle** following loss or damage;
- 6.8.26. Any Value Added Tax (VAT) amounts when **You** are VAT registered;
- 6.8.27. Indemnity if there is other insurance already in force which covers the insured vehicle

7. Section 3 - Glass

7.1. Indemnity

We will pay the cost of repair or replacement of accidentally damaged or broken glass in the windscreen or side or rear windows of **Your Vehicle** and any scratching to the bodywork caused by the broken glass, as long as there has not been any other loss or damage.

7.2. Exclusions applicable to this section

In addition to the General Exclusions, **We** will not indemnify **You** for:

7.2.1. Excess

The windscreen **Excess** shown in the **Schedule**; unless the glass is repaired and not replaced where the **Excess** shall be twenty-five pounds (£25);

7.2.2. Non authorised suppliers

Any amount over one hundred pounds (£100) for each incident, unless the repair or replacement is carried out by **Our** recommended windscreen specialists;

7.2.3. Panoramic roof panels

Damage to any fixed panoramic glass roof panels that are an integral part of the body structure of a **Private Car**.

For windscreen or window claims telephone Our windscreen repair helpline on 0330 123 0454.

8. Section 4 – Public Liability

8.1. What is covered

In addition to the cover provided by Section 1 of this **Policy** in respect of the liabilities arising from the use of **the insured vehicle we** will also **indemnify You** in respect of **Your** legal liability to any public authority, company, firm or person (a 'principal') assumed by **You** or **Your** driver under a contract or agreement but only as far as concerns the liability of the principal for any negligent act or omission of **You** or **Your** driver. **Indemnity** only applies whilst **You** or **Your** driver are engaged in the work which is the subject of the contract entered into between the contracting parties.

The most **We** will pay under this section for any one claim or series of claims arising out of any one event is £10,000,000 inclusive of costs and expenses.

For **indemnity** to apply under this section the accident or loss must be caused by **You** or one of the persons permitted to drive **the insured vehicle** as shown on the certificate of motor insurance (**Your** 'authorised drivers').

Indemnity applies regardless of whether **Your** authorised driver is employed by **You** or is contracted to **You** and working for **You** on a self-employed basis. Payment can only be made under this section if **You** have reached prior agreement with the principal that the conduct and control of claims arising under this section of the policy rests with **Us**.

Cover is subject to the terms and exclusions of Section 1 except where specifically stated otherwise within this Section **4**.

8.2. Exclusions applicable to this section

In addition to the General Exclusions **We** will not indemnify **You** for:

- 8.2.1. any legal liability arising from the ownership or occupation of any premises by **You** or **Your** authorised driver; or
- 8.2.2. death of or bodily injury to any person if such death or injury arises of or in the course of his/her employment; or
- 8.2.3. any incident where **Your** legal liability is insured by a policy either in **Your** name or that of **Your** authorised driver covering the same liability, loss or damage; or
- 8.2.4. claims arising from wrongful arrest; or
- 8.2.5. claims resulting from criminal and/or alleged criminal acts by **You** or **Your** driver; or
- 8.2.6. punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages in any other form whatsoever.

9. Section 5 – No Claim Bonus

Provided that during any one complete year of insurance immediately preceding the renewal of this policy:

1. No claim has been made
2. No claim is pending
3. No claim arises

we will allow a no claim discount from the premium payable for renewal of the policy. In all cases the discount allowed will be in accordance with our published scale of no claim discount at the time of renewal, a copy of which will be provided on request.

After a single claim, we will reduce your entitlement to no claim discount at the following renewal. If you make more than one claim in one year you will not receive a no claims discount at the following renewal.

10. Section 6 – Protected No Claim Bonus

If you have paid any additional premium required and we have agreed to protect your no claim discount by the inclusion of Section 6 in the schedule, you will not lose your entitlement to that discount if you renew your policy with us provided no more than one claim arises during the course of the insurance year or not more than two claims arise in three consecutive years of insurance. If two claims are made or arise in one insurance year, or three claims are made or arise in three consecutive years of insurance the no claim discount will be reduced in accordance with our scale in force at that time. If four or more claims are made or arise in three consecutive years of insurance the no claim discount will be lost entirely.

11. Section 7 - Foreign Use

11.1. Legal minimum insurance

We will provide the **Minimum Cover** which is required by law while **Your Vehicle** is in:

11.1.1. Any country which is a member of the European Union (EU); or

11.1.2. Any other country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 7(2) of EU Directive 72/166/CEE relating to civil liabilities arising from the use of motor vehicles.

The following table shows which countries the above currently applies to:

Andorra	Germany	Netherlands
Austria	Greece	Norway
Belgium	Hungary	Poland
Bulgaria	Iceland	Portugal
Croatia	Ireland	Romania
Cyprus	Italy	Serbia
Czech Republic	Latvia	Slovakia
Denmark	Liechtenstein	Slovenia
Estonia	Lithuania	Spain
Finland	Luxembourg	Sweden
France	Malta	Switzerland

A green card is no longer required if **You** travel to any of the above countries but **You** or **Your driver** must instead have **Your** current **Certificate of Motor Insurance** as evidence of compulsory insurance cover.

The cover provided under this section is the minimum required by law in the country **You** or **Your driver** is visiting from those stated above. Where this cover is less than the **Minimum Cover** provided in the United Kingdom, then the **Minimum Cover** required in the United Kingdom will apply.

Please note that the above information may change, therefore **You** must check the latest information with **Your Broker** before **You** travel.

11.2. Extended cover

We will insure **Your Vehicle** for the same level of cover as shown in the **Schedule** in any of the countries as set out above provided that:

11.2.1. **Your** company or business is permanently domiciled and registered within the **Territorial Limits**; and

11.2.2. **Your Vehicle** is:

- a) taxed and registered within **the Territorial Limits**;
- b) is also normally kept within **the Territorial Limits**;

11.2.3. the travel outside of the **Territorial Limits** is of a temporary nature and **We** have agreed in writing to cover **Your Vehicle** outside the **Territorial Limits**.

11.3. Vehicle transportation

Cover also applies when **Your Vehicle** is being transported between any of the countries stated above by rail or any recognised sea route by ferry (including loading and unloading) as long as transportation does not exceed sixty-five (65) hours in any one journey.

11.4. Application of cover

The cover provided by this section shall be subject to the General Exclusions and to the limitations and exclusions set out in the following sections:

11.4.1. Section 1 Liability to others

11.4.2. Section 2 loss or, or damage to **Your Vehicle**,

11.4.3. Section 4 loss or, or damage to **Your Personal Effects**.

12. General Exclusions

These general exclusions apply to all section of this **Policy**.

12.1. Use and Drivers

We will not pay for any loss, damage, injury, death or any other liability whilst **Your Vehicle** is being used or driven:

- 12.1.1. for a use not specified or permitted on **your certificate of motor insurance**;
- 12.1.2. for pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, whether on a road, track or at an off-road event;
- 12.1.3. on the Nurburgring Nordschleife, or any sections of private toll roads without speed limits;
- 12.1.4. for racing, formally or informally, against another motorist whether on a road or track;
- 12.1.5. by any person who is not stated either in the “persons or classes of persons entitled to drive” section on **your certificate of motor insurance** or **your schedule** unless **the insured vehicle** has been stolen;
- 12.1.6. by a person who does not hold a valid driving licence or is disqualified from driving;
- 12.1.7. by a person who holds a driving licence but is not complying with any terms or conditions that may apply to that licence;
- 12.1.8. with a load or a number of passengers which is unsafe or illegal;
- 12.1.9. when carrying a load which is not secure;
- 12.1.10. whilst carrying **hazardous goods**;
- 12.1.11. carrying a load in such a way that it is likely to impair the safe driving or control of **the insured vehicle** or trailer;

12.2. Deliberate Acts

We will not provide indemnity for **your** liability for the death of or injury to any person or the loss of or damage to any property caused as a result of the deliberate use of **the insured vehicle**:

- 12.2.1. to cause damage to other vehicles or property; and/or
- 12.2.2. To cause injury to any person and/or to put any person(s) in fear of injury.

12.3. Drink and Drugs

We will not provide indemnity for any loss, damage, injury, death or any other liability (other than any obligations **we** must meet as required by Road Traffic Law) if an accident occurs involving **the insured vehicle** and the driver of **the insured vehicle**:

- 12.3.1. is found to be over the prescribed limit for alcohol;
- 12.3.2. is driving whilst unfit through drink or drugs, whether prescribed or otherwise;
- 12.3.3. fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

12.4. War, Earthquake, Riot and Terrorism

We will not provide indemnity for any loss, damage or liability that is directly or indirectly caused by:

- 12.4.1. War, Invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, rebellion, revolution, insurrection or requisition, riot or similar event, confiscation or nationalisation by any government or other authority;
- 12.4.2. Earthquake or earthquake shock;
- 12.4.3. Acts of terrorism as defined in the Terrorism Act 2000 or the equivalent legislation in any other country.

except to the extent that **we** may be liable under the **Road Traffic Act**.

12.5 Nuclear, Biological and Chemical Contamination

We will not pay for:

- loss or destruction of or damage to any property or any resulting loss or expense or any loss of use or any legal liability directly or indirectly caused by or arising from;
- any legal liability of whatsoever nature;
- death or injury to any person;
- directly or indirectly caused by or contributed to by or arising from Nuclear, Biological or Chemical contamination due to or arising from;

Terrorism; and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this general exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- putting the public or any section of the public in fear;

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature

12.6. Airside use

We will not provide indemnity for any loss, damage or liability arising whilst **the insured vehicle** is in:

- 12.6.1. any premises or area to which any aircraft has access, including, but without limitation, an airport or airfield and the service roads within their perimeter and boundary roads;
- 12.6.2. A refueling area, ground equipment areas or the Customs examination areas of international airports.

12.7. Sonic Bang

We will not provide indemnity for any loss, damage or liability caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

12.8. Criminal Acts

We will not provide indemnity for any loss, damage or liability caused whilst **the insured vehicle** is being used by **you** or any person entitled to drive **the insured vehicle**:

- 12.8.1. In the course or furtherance of a crime; or
- 12.8.2. As a means to escape from, or avoidance of, lawful apprehension.

12.9. Sanction Limitation and Exclusion

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation

12.10. Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused You to claim, unless expressly stated in this insurance.

13. Claims conditions

These are the conditions of the insurance that **You** need to meet as **Your** part of this contract. If **You** do not meet these conditions, **We** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **Your Policy** may not be valid.

13.1. What you must do in the event of a claim

13.1.1. **You** must contact **us** using **our** 24 Hour Claims Helpline as soon as possible, about any accident, loss or damage regardless of **your** intention to make a claim under this insurance.

The 24 hour Claims Helpline number is 0330 123 0454

13.1.2. If **your** claim is due to theft, riot, attempted theft or vandalism **you** must also inform the Police and obtain a crime reference number;

13.1.3. **You** must report the accident to the Police and **us** within twenty four (24) hours at the latest if anyone is injured;

13.1.4. If possible, please note the registration number(s) of **the vehicle(s)** involved and if **the vehicle** is a lorry, please also obtain the cab number

13.1.5. Regarding claims for damage to **the insured vehicle**:

- a) **you** must tell **us** about any damage **you** are going to claim for;
- b) repairs are normally undertaken by **our approved repairer**. If **you** choose not to use **our approved repairer**:
 - i) **you** must obtain a written estimate for repair from **your** repairer before instructing the repairer;
 - ii) **we** will authorise repairs by **your** repairer only if **we** consider the estimate for repairs reasonable;
 - iii) If **we** believe the estimate is unreasonable, **we** may at **our** sole option, settle the claim for repairs to **your car** by paying the amount quoted by **our approved repairer** less the applicable **excess**.

13.1.6. If there are any circumstances that may give rise to a claim against **you** or **us** from someone else **you** must tell **us** as soon as reasonably possible and in no event later than three (3) days after the accident;

13.1.7. If **you** receive notice of a claim from someone else, **you** must:

- a) tell **us** immediately;
- b) send to **us**:
 - i) all correspondence **you** receive;
 - ii) every writ, summons and County Court Claim Form **you** receive.

13.1.8. **You** must tell **us** immediately if **you** are about to be prosecuted or have to go to an inquest and confirm the same to **us** in writing.

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

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

13.1.11. **You** must not admit liability for, or offer to settle, any claim without **our** permission.

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

13.1.13. No proceedings may be commenced against, or settlement accepted from, any other party without **our** written consent.

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

13.1.15. **You** are obliged to take all reasonable actions to minimise the cost of a claim under **your policy** of insurance. **We** will assist and advise **you** in this regard, to the best of **our** ability in the light of **our** knowledge of the circumstances.

13.2. **Right of recovery**

If **we** are obliged to settle a claim which **we** would not have settled had it not been for the provisions of the **Road Traffic Act** in the United Kingdom or corresponding legislation elsewhere or by reason of **our** participation in the Motor Insurers Bureau arrangements **we** will require that **you**, or the person who made the claim, repay all such monies to **us**.

13.3. **Inspection**

We must be allowed to examine **the insured vehicle** or **trailer** at any reasonable time after any loss, damage, or accident.

14. General conditions

These General Conditions apply to the whole of the **policy** and should be read in conjunction with the **Certificate of Motor Insurance**, the **schedule** and any **endorsements** that apply.

14.1. Alterations

You must tell **us** as soon as possible of any alterations or changes to **the insured vehicles**, the driver details, **your** business, or any of the details that may affect the risks insured which occur during the **period of insurance**.

14.2. Arbitration

In the event of a dispute or complaint regarding this insurance, if eligible, **you** have the right to refer the matter to the Financial Ombudsman Service in accordance with the complaints clause of this **policy**.

Alternatively, all disputes which may arise under or in relation to this **policy**, or to its existence, validity or termination shall be referred by either party to a sole arbitrator to be appointed in default of agreement between the parties by the President of the Institute of Chartered Arbitrators in accordance with the Arbitration Act 1996. The language of the arbitration shall be English and the law applicable to and in the arbitration and governing all disputes shall be English law. The determination of the arbitrator will be binding on both parties.

The making of a final un-appealed arbitration award will be a condition precedent to any right of action, suit or other legal proceeding against **us**. **Our** sole obligation in such circumstances shall be to pay such sums as may be directed by a final un-appealed award.

The parties agree to perform their respective continuing obligations under this insurance, if any, while the dispute is resolved unless the nature of the dispute prevents such continued performance of those obligations.

14.3. Territorial limits

We will not make any payments in respect of any proceedings brought against **you** or judgement passed in any court outside of the **territorial limits**, unless the proceedings or judgement arise out of **the insured vehicle** being used in a country or state which **we** have agreed to extend this insurance to cover under Foreign use section and the proceedings or judgement are brought in such country or state. For the avoidance of doubt a judgement or order by a Court of jurisdiction recognising or enforcing the order of a foreign court is not treated as a judgement of a Court of competent jurisdiction.

14.4. Compliance with terms

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

- 14.4.1. Any person claiming indemnity has complied with all its terms and conditions;
- 14.4.2. **the insured vehicle** is being driven and used in accordance with the terms of the **certificate of motor insurance**;
- 14.4.3. **you** have paid the correct amount of Vehicle Excise Duty for **the insured vehicle** or **you** have obtained a Statutory Off Road Notice;
- 14.4.4. **you** and any **named driver** using **the insured vehicle** for public or private hire purposes are in possession of a valid private or public hire licence and comply with the local authority licencing regulations and **the vehicle** licence plate must be valid and displayed on **the insured vehicle**. Failure to comply with this condition may result in all cover under the policy being of no effect other than is required by the Road Traffic Act.

14.5. Fraudulent Claims

If the **You** make a fraudulent claim under this insurance contract, **We** will not be liable to pay the claim and may recover from the **You** any sums paid by the **Us** to **You** in respect of the claim and **We** may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If the **We** exercise **Our** right under this clause **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim, and **We** need not return any of the premiums paid.

If this insurance contract provides cover for any person who is not a party to the contract (“a covered person”), and a fraudulent claim is made under the contract by or on behalf of a covered person, **We** may exercise the rights set out in this clause as if there were an individual insurance contract between **Us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

14.6. Selection of drivers

We require **You** to check the driving experience record and licences of all drivers and prospective drivers before allowing them to drive **Your Vehicle** and to exercise reasonable care in the selection and employment of competent drivers. Furthermore, **You** shall re-check such details at least annually.

14.7. Loss reduction conditions

If **You** do not comply with any part of any condition which makes payment of a claim conditional upon compliance with it, **We** will not pay for any claim, except that where the condition concerned would, if complied with, tend to reduce:

14.7.1. losses of a particular kind;

14.7.2. loss at a particular location;

14.7.3. losses of a particular time.

If **You** can show that non-compliance with the condition could not have increased the risk of the loss that actually occurred in the circumstances that occurred, **We** shall provide indemnity as though the non-compliance had not occurred.

14.8. Care and maintenance of Your Vehicle

14.8.1. All reasonable steps must be taken to:

a) safeguard **Your Vehicle** against accident, theft, injury, loss or damage;

14.8.2. b) ensure **Your Vehicle** is in a safe and roadworthy condition;

When required by law, **Your Vehicle** must be covered by a valid Ministry of Transport Test Certificate at the date of any accident, loss or theft.

14.9. Rights of third parties

A person or company who was not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this **Policy**, but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

This clause does not affect any rights enforceable under the Third Parties (Rights against Insurers) Act 2010 or those rights that they have under road traffic law in any country in which this insurance applies.

14.10. Sanctions

You agree that any cover, the payment of any claim and any benefit provided under **Your Policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **Us** to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **We** are no longer exposed to any sanction, prohibition or restriction.

14.11. Cancellation

You may cancel this insurance at any time by writing to us via the Broker who effected this insurance. Provided this insurance is an annual contract and that there have been no claims made (or likely to be made) in the current Period of Insurance, you will be entitled to a pro-rata return of premium after deduction of the cancellation fee.

We may cancel this insurance by giving seven (7) days' notice by email and/or in writing to **you** at **your** last known address. Subject to no claims having been made (or likely to be made) in the current **Period of Insurance** we will refund a proportionate part of the premium. This will be less any amounts still outstanding under any arrangement **you** have made with **your** Broker to pay the premium by instalments.

If this insurance does not meet **your** needs, **you** may cancel it without giving reason, by contacting **your broker** within 14 days of the **policy** start date and declare **your** requirement to cancel. **You** are entitled to a full refund, subject to no claims being made, less a proportional (pro-rata) deduction for the time **you** have been covered and an administration charge of up to £100. **Please also note that your Broker may apply an administration fee against any refund due, therefore please check this with them. If any claims have been made in the current period of insurance, then we will retain the full annual premium charged.**

14.12. Motor Insurers' Bureau (MIB)

We work in partnership with the Motor Insurers' Bureau (MIB) and associated not-for-profit companies who provide several services on behalf of the insurance industry. At every stage of your insurance journey, the MIB will be processing your personal information and more details about this can be found via their website: mib.org.uk. Set out below are brief details of the sorts of activity the MIB undertake:

- Checking your driving licence number against the DVLA driver database to obtain driving licence data data (including driving conviction data) to help calculate your insurance quote and prevent fraud
- Checking your 'No Claims Bonus' entitlement and claims history
- Prevent, detect and investigate fraud and other crime, including, by carrying out fraud checks
- Maintaining databases of:
 - Insured vehicles (Motor Insurance Policy Database or Motor Insurance Database/MID)
 - Vehicles which are stolen or not legally permitted on the road (Vehicle Salvage & Theft)
 - Data or MIAFTR)
 - Motor, personal injury and home claims (CUE)
 - Employers' Liability Insurance Policies (Employers' Liability Database)

- Managing insurance claims relating to untraced and uninsured drivers in the UK and abroad
- Working with law enforcement to prevent uninsured vehicles being used on the roads
- Supporting insurance claims processes