

Minibus

Policy booklet



Underwritten by Jubilee Motor Policies



Welcome to Policyfast

Welcome to Your new Minibus policy exclusively arranged through Policyfast Limited.

This policy forms part of Your legal contract with Us and defines what Your policy covers You against. Please refer to your Certificate for confirmation of the level of cover You have chosen.

Telephone Recording

In order to maintain a quality service, telephone calls may be monitored or recorded.

Contents

	Page
Insurance Cover	2
Definitions	4
Section 1	
Liability to Others	6
Section 2	
Loss of or damage to your vehicle	8
Section 3	
Windscreens and Window glass (Excluding sunroofs, front lights and rear lights)	11
Section 4	
Medical Expenses	11
Section 5	
No Claims Discount	11
Section 6	
Use of your vehicle abroad	11
General Exceptions	12
General Conditions	14
Use	17
Endorsements	19
Claim services telephone Numbers	25

Insurance Cover

The schedule attached to the Certificate of Insurance states the type of cover you have.

Section Name	Comprehensive	Third Party Fire & Theft	Third Party Only	Page No
Section 1: Liability To Others	✓	✓	✓	6-8
Section 2: Loss of or damage to your vehicle	✓	✓*		8-10
Section 3: Windscreen and window glass	✓			11
Section 4: Medical Expenses	✓			11
Section 5: No Claims Discount	✓	✓	✓	11
Section 6: Use of your vehicle abroad	✓	✓	✓	11 -12
General Exceptions	✓	✓	✓	12-14
General Conditions	✓	✓	✓	14-16

*Note: Third Party Fire & Theft: Section 2 only applies in respect of loss or damage caused directly by fire or theft

Advice and Warning

Advice

The following document should be read in conjunction with the schedule as these documents details the cover provided to you.

Please note

Your attention is drawn to the following:-

Market value

If your vehicle is a total loss the pre-accident value will be assessed by taking the average of CAP Clean and Glass's Guides to Values (see definitions and section 2A.)

*Keys

If you leave your vehicle unlocked or the keys in the vehicle and it is lost, stolen or damaged by theft or attempted theft, policy cover will not operate (see Exceptions to section 2(h))

*Drivers

It is your responsibility to ensure that all drivers of your vehicle hold a valid driving licence of the class required to drive your vehicle (as specified in General Exceptions 1B and Endorsement E8)

*Failure to comply will mean that cover will not operate.

Data Protection Note

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurer's Bureau and MIIC may search the MID to obtain relevant policy information.

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

You can find out more about this from us, or at www.miic.org.uk

Document of Insurance

The statement of Insurance confirmed by you has been relied upon by us and is the basis of this Insurance Contract. In consideration of the premium which you pay we will insure you against loss in accordance with terms, exceptions and conditions set out in this Document.

You must notify us immediately of any changes which may affect the risk. Failure to do so could result in the Insurance NOT being valid.

We have entered into a written form of Authority dated the first day of January in the year shown on the attached schedule which bears the Seal of Lloyd's Policy Signing Office and which empowers Jubilee Managing Agency Ltd to sign and issue this Document.

Signed



Underwriter
Jubilee Motor Policies at Lloyd's

Definitions

Jubilee Motor Policies

Underwriters; each of whom shall be liable only for their own share and who comprise Lloyd's Syndicate No. 1231. Their names and the proportion for which each is liable will be supplied on request and can be ascertained from the written form of Authority referred to in the Document of Insurance.

We/Us/the Underwriters

Jubilee Motor Policies at Lloyd's Syndicate 1231.

You/the Insured/Policyholder

The company or person named in the Schedule.

Your Vehicle/Insured Vehicle

The vehicle including its manufacturers standard accessories (excluding telephones) and spare parts, as declared to us and described in the schedule.

The Schedule

Forms part of this Document of Insurance and provides details of the Insured and the insurance cover.

Endorsement

A change in the terms of insurance. Where applicable, this is detailed in the Schedule.

Excess

The first part of any claim for which You are responsible.

Market Value

Market Value is the cost of replacing your vehicle as far as may be practical with a vehicle of similar make, model, age and condition. In order to determine this value, we will use the average of CAP Clean and Glass's Guides to values with allowance being made for mileage and condition of your particular vehicle. If no Guide value exists, we shall rely upon an independent valuation by a valuer of our choice.

Liability

An obligation at law to compensate others.

Certificate of Motor Insurance

A document confirming that you have, at least, the **minimum** legal Insurance Cover for motor vehicles under the relevant Road Traffic Acts provided you, or where appropriate the driver, obey all the terms and limitations described on the Certificate.

Driving/Driven

Means being, or having been, in charge of a Motor Vehicle for the purpose of driving it or having care, custody and control of a Motor Vehicle.

Terrorism

- (i) Any act including but not limited to
 - (a) the preparation, use or threat of force and/or violence and/or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by and person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or any intention to disrupt any segment of the economy.
- (ii) Any action taken in controlling, preventing, suppressing or in any way relating to (i) above.
- (iii) Any act deemed by the Government to be an act of terrorism.

SECTION 1 – LIABILITY TO OTHERS

YOUR COVER

A. Your own liability

We will insure you for all amounts which you may be held legally liable to pay for the death of or injury to any person and/or for damage to their property as a result of any accident involving your vehicle.

B. Other persons' liability

In the same way as you are insured, we will insure:

- (1) anyone you allow to drive or use your vehicle **provided** this is permitted by your Certificate and Schedule.
- (2) any passenger travelling in or getting into or out of your vehicle.
- (3) an accident caused by a vehicle not owned by you or hired or lent to you when that vehicle is being driven by you or one of your employees in order to allow access to or free passage for your vehicle.

C. A legally appointed representative

Following the death of anyone insured under this insurance, we will indemnify, to the same extent, that person's Legal Personal Representative for any liability incurred by that person provided that liability is covered by this section.

D. Emergency medical treatment fees

We will pay for emergency medical treatment fees as laid down by the Road Traffic Act resulting from any incident involving any insured vehicle. If this is the only payment we make, your No Claim Discount (see Section 5) will not be affected.

E. Legal fees and expenses

We will pay provided we have given our written consent:

- (1) the solicitors fee incurred by any person we insure when represented at a Coroners Inquest, Fatal Accident Enquiry or Court of Summary Jurisdiction.
- (2) for legal services to defend any proceedings for manslaughter or causing death by reckless or dangerous driving.
- (3) any other reasonable expenses in connection with any incident which may involve legal liability under the section.

NB. We retain the right to appoint a solicitor of our choice.

F. Towing

We will also insure you against legal liability to others while any trailer, or disabled mechanically propelled vehicle is being towed by the insured vehicle.

G. Indemnity to owner

We will indemnify any owner of the insured vehicle as though they were the Insured.

H. Limit of Indemnity

The maximum amount we will pay in respect of damage to property shall be £5,000,000 in respect of any one accident or series of accidents arising out of any event BUT whilst the Insured vehicle is being used for the carriage of petrol, liquid petroleum gas, explosives or chemicals of a volatile explosive corrosive or toxic nature, the maximum amount we will pay shall be £500,000.

I. Principals clause

We will indemnify you for liability assumed under an agreement with any person (hereinafter called the Principal) for the execution of works or services or in connection with access to any premises or road in the ownership or occupation of the Principal **provided that:**

- (i) You have arranged with the Principal that we will have full authority over the conduct and control of claims
- (ii) The Principal observes and is subject to the terms and conditions of this insurance
- (iii) We will not make any payment in respect of death or bodily injury to anyone employed by the Principal which arises out of and in the course of that employment.

NOTE: General Exception 6 does not apply to this clause.

J. Unauthorised use by employees

We will provide insurance as defined in this Section when your vehicle is being driven without your knowledge or consent by any person employed by you.

WHAT IS NOT COVERED

The insurance does not cover:

1. (a) liability for the death of or injury to or damage to the property of any person arising out of or in the course of his/her employment by anyone we cover under this insurance other than as required under the Road Traffic Acts.
(b) liability incurred by anyone covered by the liability section of any other insurance.
(c) damage to your property or any other vehicle belonging to you or to property in the care of any person covered by this insurance.
(d) liability under sub-section E. (2) (legal fees) for any person who has previously been convicted of manslaughter, death by reckless or dangerous driving or driving while under the influence of drink or drugs.
2. loss or damage by pollution or contamination, however caused, other than required by the relevant Road Traffic Acts.

3. you, if you, or the driver of your vehicle, do not hold a valid Driving Licence, or are disqualified from holding or obtaining a Licence to drive the vehicle, or act otherwise than in accordance with the terms and limitations of that Driving Licence.

4. any person who does not comply with the terms of this insurance.

5. anyone excluded by Endorsement(s) in your Schedule.

SECTION 2 – LOSS OF OR DAMAGE TO YOUR VEHICLE

YOUR COVER

A. Repair or total loss

If your vehicle is damaged or stolen, we will choose to:

(a) pay for the cost of repairing your vehicle

OR

(b) pay the market value which is the cost of replacing your vehicle as far as may be practical with a vehicle of similar make, model, age and condition.

In order to determine this value, we will use the average of CAP Clean and Glass's Guides to values with allowance being made for mileage and condition of your particular vehicle. If no Guide value exists, we shall rely upon an independent valuation by a valuer of our choice.

The most we will pay is the lesser of either, the market value or the value of your vehicle as declared to us by you.

If the vehicle belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the vehicle will normally be made to the vehicle's legal owner whose receipt will discharge us from any further liability.

B. Recovery and redelivery

We will pay the reasonable cost of taking your vehicle to the nearest suitable repairer and, after repair, to your address as shown in the Schedule. You may use our approved repairer scheme and if you take advantage of this service repairs can proceed without written estimates being forwarded to us first.

C. Audio equipment

We will pay for the loss of or damage to your vehicle's audio equipment (but excluding telephones) permanently fitted to your vehicle, provided the value has been included within the value shown on the Schedule.

If your insurance cover is comprehensive the maximum amount we will pay is £150 in any one insurance year. If your insurance cover is third party fire and theft or fire and theft only, the maximum amount we will pay in any one insurance year is £100. These sums are not payable in addition to the Schedule or market value of the vehicle as defined under Section 2A.

WHAT IS NOT COVERED

The insurance does not cover:

- (a) wear, tear and depreciation or that part of the cost of repair which improves your vehicle beyond its condition before the loss or damage occurred.
- (b) diminution of the resale value of your vehicle as a result of damage whether repaired or not.
- (c) mechanical, electrical, electronic or computer fault(s), failures, breakdowns or breakages.
- (d) damage to tyres caused by braking, punctures, cuts or bursts, or any other cause except damage to tyres where this results from an accident to your vehicle. If stolen or beyond repair the maximum we will pay will be the value at the time of loss or accident.
- (e) the cost of obsolete spare or replacement parts in excess of the manufacturer's last list price.
- (f) loss of use of your vehicle or any other consequential loss.
- (g) loss of or damage to radio telephones, television equipment or two-way radio transmitters or receivers.
- (h) loss of or damage to your vehicle or its contents arising from theft or attempted theft if the vehicle has not been locked or if the windows or sunroof have been left open or the keys have not been removed from the vehicle.
- (i) loss of the insured vehicle or the proceeds of the sale of the insured vehicle as a result of a fraud or deception.

(j) loss or damage to your vehicle caused by or arising out of the tipping operation of your vehicle.

(k) loss of or damage to any container which is not permanently fixed to the vehicle or trailer.

(l) loss of or damage to wagon sheets ropes or tarpaulins.

Excesses

The following excesses apply in addition to any other excesses that apply under this section as shown in your Schedule or applied by endorsement(s).

Additional Accidental Damage Excess

The insurance does not cover the first part of each claim (excess) if the vehicle is damaged whilst being driven by or for the purpose of being driven is in the charge of a young or inexperienced driver. The amount of any excess is as follows:-

(1) the first £300 in respect of loss or damage when the insured vehicle is driven by or for the purpose of being driven is in the charge of any person under 21 years of age.

(2) the first £200 in respect of loss or damage when the insured vehicle is driven by or for the purpose of being driven is in the charge of any person 21 years of age and over but under 25 years of age.

(3) the first £150 in respect of loss or damage when the insured vehicle is driven by or for the purpose of being driven is in the charge of:

(i) any person who has not held a full Great Britain or Northern Ireland Driving Licence to drive a vehicle of the same class for a period of 12 months.

(ii) any person holding a Provisional Driving Licence.

Drink Driving Excess

You will pay the first £250 towards each claim if your vehicle is being driven or is in the custody or control of any person whose alcohol content in the blood or urine is in excess of the legal limit.

Fire or Theft Excess

You will pay the first £150 towards each claim following any loss or damage to your vehicle and its accessories and spare parts caused by fire, theft or attempted theft including the breakage of windows or windscreens as a result of theft or attempted theft.

SECTION 3 - WINDSCREEN AND WINDOW GLASS

EXCLUDING SUNROOFS, FRONT LIGHTS AND REAR LIGHTS

We will pay the cost of replacing or repairing any broken windows of your vehicle, provided that you use our approved supplier, Glassline at Lloyd's. You will be responsible for an excess of £50 on any claim under this Section.

If any other supplier is used the maximum amount we will pay will be £100, after deduction of the £50 excess.

If the glass is repaired rather than replaced, the excess will not apply.

Provided that no other claim or payment is made, any payment under this Section will not affect your No Claim Discount.

SECTION 4 - MEDICAL EXPENSES

We will pay up to £250 per person for any medical expenses if you and/or your passenger(s) are injured in an accident involving your vehicle.

SECTION 5 - NO CLAIM DISCOUNT

Renewal Discount

If you renew your insurance with us, you will be entitled to a discount from the renewal premium in accordance with our scale of No Claim Discount applicable at that time, provided no claim has arisen or is pending since last renewal or inception of cover. In order to obtain the No Claim Discount the insurance must be in force for at least ten months or longer in any one insurance year. Any reduction in this discount at renewal as a result of a claim will also be in accordance with our scale.

SECTION 6 - USE OF YOUR VEHICLE ABROAD

A. Transit by Sea

We will provide Insurance as defined in this Document of Insurance, the Schedule and Certificate of Insurance whilst the vehicle is in transit by sea between, Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and any European Community or European Union country.

B. Geographical Limits

The cover provided by the Insurance is automatically extended in respect of the use of your Vehicle by an authorised driver to give the **minimum** Insurance Cover required to comply with the laws relating to compulsory insurance of Motor Vehicles in:

- (1) any country which is a member of the European Community/European Union (EC/EU) and
- (2) any other country approved by the EC/EU Commission and whose insurance requirements follow EC/EU directives currently in force.

C. Green Card

All countries whose Insurance requirements follow EC/EU directives have agreed that a Green Card is no longer necessary. Your Certificate of Motor Insurance should provide sufficient evidence that you are complying with the laws relating to compulsory motor insurance.

D. Customs Duty

We will pay any Customs Duty arising as the direct result of any loss or damage covered by the insurance.

GENERAL EXCEPTIONS

THIS INSURANCE DOES NOT COVER:

1. any liability, injury, loss or damage while any insured vehicle is being driven or used
 - (a) other than for the purposes as specified in your Certificate of Insurance or Statement of Insurance and Schedule except while in the custody of a Motor Trader for servicing or repair.
 - (b) by you or any other person entitled to drive unless the person driving holds a Licence to drive the vehicle or has held and is not disqualified from holding or obtaining a Licence and is acting in accordance with the terms, conditions and limitations of that Licence.
 - (c) by anyone driving without your permission or order.
 - (d) in an unsafe condition. Where appropriate the lack of a valid MOT Certificate will be sufficient evidence of its unsafe condition.
 - (e) for the carriage of explosives, chemicals, chemical by-products, acids or goods of a generally dangerous or inflammable nature, unless specifically agreed by us.
2. anyone who fails to fulfil the terms and conditions of this insurance.

3. any liability, injury, loss or damage arising from earthquake or any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, terrorism, or military or usurped power, except so far as is necessary to meet the requirements of the Road Traffic Acts.

4. any liability, injury, loss or damage arising from riot or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands.

5. (a) loss or destruction of or damage to any property or any resulting loss or expense or any other consequential loss
(b) any legal liability directly or indirectly caused by, attributable to, or arising from:

(i) ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or

(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

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

7. any vehicle while it is being used or driven on the runways or any other parts of an airport, airfield establishment or aerodrome to which aircraft have access.

8. the vehicle whilst carrying a load:-
(a) in excess of that which it was constructed to carry.
(b) in excess of that permitted by law.
(c) which is deemed to be insecure.

9. any liability arising out of the operation of any vehicle as a tool or of any plant forming part of such vehicle or attached to it.

10. any liability if your vehicle is in an unsafe condition. Where applicable the lack of a valid MOT Certificate and/or Plating Certificate or PSV Certificate will be sufficient evidence that the insured vehicle is in an unsafe condition.

11. any liability while any vehicle covered by this insurance is being driven by any person other than as defined by the current Certificate of Motor Insurance but in the case of "Open Driving" Certificates as may be further defined by Endorsement(s) on the current Schedule.

12. any liability in respect of death, illness, bodily injury or damage to property directly or indirectly caused by or contributed to by or arising from:-

a) Spillage, leakage or misdelivery of any load which may be carried by the Insured Vehicle.

b) Contamination.

except so far as is necessary to meet the requirements of the Road Traffic Act.

13. Loading/ Unloading

any liability in respect of death, injury or damage resulting from the process of loading or unloading of any vehicle insured hereon, other than as required by Compulsory Motor Insurance Legislation operative within the area covered by this Insurance.

14. Skips &/or Containers.

any liability in respect of death, injury or damage occurring whilst any skip, container or the like, is in the process of being loaded or unloaded, or is detached from the Insured vehicle and not forming part of the Insured vehicle.

General Conditions

WE WILL PROVIDE THE COVER DESCRIBED IN THIS INSURANCE PROVIDED THE FOLLOWING CONDITIONS ARE MET:

1. Insured's Duty

The information provided by you on your proposal form or Statement of Insurance and the declaration made by you are, to the best of your knowledge, complete and correct. You must notify us of any changes affecting your insurance when they occur.

If you have any doubts as to whether certain facts are relevant you should disclose them. Failure to disclose all relevant changes may invalidate your insurance or may result in the insurance not operating fully or at all.

2. Care of your vehicle

You must take all reasonable steps to prevent your vehicle and its contents from being lost or damaged.

You must ensure that your vehicle is maintained in safe and roadworthy condition in accordance with the manufactures recommendations and take all reasonable precautions to protect your vehicle from loss or damage. We require you to allow us free access at all reasonable times to examine your vehicle. You must have a valid Ministry of Transport (MOT) Certificate and/or Plating Certificate where applicable.

3. Claims Procedure.

You must notify us in writing as soon as possible of any loss or damage or if you or your vehicle are involved in any accident.

All communications received by you regarding any claim must be sent to us without delay. You must also inform us if you know of any pending prosecution, Coroner's Inquest or legal process. You must **not** admit or repudiate liability or enter into negotiation in respect of any claim without our approval.

We retain the right to:

- a) take over and conduct in your name or in the name of anyone else covered under this insurance, the defence or settlement of any claim
- b) take proceedings at our expense and for our benefit, but in your name, or in the name of anyone else covered under this insurance to recover any payment made under this insurance.

We expect to receive full cooperation on any matter affecting this insurance, any failure to do so could result in this insurance not operating fully or at all.

If you or anyone else claiming under this insurance makes a claim that is false or fraudulent in any way your insurance will become void and all benefits under this insurance will be lost and your premium will be forfeited.

4. Other Insurance

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will pay only our rateable proportion of any claim.

5. Instalment Premiums

Where the premium for this insurance is payable by instalments, each payment must be made when due, otherwise all benefits under the insurance will be forfeited and the insurance will be cancelled from the date when any unpaid instalment was due. In this event you must also surrender the Certificate of Motor Insurance to us immediately.

6. Cancellation

You may cancel this insurance at any time by returning to us your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate is received by us and the appropriate refund of premium will be calculated in accordance with our published short-period rates. Any refund will be subject to no claims having been made in the period since last renewal.

A copy of Underwriters short period rate is available on request

We may cancel this insurance at any time by sending seven days notice by first class post to the last known address on our records. A pro rata refund of premium for the remainder of the period of insurance will be allowed if the Certificate of Motor Insurance is returned within seven days.

In the event of a vehicle(s) shown on the Schedule being considered a total loss by us there will be no return premium.

No refund of premium will be allowed in respect of suspension of cover or the laying up of vehicle(s).

7.Law Jurisdiction

This insurance is a personal contract with you and is not assignable by you for any reason and is subject to English Law.

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

8.Arbitration

If there is any dispute about the amount to be paid under this Insurance then the matter will be referred to an arbitrator who is acceptable to you and us under the legal rules governing arbitration. When this happens the arbitrator must make a decision before you can start proceedings against us.

9. Motor Insurance Database

It is a condition of the Policy that you must supply such details of vehicle(s) whose use is covered by the Policy as are required by relevant law applicable in Great Britain and Northern Ireland, for entry on the Motor Insurance Database.

10. Compulsory Motor Insurance

Nothing in this Policy shall affect the right of any person to recover an amount under or by virtue of the provisions of the law of any territory in which the Policy operates relating to the Insurance of liability to Third Parties **but** the Policyholder shall repay to the Insurer any such amount which the Insurer would not have been liable to pay but for the provisions of such law.

Use

The purposes for which you, or any authorised driver, may use your vehicle, under this insurance are set out below. The clause which applies to you is stated in your Schedule under the heading 'use'.

A. Carriage of Own Goods

Use for the conveyance of the Insured's own goods in connection with the Insured's business including social, domestic and pleasure use but **excluding** use for racing, pacemaking, speed testing, reliability trial and for the conveyance of passengers for hire and reward.

B. Carriage of Goods for Hire and Reward

Use for the Carriage of goods for hire or reward and use for the conveyance of the Insured's own goods in connection with the Insured's business including social, domestic and pleasure use but **excluding** use for racing, pacemaking speed testing, reliability trial and for the conveyance of passengers for hire and reward.

C. Private Hire

Use for the conveyance of passengers for private hire including social, domestic and pleasure purposes but **excluding** use for racing, pacemaking, speed testing, reliability trial and hiring.

D. Public Hire

Use for the conveyance of passengers for public hire including social, domestic and pleasure purposes but **excluding** use for racing, pacemaking, speed testing, reliability trial and hiring.

E. Private &/or Public Hire

Use for the conveyance of passengers for private and/or public hire including social, domestic and pleasure purposes but **excluding** use for racing, pacemaking, speed testing, reliability trial and hiring.

F. Non- Fare Paying Passengers

Use for the conveyance of non-fare paying passengers and for social, domestic and pleasure purposes but **excluding** use for racing, pacemaking, speed testing, reliability trial and hiring.

G. 1. Towing Disabled Vehicles

The cover provided by this Document of Insurance will be operative while the vehicle is towing one disabled mechanically propelled vehicle and we will provide insurance as described in Section 1 of this Document of Insurance in respect of the towed vehicle provided that-

- a) such vehicle is not towed for reward
- b) we will not be liable in respect of damage to the towed vehicle or property being conveyed on or in such vehicle.

2.Trailers

We will provide insurance as described in the Schedule to this Document of Insurance in respect of-

a) Specified Trailers

Any trailer which you own or for which you are legally responsible provided that details of such trailer have been declared to us while such trailer is attached to the vehicle or detached there from provided that-

- i) such trailer at all times remains in your care custody and control
- ii) where detached such trailer is in a secured and protected environment.
- iii) no cover greater than that afforded to the prime mover applies in respect of any trailer attached to the articulated unit.

b) Unspecified Trailers

We will provide insurance as described in Section 1 in respect of any trailer which you own or for which you are legally responsible while such trailer is attached to the vehicle.

Right of Recovery

The law of any country in which this insurance operates may require us to make payments which are not covered by this insurance. Furthermore we may have to make payments under law(s) in circumstance where you or the driver of your vehicle have not complied with the terms and conditions of your insurance.

You or the person creating the liability must repay us any amounts paid in these circumstances.

Endorsements

The endorsements shown below apply only if the endorsement number is specified in your current Schedule and are subject to the terms, conditions and limitations of this document of insurance.

Where an endorsement number is followed by:-

- a) the registration number of a vehicle and/or the name of any person then the endorsement shall only apply to either that vehicle or person.
- b) additional wording then such wording shall be read in context with the full endorsement wording.

Drivers

E5 Named Driver(s)

This insurance does not operate if your vehicle(s) is/are being driven by or for the purpose of being driven is in the charge of any person other than the person(s) as specified in the Certificate and/or Schedule.

E6 Excluded Drivers Under a Specified Age

This insurance does not operate if your vehicle(s) is/are being driven by or for the purpose of being driven is in the charge of any person under the age as specified in the Schedule.

E7 Specified Driver(s) Included

The Endorsement applicable under this insurance relating to excluded driver(s) shall not apply in respect of the person(s) as specified in the Schedule.

E8 Excluding Drivers Who Have Not Held a Full licence for a Specific Period.

This insurance does not operate if your vehicle(s) specified in the Schedule is/are being driven by or for the purpose of being driven is in the charge of any person who has not held a full Great Britain or Northern Ireland driving licence to drive a vehicle of the same class for the period as specified in the Schedule.

E9 Persons Excluded from Driving to and from College, University or Place of Employment.

This insurance does not operate while your vehicle is being used by the person(s) named against Endorsement E9 in the Schedule for travel to/from college, school, university or place of employment.

Excess

E11 Damage Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2, other than claims in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This excess is in addition to any other excess that may apply.

E12 Damage Fire & Theft Excess

You will be liable to pay the amount specified in the Schedule of each claim arising under Section 2. This excess is in addition to any other excess that may apply.

E13 Named Driver(s) Damage Excess

Whilst the insured vehicle is being driven by or for the purpose of being driven is in the charge of the person(s) as specified in the Schedule you will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2, other than claims in respect of loss or damage by fire, theft, self-ignition, lightening, explosion or by theft or attempted theft. This excess is in addition to any other excess that may apply.

E14 Named Driver(s) Damage Fire & Theft Excess

Whilst the insured vehicle is being driven by or for the purpose of being driven is in the charge of the person(s) as specified in the Schedule you will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2. This excess is in addition to any other excess that may apply.

E15 Fire and Theft Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2 in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This excess is in

addition to any other excess that may apply.

E16 All Claims Excess

You will be liable to pay the first amount as specified in the Schedule of each claim arising under this insurance. This excess is in addition to any other excess that may apply.

E17 Windscreen Cover

We will pay for any breakage of your vehicle's windscreen or window glass including resultant scratching of bodywork caused accidentally but not resulting from theft or attempted theft. The limit of indemnity under this Section is £250 subject to an excess of £50. However, the excess is waived if the windscreen is repaired. Any payment made solely under this Section will not affect your No Claim Discount (see Section 5).

General

E18 Deleted Section(s)

Any Section or Sub-Section of this insurance as specified in the Schedule is deleted and deemed inoperative.

E19 Anti-Theft Device

There is no cover for theft or attempted theft under Section 2 unless there is an Insurance Industry (Thatcham) approved Anti-Theft Device (Category 1 or 2) fitted to your vehicle and the device is fully operational at all times when your vehicle is left unattended.

E20 Partial Suspension of Cover

All cover under this insurance is deleted except loss or damage arising out of theft or attempted theft.

E21 Alcohol/Drugs

We will not be responsible for any loss, damage or liability whilst your vehicle is being driven by or is in the charge of the person(s) named against Endorsement E21 in your Schedule if they are convicted of a drink/drugs offence or it is proved to the satisfaction of Underwriters that they were under the influence of alcohol/drugs at the material time.

E22 Protected No Claims Discount

If you have paid an additional premium and we have agreed to protect your No Claim Discount 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.

E23 Quarterly Adjustable Clause

In line with the requirements of the 4th EU Directive on Motor Insurance and the RTA regulations introduced on the 19th January 2003 you are required to immediately provide details (including individual registration number) of all vehicles for which cover is required for entry onto the UK Motor Insurance Database. The information supplied by you will be relayed to your broker (or chosen intermediary) and used to calculate any premium adjustment on a quarterly basis as set out below.

At expiry of each quarter you must then pay us or we will return to you as the case may be a percentage of the annual difference set out below:-

At expiry of the first quarter	80%
At expiry of the second quarter	60%
At expiry of the third quarter	40%
At expiry of the last quarter	20%

However there will be no return of premium allowed in respect of any vehicle which has been the subject of a claim during the period of insurance and in no event will the return exceed 25% of the inception premium.

Any vehicle added for less than 100 consecutive days will be adjusted at our short period rates which are available on request.

E24 Audio Equipment Excluded

We will not pay for loss of or damage to radio and audio equipment including any public address system and/or two-way radio equipment, taxi metering equipment, ticketing machines and/or television/video equipment.

E25 Accessories Clause

We will pay for loss of or damage to your vehicle's accessories as set out below. In each case the maximum we will pay and the amount of each and every claim for which you are responsible are specified against Endorsement E25 in the Schedule. Only the paragraph stated in the Schedule applies to your insurance:

- (a) radio and audio equipment including any public address system
- (b) two-way radio equipment
- (c) taxi metering equipment
- (d) ticketing machines
- (e) television/video equipment

E39 Specified Trailers – Attached Only Cover

We will provide insurance in respect of any trailer which you own or for which you are legally responsible, provided that details of such trailer have been declared to us whilst such trailer is attached to the vehicle and provided that;

- (i) no cover greater than that afforded to the prime mover applies in respect of any trailer attached to the articulated unit.

E40 Unspecified Trailers – Attached Only Cover

We will provide insurance as described in the Schedule to this Document of Insurance in respect of any trailer which you own or for which you are legally responsible, whilst such trailer is attached to the vehicle, provided that;

- (i) no cover greater than that afforded to the prime mover applies in respect of any vehicle attached to the articulated unit.

- (ii) The maximum value we will pay in respect of loss and/or damage to the trailer will be limited to the amount specified in the Schedule.

E41 Trailers – Third Party Only

We will provide insurance as described in Section 1 in respect of any trailer which you own or for which you are legally responsible, whilst such trailer is attached to the vehicle or detached therefrom.

E42 Unauthorised Movement – Third Party Only

It is hereby understood and agreed that Section 1 of this insurance will extend to indemnify the policyholder for any liability arising out of the movement of third party vehicles by any authorised employee.

E43 Unlicensed Drivers

It is hereby understood and agreed that under Exceptions to Section 1, Paragraph 3 will not apply whilst any vehicle is being driven by unlicensed drivers where a licence is not required by law.

E44 Windscreen Cover

We will pay for any breakage of your vehicle's windscreen or window glass including resultant scratching of bodywork caused accidentally but not resulting from theft or attempted theft. The amount of each and every claim for which you are responsible (the excess) and the maximum amount which will be paid are specified against Endorsement E44 in the Schedule. The excess will not apply if the windscreen is repaired. Any payment made solely under this Section will not affect your No Claim Discount (see Section 5)

E48 Market Value Clause

Notwithstanding anything contained under Section 2 (loss or damage to your vehicle) to the contrary, it is hereby declared and agreed that in the event that the vehicle covered by this insurance is damaged or stolen, we will at our option:-

- (a) Pay for the cost of repairing the vehicle or
- (b) Pay the market value which is the cost of replacing the vehicle as far as may be practical with a vehicle of similar make, age and condition (including approximate mileage).

In order to determine the market value we will rely upon an independent valuation by a valuer of our choice, whose valuation will be based on the best assessment of the pre-accident condition of your vehicle, or in the event that the vehicle or its remains are unavailable for inspection upon the relevant vehicle documentation (including MOT Certificate Purchase & Service Documentation).

The most we will pay is the lesser of either the market value or the value of your vehicle as declared to us by you.

If the vehicle belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the car will normally be made to the vehicle's legal owner whose receipt will discharge us from any further liability.

It is further understood and agreed that the above description of the market value will replace the definition contained in the policy booklet.

Complaints Procedure

Policyfast Limited take a 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: -

The Compliance Manager
Jubilee Motor Policies at Lloyd's
Sidcup House
Station Road
Sidcup
Kent
DA15 7EX

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

MOTOR CLAIMS SERVICE

Reportline call us FREE on 0800 435644

If the policyholders vehicle has been involved in an incident, please telephone our reportline to give initial advice of the claim.

Reportline can arrange for repairs covered by the policy to be undertaken through our approved repairer network.

A claim form will still need to be completed and you will have to pay the policy excess, and where appropriate VAT, to the repairing garage.

Glassline call us FREE on 0800 716333

For Broken Windscreens and/or Window Glass (excluding sunroofs) Call Free Glassline (24 hours)

- No excess payable if glass can be repaired
- We will settle invoices direct subject to cover (less any excess and where appropriate less VAT)

A limit of £100 will apply if Glassline is not used.

Underwritten by



Policyfast