

# Motorhome

Policy booklet



Underwritten by AXA Insurance plc



**Welcome to Policyfast**

Thank **You** for choosing this insurance which has been exclusively arranged via Policyfast Limited and is underwritten by AXA Insurance UK plc. Both AXA Insurance UK plc and Policyfast Limited aim to provide the best cover and claims service for all Policyholders to give **You** peace of mind motoring.

This Policy Booklet, together with **Your** Policy **Schedule, Certificate of Insurance** and the Statement of Fact, forms the contract between **You** and AXA Insurance UK plc. Please take the time to read and understand it and keep the documents together in a safe place. Policyfast and AXA Insurance UK plc have done everything possible to make **Your** Insurance documents as straightforward as possible. This Policy Booklet gives useful advice on how to make a claim and what **You** can do if **You** are unhappy with the service.

If **You** have any questions, please call **Your** insurance advisor who arranged this cover for **You**.

On behalf of everyone at AXA Insurance UK plc and Policyfast Limited we wish **You** an incident free year of motoring.

AXA Insurance UK plc. Registers in England No 78950. Registered Office: 5 Old Broad Street, EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/](http://www.fsa.gov.uk/) register or by contacting them on 0845 606 1234.

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## Your Policy

This Policy is a contract between **You** and **Us**. This Policy describes the insurance cover provided during the period of insurance **You** have paid for, or have agreed to pay for and for which **We** have accepted the premium.

The contract between **You** and **Us** will include information provided by **You**, this Policy, the **Schedule** and any endorsements shown in the **Schedule**.

For the contract to be valid, all the information **You** have given **Us** must be true and complete to the best of **Your** knowledge and belief.

The insurance cover applies anywhere in the **UK** except when **We** state otherwise in this Policy – see Part C of this Policy. **Your Car** is also covered when it is being transported within the **UK** and between any **UK** ports.

## Important

Please read the Policy, the **Certificate of Insurance** and the **Schedule** as one document to ensure that it meets with **Your** requirements. **Your** attention is drawn to the Complaints Procedure opposite.

### The Law Applicable to This Policy

**You** and **We** can choose the law which applies to this Policy. **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this Policy.

## Important Telephone Numbers

### Claims 0870 9035 999

In the event of **You** needing to make a claim, call this number. **We** will take all the details such as **Your** Policy number and a full description of the incident and if appropriate, give **You** the telephone number and location of **Your** nearest approved repairer and inform **You** of any further action **You** may need to take. **We** are committed to dealing with each claim quickly and effectively. **Telephone calls may be monitored or recorded.**

**Customer Service Helpline 0844 209 6666**

## Complaints Procedure

Policyfast Limited take pride in providing a first class service to all **our** Policyholders, however occasionally an enquiry or a complaint may arise, often as a result of misunderstanding, which will usually be resolved quickly and efficiently to our Policyholders satisfaction.

If **You** have an enquiry or cause to make a complaint regarding **Your** Policy, **You** should firstly contact the Broker/Agent who arranged the insurance for **You**.

If they are unable to resolve the problem, please contact:

Operations Manager  
Policyfast Limited  
Unit 5, Vantage Park  
Washingley Road  
Huntingdon  
PE29 6SR

If **You** are not satisfied with the way **Your** complaint has been dealt with, **You** may write to the insurer at the following address:

Head of Customer Care  
AXA Insurance  
Civic Drive  
Ipswich  
IP1 2AN

If after following the above procedure, **Your** complaint has not been resolved to **Your** satisfaction, **You** may have the right to refer the matter to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0845 0801800

Referral to the FOS will not affect **Your** right to take legal action against us.

## Definitions

Where **We** explain what a word means that word will have the same meaning wherever it is used in the Policy or **Schedule**.

These words are highlighted by the use of **bold print** and start with a Capital Letter.

### **Certificate of Insurance**

Evidence of **Your** insurance.

### **Excess**

The amount **You** are required to pay as the first part of each and every claim made.

### **Market Value**

The cost of replacing **Your Car** in the **UK** with one of the same make, model, specification, mileage, age and condition.

### **Personal Belongings**

Clothes and items of a personal nature belonging to **You** and **Your** passengers.

### **Schedule**

The **Schedule** issued when **You** took this Policy out which forms part of this Policy. Please read the **Schedule** carefully. It defines the cover **You** have under this Policy.

### **UK**

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

### **We/Us/Our**

AXA Insurance UK plc.

### **You/Your**

The Policyholder named in the **Schedule**.

### **Your Car**

Includes motorised caravan.

## Choice of Policy

### **Comprehensive Only**

All Parts/Sections of the Policy apply except where amended by endorsement.

### **Third Party Fire and Theft**

All Parts/Sections of the Policy apply except:

- Loss and Damage under Part A is only covered where loss or damage to **Your Car** is caused by fire, lightning, explosion, theft or attempted theft
- **You** are not covered under sections 2 and 4 of Part A
- **You** are not covered under Parts D and E and other parts amended by endorsement.

### **Third Party Only**

**You** are not covered under Parts A, D and E and other parts amended by endorsement.

## Part A: Loss and Damage

**Loss of or damage to Your Car, or spare parts** If **Your Car**, accessories or spare parts are lost, stolen or damaged, **We** will:

- Repair the damage;
- Replace what is lost or damaged and is too expensive to repair; or
- Pay **You** the cost of the loss or damage.

**We** can choose which of these actions **We** will take for any claim **We** agree to and the repairer can use parts that have not been produced by the vehicle manufacturer.

If the vehicle insured under the Policy is a motorised caravan the estimated value includes its fixtures and fittings.

The section provides the same cover for fixtures and fittings as for **Your Car** except that a claim for loss and damage must also involve loss of or damage to **Your Car**.

Awnings and toilet tents are to be regarded as **Personal Belongings** for the purposes of this section.

**We** will insure **Your Car** whilst being used for Caravan Club Rallies or Events.

Following damage to **Your Car**, **We** reserve the right to move the salvage to a place of safe and free storage pending settlement of any claim.

If **We** settle a claim as a Total Loss, **We** reserve the right to own the salvage.

If **You** cannot use **Your Car** because of loss or damage that is insured under this Policy, **We** will also pay the reasonable cost of protecting **Your Car** and taking it to **Our** nearest approved repairer. After the repair, **We** will pay the reasonable cost of delivering **Your Car** to **Your** address in the **UK**.

If **You** are deprived of the use of **Your Car** following a claim which is covered under Part A of this Policy, or if **You** are deprived of the use of **Your** towing caravan following an accident, **We** will pay up to £300 for each occupant of **Your Car** for:

- Overnight accommodation expenses in the vicinity of the accident or

- Travelling expenses from the vicinity of the accident to the occupants home address
- Where **Your Car** is not recovered following a theft or is beyond economical repair **We** will pay **You** the Market Value of **Your Car**, including accessories and spare parts at the time they are lost, stolen or damaged. Accessories and spare parts of **Your Car**, which are in **Your** private garage at the time of the loss or damage will also be covered. If **We** are told that **Your Car** belongs to someone else or if **You** are buying **Your Car** under a hire purchase or leasing agreement, **We** will normally make the payment for the total loss of **Your Car** to the legal owner.

**New Car replacement**

If during the period of one year after the date of purchase and first registration by **You** of **Your Car** as new it is:

- Stolen and not recovered; or
- Damaged so that repairs will cost more than 60% of the manufacturer's price list (including taxes and the cost of accessories) at the time of the loss or damage;

then **We** will replace **Your Car** with a new one of the same make, model and specification. This is provided:

- One is available;
- **You** and anyone else **We** know who has an interest in **Your Car** agree.

If a replacement car of the same make, model and specification is not available, the most **We** will pay is the **Market Value** of **Your Car** and its fitted accessories and spare parts at the time of the loss or damage.

| Inexperienced Drivers    |               |        |
|--------------------------|---------------|--------|
| Age of Driver            | Experience    | Excess |
| 25 years and over        | Inexperienced | £100   |
| 21 years to 24 years inc | Experienced   | £150   |
| 21 years to 24 years inc | Inexperienced | £200   |
| 17 years to 20 years inc | All Drivers   | £500   |
| 75 Years and over        | All Drivers   | £ 50   |

**An inexperienced driver is someone who holds a provisional driving licence, or has held a full driving licence for less than 12 months.**

If **Your Car** or any of its accessories or spare parts are damaged while **Your Car** is being driven by, or in the charge of a person who is young or inexperienced, **You** will have to pay this additional amount, on top of any other **Excess** shown in **Your Schedule**, towards any claim.

This amount is in addition to any other **Excess** **You** have agreed to pay for the first part of any own damage claim as stated in the **Schedule**.

If **We** pay the inexperienced driver **Excess**, **You** will have to repay that amount to **Us** as soon as possible. **You** will not have to pay the inexperienced driver **Excess** shown in **Your Policy Schedule** if the loss or damage is caused by fire, lightning, explosion, theft or attempted theft.

**1. Windscreen Damage.**

**We** will pay for a broken or damaged windscreen or windows in **Your Car** and scratching of the bodywork caused by them breaking. **You** will have to pay the amount shown in **Your Policy Schedule** or under endorsement 29, if applied for a claim for a broken windscreen or windows. This amount will not be payable by **You** if the glass is repaired and not replaced. If this is the only damage **You** claim for, **Your** no claim discount will not be affected.

**2. Audio and Visual Equipment**

**We** will pay up to £500 for loss or damage to **Your Car's** fitted in navigational equipment, car phones, radios, CD players, cassette players, games consoles or any other audio or visual equipment.

**3. Medical Expenses**

If **You**, **Your** driver or any of **Your** passengers are injured in an accident involving **Your Car**, **We** will pay medical expenses of up to £250 for each injured person.

### Exclusions to Part A

**You are not covered for the following:**

- Loss of use or any other loss following on from the event from which **You** are claiming, loss of value, wear and tear, mechanical or electrical failure, breakdowns or breakages.
- Loss of value after a repair.
- The cost of any repair or replacement which improves **Your Car** beyond the condition it was in before the loss or damage occurred.
- Loss of or damage to **Your Car** arising from or as a result of water freezing in the cooling circulation system of **Your Car**.
- Damage to tyres from braking, punctures, cuts or bursts unless in an accident.
- Loss, destruction or damage caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Loss of **Your Car** by confiscation or requisition or destruction by, or under the order of, any government or public or land authority or deception of someone who claims to be a buyer or agent.
- Loss or damage to **Your Car's** management system or other computer or electronically controlled equipment caused by failure to recognise any date as the true calendar date.
- The cost of any hired alternative transport.
- Loss from taking **Your Car** and returning to its legal owner.
- Loss or damage to **Your Car** by theft or attempted theft if **You** or anyone else has left it unlocked or with keys or keyless entry system in it, or on it.
- Any **Excess** that applies to this insurance.

Where **Your Car** is not to **UK** specification (originally manufactured for sale as new in the **UK**) and any part, unit or accessory of **Your Car** becomes unobtainable or obsolete in pattern and therefore out of stock in the **UK**, **You are not covered for the following:**

- Increased repair and replacement part, unit, or accessory costs due to non-availability and/or waiting time for delivery.
- Storage costs awaiting commencement of the repair to **Your Car**.

### Part B: Liability to Others

#### 1. Cover provided for You

This Policy covers **You** for the amounts shown below:

- i. Death of or injury to any person UNLIMITED
- ii. Damage to any other person's property £20,000,000

which **You** become legally responsible for paying due to the death of or injury to any person and damage to any person's property as a result of an accident involving **Your Car**, or caused by a trailer, caravan or other vehicle that is attached to **Your Car**.

Under Part B of this Policy **We** will insure **You** for any claim arising from an accident in connection with a caravan hired or owned by **You**, which is attached to **Your Car** or whilst it is not attached to any vehicle.

The same cover will apply if **You** are driving any other car which **Your Certificate of Insurance** allows **You** to drive.

#### 2. Cover provided for other people.

If **You** ask **Us** to, **We** will give the following people the same liability to others insurance cover **We** give **You**:

- Anyone **You** allow to drive **Your Car** and who is allowed to drive it under the **Certificate of Insurance**.
- Any person using (but not driving), **Your Car** with **Your** permission for social, domestic and pleasure purposes.
- Any person travelling in or getting into and out of **Your Car**.
- **Your** employer or business partner, as long as **Your Car** is not owned by or hired to either **Your** employer or business partner and **Your Car** is being used for a purpose that is allowed under **Your Certificate of Insurance**.

#### 3. Your legally-appointed representatives

After the death of anyone insured under this Policy, **We** will protect that person's estate against any liability the deceased person had if that liability is insured under this Policy.

#### 4. Legal fees and expenses

If **We** give **You Our** written permission, **We** will pay for solicitors fees to:

- Represent anyone insured under this Policy at any Coroner's Inquest or Fatal Accident Inquiry; or

- Defend anyone insured under this Policy in a court of summary jurisdiction; for any accident which might give rise to a claim under Part B of this Policy.

**Proceedings for manslaughter or causing death by reckless driving**

**We** will pay fees for legal services to defend anyone insured under this Policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving. The following conditions will apply to this cover:

- **You** must ask **Us** to provide it.
- The death or deaths giving rise to the proceedings must have been caused by an accident covered by this Policy.
- The accident which caused the death or deaths must have happened in the **UK**.

**5. Emergency medical treatment**

**We** will pay for any emergency medical treatment that must be provided under the Road Traffic Act. If this is the only payment **We** make, it will not affect **Your** no claim discount.

**Exclusions to Part B**

**You** are not covered for the following:

- Anyone driving **Your Car** who is disqualified from driving or has never held a driving licence, or is prevented by law from holding one.
- Anyone who is insured under any other Policy.
- Liability for loss of or damage to property which belongs to, or is with, any person who is insured under this Policy and who is driving **Your Car**.
- This Policy does not provide cover for any loss of or damage to property or any other loss following on from the event for which **You** are claiming or legal liability directly or indirectly caused by, contributed to by or arising from terrorism or any action taken in controlling preventing suppressing or in any way relating to terrorism.

However this Policy covers **You** so far as is necessary to meet any law on Compulsory Insurance. For the purposes of this exception terrorism means an act or acts whether threatened or actual of any person or persons involving the causing or occasioning

or threatening of harm of whatever nature and by whatever means made or claimed to be made whole or in part for political, religious or similar purposes.

**Part C: Foreign Use**

**Your** Policy covers **You** abroad for up to 186 days in any one Policy year for the cover shown in **Your Schedule**.

It is no longer necessary to have an International Motor Insurance Certificate (Green Card) when traveling to countries covered by item 1 or 2 below. In the absence of a Green card **You** must carry **Your** current **Certificate of Insurance** when travelling to:

1. Any country which is a member of the European Community, or
2. Any other country which has agreed to follow the European Community Directive on Insurance Civil liberties (Article 7(2) of EC Directive 72/166/EEC) and is approved by the commission of the European Communities.

Where **Your** travel exceeds 186 days the Policy will provide the minimum cover necessary to meet the laws on compulsory insurance of motor vehicles in the countries above in 1 or 2.

Where the level of cover in any European Community Member State is less than that provided by the legal minimum requirements of **UK**, the level of cover that applies in **UK** will apply in that Member State.

If **You** plan to travel to any other country, please notify **Us** at least three weeks before **You** leave as **You** may require a Green Card, which will be supplied free of charge if **We** agree to extend cover.

When contacting **Us** please supply the following information:

1. **Your** Policy number.
2. The period for which cover is required i.e. the date **You** leave and the date **You** arrive back in the **UK**.
3. The registration number and make and model of **Your Car**.
4. Trailer or caravan details – Serial No./ Description/Identity – (if applicable).
5. Countries to be visited.

**Exclusions to Part C**

**You** are not covered for any legal action taken against **You** outside the **UK**, unless it is a result of using **Your Car** in a country for which **We** have agreed to extend this insurance cover.

**Part D: Injury Benefits**

If:

- **You** or **Your** spouse are injured solely as a result of an accident involving **Your Car**; or while travelling in or getting into or out of **Your Car**; or
- Any other person is injured while travelling in or getting into or out of **Your Car**;

We will pay **You** or **Your** legal representatives or if **You** ask **Us** to, the person injured or their legal representative the compensation specified below provided that death or loss occurs within three calendar months and solely and directly as a result of the accident.

**Exclusions to Part D**

**You** are not covered for the following:

- Under more than one motor Policy **You**, **Your** spouse or any other person may hold with **Us**;
- Any person who, at the time of the injury, has not attained their sixteenth birthday or who has attained their seventy fifth birthday;
- In respect of death or injury as a result of suicide, attempted suicide or any intentional self-injury;
- In respect of any death or injury to **You** or **Your** spouse or any other person as a result of an accident that does not involve **Your Car**, or while travelling in or getting out of any car other than **Your Car**.

|                                                         | <b>You</b> and members of <b>Your</b> family normally living with <b>You</b> (subject to age exclusions above) | Other Passengers (subject to age exclusions above) |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| Death                                                   | £7,500                                                                                                         | £7,500                                             |
| Total and irrevocable loss of sight in one or both eyes | £5,000                                                                                                         | nil                                                |
| Total and irrevocable loss of one or more limbs         | £5,000                                                                                                         | nil                                                |



### Part E: Personal Belongings

**We** will pay up to £2000 for loss or damage in respect of **Your Car** for any one claim caused by fire, theft or accident involving:

- i) **Personal belongings**, equipment or baggage in **Your Car** or towing caravan.
- ii) An awning or toilet tent attached to or in the vicinity of **Your Car** or towing caravan.

If **You** wish, instead of paying **You**, **We** will pay the owner of the property lost or damaged, when a receipt from the owner will end **Our** liability.

### Exclusions to Part E

**We** will not pay for:

- The first £25 of each claim for loss or damage under this **Personal Belongings** section.
- Money, cheques, stamps, tickets, documents or securities.
- Watches, spectacles, optical instruments of any kind, photographic equipment, contact lenses, jewellery, furs or pedal cycles.
- Portable televisions, radios or cassette players where the manufacturer's list price including VAT is more than £350.
- Goods or samples carried in connection with any trade or business.
- Property insured under any other Policy.
- Theft or attempted theft unless **Your Car** is locked while unattended.

### No Claim Discount

As long as **You** have not made a claim during the current insurance year, **We** will include a discount in **Your** renewal premium. **We** will give **You** this discount for each claim-free year up to the maximum entitlement.

Please note this is no guarantee **Your** premium will not rise.

If **You** make one claim during the insurance year, the no claim discount **You** earn will be reduced as follows:

| No Claim Discount <b>You</b> earn | Discount Reduced to |
|-----------------------------------|---------------------|
| 1 Year                            | Nil Years           |
| 2 Years                           | Nil Years           |
| 3 Years                           | 1 Year              |
| 4 Years                           | 2 Years             |
| 5 or more Years                   | 3 Years             |

If **You** made 2 or more claims in the previous insurance year, **You** will not get a no claim discount.

**Your** no claim discount cannot be transferred to anyone else.

**Your** no claim discount will not be affected by payments for emergency treatment which the Road Traffic Act says **We** must pay or payments made under Part A (2) for windscreen replacement/repair.

### Protected No Claim Discount

Once **You** have a 5 years no claim discount and **You** have not made a claim for at least 3 years, **You** can protect the discount if **You** pay an extra premium at each renewal. This protection will apply unless **You** make more than 2 claims in 3 continuous periods of cover. Then protection will end and **Your** no claim discount will be reduced to nil at **Your** next renewal.

Although **You** can protect **Your** no claim discount, **Your** premium may increase if **You** make claims or **You** receive motoring convictions or as required by **Us** for any other reason.

**Your** protected no claim discount will not be affected by payments for emergency treatment which the Road Traffic Act says **We** must pay or payments made under Part A (2) for windscreen replacement/repair.

### Car Sharing

**Your** Policy also covers **Your Car** when **You** are being paid for carrying passengers for social or similar purposes as long as:

- **Your Car** cannot carry more than 8 people;
- **You** are not carrying the passengers as part of a business of carrying passengers; and
- The total payment **You** receive for the journey does not provide a profit for **You**.

## Car Service Cover

### Car Servicing and Car Parking

Subject to the terms and conditions of this Policy other than limitations to use and driving **We** will provide an indemnity to **You** whilst **Your Car** is in the custody or control of:

- A motor garage or other similar business, which **You** do not own, which has **Your Car** for the purpose of:
  - Maintenance;
  - Repair;
  - Testing; or
  - Servicing
- A hotel, restaurant or similar business, which **You** do not own, where **Your Car** has been parked for **You**.

### General Exceptions

1. This Policy does not apply when **Your Car**:
  - Is being used for purposes that are not specified in **Your Certificate of Insurance**;
  - Is being driven by or in the charge of any person who is not covered by **Your Certificate of Insurance**;
  - Is being driven with **Your** permission by any person who **You** know has not got a driving licence or who **You** know to be disqualified from driving or getting a licence;
  - Is being driven by, or in the charge of a person who holds a provisional driving licence and does not meet the conditions of that licence;
  - Is towing a caravan, trailer, or other vehicle for a payment; or
  - Is 'airside' on any airport or airfield premises ('airside' includes runways, hangars, aprons and so on).
2. This Policy does not cover any liability which **You** have as a result of an agreement or contract, unless **You** would have had that liability anyway.
3. This Policy does not provide cover for any loss of or damage to property, or any other loss following on from the event for which **You** are claiming, or legal liability directly or

indirectly caused by, contributed to, by, or arising from the following:

- Ionising radiation or contamination by radioactivity from irradiated nuclear fuel or nuclear waste or from burning nuclear fuel.
  - The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear assembly or part of it.
4. This Policy does not provide cover for any loss or damage which results from war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, military force or coup. However, this Policy covers **You** so far as is necessary to meet with any law on Compulsory Insurance.
  5. This Policy does not provide cover except under Part B (Liability to Others) for any accident, injury, loss or damage caused by:
    - a. Earthquake;
    - b. Riot or civil commotion if it occurs outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

## General Conditions

**You** must comply with the following conditions to have the full protection of **Your** Policy. If **You** do not comply with them **We** may at **Our** option cancel the Policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

### 1. Statutory Cancellation Rights

**You** may cancel this Policy within 14 days of receipt of the Policy documents (new business) or the renewal date (the Cancellation Period) by writing to **Your** Broker/Agent, during the Cancellation Period:

Policyfast Limited  
Unit 5, Vantage Park  
Washingley Road  
Huntingdon  
PE29 6SR

**You** must return **Your Certificate of Insurance** to **Us**.

There is no refund of premium in the event of a total loss claim. However, in all other cases, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**, minus an administration fee.

In the event of a total loss, if **You** are paying by instalments, **You** will either have to continue with the instalment payments until the Policy renewal date or **We** may at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

**Cancellation Outside The Statutory Period**  
**You** may cancel this Policy at any time by providing prior written notice to the above address and returning **Your Certificate of Insurance** to **Us**. Provided **You** have not incurred eligible claims during the time **We** have been on cover a refund of premium will be provided as shown on the next page.

If **You** cancel within the first year of Insurance or if **You** cancel after cover has been in force for more than 12 continuous months, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You** minus an administration fee.

If **You** are paying by instalments **Your** instalment payments will cease and if **You** incur eligible claims **You** will either have to continue with the

instalment payments until the Policy renewal date or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

**We** reserve the right to cancel the Policy by providing 21 days prior written notice by registered post to **Your** last known address. Any premium refund will be calculated in accordance with the above.

### Non payment of premiums

**We** reserve the right to cancel this Policy immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

1. **You** must do all **You** can to protect **Your Car** and keep it in a roadworthy condition. If **You** do not do this **Your** right to claim under **Your Policy** may be affected.
  - Close all windows, including sunroof when **You** leave **Your Car**
  - Ensure use of any anti-theft device fitted when **Your Car** is left unattended
  - If when leaving the car **You** cannot take **Personal Belongings** with **You**, lock them in **Your** boot or glove compartment. Do not leave them in open view in **Your Car**. Mobile phones and handbags are popular targets for car thieves.
  - When leaving **Your Car** unattended **You** must remove if physically possible **Your** radio and other audio equipment or activate any security features they may have.
  - Maintain **Your Car** in efficient condition and ensure **You** have a valid MOT Certificate where appropriate.
  - Tyres must be kept within the legal requirements at all times. **You** must let **Us** examine **Your Car** at any reasonable time if **We** ask to do this.
2. **Your Car** must be registered in, or be in the process of being registered in, the **UK**.
3. **We** will only provide the insurance described in this Policy if:
  - The information **You** gave on **Your** statement of fact and declaration is correct and complete; and

- Anyone claiming protection has met all its terms and conditions.
4. If **We** have agreed to accept payment of any premium by instalments and **You** break that agreement, **We** will be entitled to cancel this Policy under Condition 1.

### Claims Conditions

**You** must comply with the following conditions to have the full protection of **Your** Policy. If **You** do not comply with them **We** may at **Our** option cancel the Policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. In the event of an accident **You** must as soon as possible do whatever **You** can to protect the car and its accessories. **You** or **Your** legal representative must give **Us** full details including information about any third parties via the **Claims Help Line (0870 9035 999)** as soon as possible after any event which could lead to a claim under this Policy. There may be circumstances where **We** require additional detail in writing. **You** must also as soon as possible send **Us** any letters and documents **You** receive in connection with the event before **You** reply to them.  
If **You** know of any future prosecution, Coroner's Inquest or Fatal Accident Inquiry about any event, **You** must tell **Us** as soon as possible in writing.
2. **You**, and anyone insured by this Policy, must not admit anything, or make any offer or promise about a claim, unless **You** have **Our** written permission. **We** may take over and deal with the defence or settlement of any claim in the name of the person making a claim under this Policy. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this Policy. Anyone making a claim under this Policy must give **Us** any information and help **We** need.
3. If **You** make a claim for any liability, loss or damage that is also covered by any other insurance Policy, **We** will only pay **Our** share of the claim.
4. If, under the law of any country in which

**You** are covered by this Policy, **We** have to pay a claim which **We** would not normally have paid, **We** may recover the payment from **You** or from the person responsible.

5. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
- Make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect; or
  - Make a statement in support of a claim knowing the statement to be false in any respect; or
  - Submit a document in support of a claim knowing the document to be forged or false in any respect; or
  - Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance, then:
    - **We** shall not pay the claim.
    - **We** shall not pay any other claim which has been or will be made under the Policy.
    - **We** may at **Our** option declare the Policy void.
    - **We** shall be entitled to recover from **You** the amount of any claim already paid under the Policy since the last renewal date.
    - **We** shall not make any return of premium.
    - **We** may inform the police of the circumstances.

### Endorsements

**Your** insurance under this Policy may be extended or restricted by endorsements. Endorsements only apply if their numbers appear in the **Schedule**.

#### Endorsement 7 – Deletion of No Claim Discount

The No Claim Discount Section of this Policy does not apply.

#### Endorsement 8 – Exclusion of Injury Benefits, Personal Belongings and Reduction in limit for Audio Equipment

**You** are not covered under Parts D and E of this Policy. The maximum amount payable under Part A (3) is amended to £250.

**Endorsement 9 – Exclusion of Personal Belongings**

**You** are not covered under Part E of this Policy.

**Endorsement 11 – Exclusion of Injury Benefits**

**You** are not covered under Part D of this Policy.

**Endorsement 12 – Own Loss or Damage (Voluntary)**

**You** will pay the amount shown next to this endorsement number in the **Schedule** towards each claim for loss or damage to **Your Car**.

This endorsement will not apply if damage to the car:

- Is caused by fire, lightning, explosion, theft or attempted theft; or
- Is limited to broken glass in the windscreen or windows or bodywork damaged by the broken glass.

This endorsement applies on top of any other amount which **You** may have to pay towards each claim.

If **We** pay the whole amount of the claim at first, **You** must immediately pay **Us** the amount **You** have to pay under this endorsement.

**Endorsement 13 – Own Loss or Damage (Compulsory)**

**You** will pay the amount shown next to this endorsement number in the **Schedule** towards each claim for loss or damage to **Your Car**.

This endorsement will not apply if damage to the car:

- Is caused by fire, lightning, explosion, theft or attempted theft; or
- Is limited to broken glass in the windscreen or windows or bodywork damaged by the broken glass.

This endorsement applies on top of any other amount which **You** may have to pay towards each claim.

If **We** pay the whole amount of the claim at first, **You** must immediately pay **Us** the amount **You** have to pay under this endorsement.

**Endorsement 15 – Company Deletions**

**You** are not covered under Parts D and E of this Policy.

**Endorsement 16 – Fire and Theft Excess (Compulsory)**

**You** will pay the amount shown next to this

endorsement number in the **Schedule** towards each claim for loss or damage to **Your Car** caused by fire, lightning, explosion, theft or attempted theft.

If **We** pay the whole amount of the claim at first, **You** must immediately pay **Us** the amount **You** have to pay under this endorsement.

**Endorsement 27 – Exclusion of Drivers Under 25**

This Policy does not apply when **Your Car** is being driven by or in the charge of any person under 25 years of age.

**Endorsement 28 – Authorised Drivers Under 25**

This Policy does not apply when **Your Car** is being driven by or in the charge of any person under 25 years of age.

This endorsement will not apply to any person whose name is shown next to this endorsement number in the **Schedule**.

**Endorsement 29 – Windscreen Breakage**

**You** will pay the amount shown next to this endorsement number in the **Schedule** towards each claim made under Part A (2).

**Endorsement 30 – Protected No Claim Discount**

If **You** pay an extra premium, **Your** no claim discount is protected as long as **You** do not make more than 2 claims in 3 continuous periods of cover.

If **You** make 3 or more claims during that period, **You** will lose **Your** no claim discount.

If **We** agree to transfer someone's interest under this Policy, this endorsement will be cancelled unless the person the Policy is transferred to can meet **Our** conditions for having a protected no claim discount.

**Endorsement 39 - Car Security**

**You** are not covered under Part A of this Policy for any loss or damage caused by theft and attempted theft unless:

- **Your Car** is fitted with a security device conforming to Thatcham Category 1 or 2 standards;
- The security device is operational at the time of any loss or damage to **Your Car**.

Policy Version Date: 01.03.10

Underwritten by



**Policyfast**