GOT YOU COVERED

Commercial Vehicle Policy

Please read this Policy carefully as it sets out the terms of your insurance cover and any exclusions that apply. If you have any questions, please contact us.



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ADVICE FROM GOT YOU COVERED ON HOW TO MAKE A CLAIM:

The information on pages 1-5 does not form part of Your Motor Policy. Pages 1-3 is intended as a guide in the event that You need to make a claim. Pages 4-5 contain more general guidance notes and information.

If you are involved in an accident or Incident – please call the Got You Covered Claims Service on 0300 373 0058 as soon as possible, and the claims staff will advise You on what course of action to take. Assistance is available on this number 24 hours a day.

Important Notice - All Incidents MUST be reported within 24 hours, whether You want to make a claim or not, and whether Your fault or not. Failing to report an Incident may expose You to charges and expenses for which You are personally liable and could result in Your insurance being invalid.

What to do after an accident

a)You must stop as soon as possible, in a safe place. It is a serious offence not to do so.
b)If You have a warning triangle, place it well before any obstruction.
c)If anybody has been injured, call the police and ambulance service.
d)You must give Your name and address to anyone involved in the accident, together with details of the Insured Vehicle and Us.
e)If You are unable to notify the police at the scene of the accident, You must report it to them as soon as possible, and in any case within 24 hours.
f)Obtain the name, telephone number and constabulary of any police officer who attends the accident.
g)Obtain the name, address and telephone number of all witnesses.
h)Note the details of the Third Party, including their name and address, the registration number of the vehicle, the name of their insurance company and their policy number.
i)Note the number of passengers in each vehicle, including names and addresses of anyone who is injured (or suggesting they have been injured).
j)Take pictures of the accident scene with Your mobile phone. Try to include vehicle locations and the extent of any damage.
k)Sketch a rough diagram of the accident scene.
l)Do not admit liability, seek settlement or offer to negotiate.
m) If You have a dashcam fitted in the Insured Vehicle, remove the memory card and ensure that any footage is saved and provided to the Got You Covered Claims Service.
n)Report the accident to Got You Covered Claims Service as outlined below.
o)If for any reason You have not been able to exchange details with other drivers or owners of property, or You were in a collision with an animal, You must report the accident to the police as soon as possible, and certainly within 24 hours.

Got You Covered Claims Service are the claims handling agent on behalf of Got You Covered and Your Insurer, and they are authorised by the Financial Conduct Authority in respect of claims management services.

You must notify all Incidents to the Got You Covered Claims Service within 24 hours by calling **0300 373 0058**. You must also send any communication You receive in connection with Your claim to the Got You Covered Claims Service. You must not admit liability or deal with any correspondence yourself.

ADVICE FROM GOT YOU COVERED ON HOW TO MAKE A CLAIM:

If You do not wish to use the Got You Covered Claims Service, still telephone the above number and You will receive advice on what to do next. You should still advise the Got You Covered Claims Service of the Incident and You must confirm whether anyone else was involved in the Incident who may have suffered any injury or damage to their property.

- You will need to provide the Got You Covered Claims Service or Your Insurer with the following information:
- Your Motor Policy / Certificate number.
- Your personal details and those of the driver.
- The date time location and full circumstances of the incident.
- Details of any other persons, vehicles or property involved in the incident.
- Details of any injuries sustained in the incident.
- If you are reporting a theft of Your Vehicle, any crime reference given to You by the police when You reported the theft to them.

Speak to Got You Covered Claims Service or Your Insurer before You make any arrangements for replacement or repair. If Your Vehicle needs to be repaired (and the damage is covered by this Motor Policy), both Got You Covered Claims Service and Your Insurer have a nationwide network of Approved Repairers who can arrange to start work on Your Vehicle as soon as possible.

You should remove Your Personal Effects from the Insured Vehicle before it is collected from You and no liability is offered in respect of such items not removed from the Insured Vehicle.

When repairs are completed, arrangements will be made for You to collect Your Vehicle or for Your Vehicle to be redelivered to Your home. Approved Repairer repairs have been chosen to provide both a high standard of service and quality repair work. Repairs carried out by the Approved Repairer are guaranteed for 3 years or for as long as You own Your Vehicle, whichever is the shorter period.

If Your Vehicle cannot be economically repaired, Got You Covered Claims Service or Your Insurer will deal with the damage on a Total Loss basis. In these circumstances a Courtesy Vehicle is not available. Got You Covered Claims Service or Your Insurer will also require the original vehicle registration document V5C and current MOT certificate.

In the event of a claim, We have the right to inspect the Insured Vehicle to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

Please note:
The repair service is not available if:
- the Insured Vehicle has been damaged beyond economical repair; or
- the Insured Vehicle was damaged whilst Your Motor Policy was extended for use abroad

Windscreen or Window Claims
If the windscreen or window(s) of the Insured Vehicle are damaged, You should:
- Telephone the 24 Hour Glass Service Centre direct on the number shown below. You will need Your current Certificate of Motor Insurance and Your Schedule ready to confirm that You are covered for this damage.

ADVICE FROM GOT YOU COVERED ON HOW TO MAKE A CLAIM:

24 HOUR GLASS SERVICE – 0124 622 3817
(Calls to this number cost no more than Your standard local or national landline rate)

- You will be given advice on whether Your windscreen can be repaired rather than replaced. If it is possible to have Your windscreen repaired, the Got You Covered Claims Service will be invoiced directly up to the amount You are covered for. You will be required to pay the Excess stated on Your Schedule and/or Certificate of Motor Insurance for the repair of the windscreen.
- If the glass can be repaired the Excess may be lower than if the glass was replaced. Please refer to Your Schedule for details of any applicable Excess.
- If it is not possible to repair Your windscreen or if the damage is to the windows of the Insured Vehicle, the Got You Covered Claims Service will instead arrange for it to be replaced. The Got You Covered Claims Service will be invoiced directly up to the amount You are covered for. You will be required to pay the Excess stated on Your Schedule and/or Certificate of Motor Insurance for the replacement of the windscreen or body glass.

Please note: If You are not covered for windscreen damage, You may still be able to use the Glass Service and receive a discount on any standard stock item, provided payment is received at the time of the replacement.

IMPORTANT NOTICE - ALL INCIDENTS MUST BE REPORTED WITHIN 24 HOURS, WHETHER YOU WANT TO MAKE A CLAIM OR NOT, AND WHETHER YOUR FAULT OR NOT. FAILING TO REPORT AN INCIDENT MAY EXPOSE YOU TO CHARGES AND EXPENSES FOR WHICH YOU ARE PERSONALLY LIABLE AND COULD RESULT IN YOUR INSURANCE BEING INVALID.

GUIDANCE NOTES

Automated vehicles
An autonomous vehicle is one that can drive itself from a starting point to a predetermined destination in "autopilot" mode using various in-vehicle technologies and sensors, including adaptive cruise control, active steering (steer by wire), anti-lock braking systems (brake by wire), GPS navigation technology, lasers and radar.

What is a fully automated vehicle?
A vehicle that is fully automated will be capable of controlling all aspects of driving without human intervention, regardless of whether its design includes controls for an actual driver. Vehicle manufacturers may take different design approaches to vehicles that do or do not include controls allowing for a traditional drive.

Vehicle Safety and Care
You are responsible for making sure the Insured Vehicle is always safe to drive ('Roadworthy'). It can be unsafe even if You have a current MOT certificate. If You are in any doubt as to whether Your Vehicle is roadworthy then consult Your Vehicle manufacturer's guidance or a mechanic without delay and do not drive Your Vehicle.
You can be fined, be banned from driving and get penalty points on your driving licence for driving a vehicle in a dangerous or unroadworthy condition.

Every time before You drive You should check:
- The windscreen, windows and mirrors are clean
- All lights work
- The brakes work.

Your Vehicle's handbook will tell You how often to check the:
- Engine oil
- Water level in the radiator or expansion tank
- Brake fluid level
- Battery
- Windscreen and rear window washer bottles – top up with windscreen washer fluid if necessary
- Tyres – they must have the correct tread depth and be free of cuts and defects.
- Trailer – ensure that any Trailer being towed is safely & securely attached to the Insured Vehicle.

Your Vehicle's handbook will also tell you when Your Vehicle needs to be serviced.
Tyre tread must be a certain depth depending on the type of vehicle, in the United Kingdom it's:
- Cars, light vans and light trailers – 1.6 millimetres (mm), however a minimum 3mm is recommended to maintain grip, especially in wet conditions.
- There must be tread across the middle three-quarters and around the entire tyre.

Snow
- Before driving clear away any snow build up from Your Vehicle including all windows, roof and bonnet areas.
- Make sure all windows and lights are clear of snow.
- Check the weather forecast before setting off and if required carry a shovel, blanket, food and water in case of breakdown or getting stuck in a snow drift.

GUIDANCE NOTES

Flood Advice

- If possible, move Your Vehicle to a safer place out of the reach of floodwater before the flood strikes e.g. to higher ground.
- Do not drive into flood water that's moving, or deeper than 10cm (4 inches). The Environment Agency warns that driving through 30cm (12 inches) of flowing water can move a vehicle off course.
- If You think that the flood water is safe to pass through, go slowly to avoid creating a wave of water at the front of the vehicle as You move through.
- Moving slower will also make it less likely your wheels will lose contact with the road and aquaplane, and also means You won't move water onto pavements or splash pedestrians.
- If Your Vehicle is in flood water do not try to start it. If possible, get it pushed or towed out of the water and allow it to dry out. You may be lucky and the water may not have caused damage.
- Flood damage is covered under this section of the Motor Policy, but You will have to pay Your Excess. A comprehensive policy will also pay for towing as well as damage to Your Vehicle's upholstery, carpets and stereo systems resulting from flooding but only up to the limits shown within this document.

Preventing Crime

- Most thefts can be prevented – and it's in Your interest and Ours to take some simple precautions:
- Lock Your Vehicle and remove Your Key when leaving it for even a short time e.g. at a petrol station or cashpoint machine.
- Thieves often break into houses just to access the Key to steal Your Vehicle.
- Keys should always be kept in a safe and secure place – do not leave them near doors or windows, on a wall hook, windowsill or in a jacket pocket close to Your Vehicle or where the public can remotely access the vehicle locking device. We would recommend the use of a signal blocker (Faraday box or wallet) or similar to help protect Your Vehicle Key from being scanned or cloned.
- Use a steering lock on your steering wheel if you have one.
- Use good-quality locks and security devices.
- Take appropriate measures to safeguard Your Vehicle when showing it to prospective buyers.
- Do not keep items such as the vehicle registration document, service book, MOT certificate or Certificate of Motor Insurance in Your Vehicle and never leave any valuables on view. You should remove items such as portable satellite navigation equipment whenever possible.
- Park in a secure, well-lit place if you can. If you have a garage, use it and lock it.

Definitions

The following key words or phrases, which are listed in alphabetical order, have the same meaning whenever they appear, and will always be shown with an initial capital letter so as to remind You of their importance.

Accessories - Items that are kept on or in Your Vehicle but are not directly related to its function as a vehicle such as mats, seat covers and window blinds. For the benefit of this definition, We also include charging cables for electric vehicles which meet UK safety standards as an accessory. Accessories do not include trailers, Personal Effects, or Entertainment and Communication Equipment. Some accessories may be classed as modifications therefore You must notify Us of any alterations that have been made to Your vehicle or that You are intending to make to Your Vehicle.

Advanced Driver Assistance Systems (ADAS) – Electronic systems fitted to Your Vehicle that will assist the control of Your Vehicle.

Approved Repairer – A motor vehicle repairer nominated and authorised by Us or Our representative to repair the Insured Vehicle following a valid claim under Section 1 or Section 2 of this insurance.

Automated Vehicle – A vehicle listed as an automated vehicle under the Automated & Electric Vehicles Act 2018 that is legally able to drive itself. This includes any vehicle that has been adapted or modified to drive itself whether authorised by the manufacturer or not. https://www.legislation.gov.uk/ukpga/2018/18/contents. Please refer to our Guidance notes on page 4

Certificate of Motor Insurance – Evidence of the existence of motor insurance as required by law and which forms part of the Motor Policy. It specifies the Insured Vehicle, who may drive, and the purposes for which it may be used.

Computer System – Any computer, application, code, programme, process, hardware, software, information technology, communication system, ADAS, artificial intelligence, or electronic device operated by or connected to Your Vehicle.

Courtesy Vehicle – A vehicle loaned to You, subject to availability, by Our Approved Repairer whilst the Insured Vehicle is being repaired following a valid claim under Section 1 of this insurance.

Cyber Event – An event or incident following: (i) deliberate exploitation of a vulnerability of a Computer System to obtain unauthorised access to; or (ii) any non-malicious error or omission that causes failure, reduced functionality, or unavailability of; any Computer System.

Data – Information, facts, concepts or code used, accessed, processed, transmitted or stored by a Computer System.

Employee – A person or contractor that is acting on Your behalf in respect of Your business for a payment, wage or other benefits.

Endorsement – A change to Your policy details which forms part of the Motor Policy.

Entertainment and Communication Equipment – Any audio equipment, phone or communication equipment or visual navigation equipment permanently fitted to the Insured Vehicle.

Excess – The first amount You will have to pay towards the cost of a claim for loss of or damage to the Insured Vehicle, whether or not the Incident giving rise to the claim is Your fault.

Geographical Limits – Great Britain, Northern Ireland, Isle of Man, Guernsey, Jersey & Alderney

Definitions

Got You Covered Claims Service - Our nominated claims handling agent. Please refer to the "How to Make a Claim" section on pages 1 – 3.

Hazardous Goods – Petrol & liquid petroleum gas transported in bulk, explosives or chemicals of a volatile, explosive, corrosive or toxic nature, oxidizing substances, organic peroxides, toxic substances, infectious substances, radioactive material or corrosive substances and / or any goods listed in Classes 1 to 9 of the Health & Safety Executive (HSE) rules relating to the carriage of dangerous goods. The rules require the display of hazard warning (ADR or Hazchem) panels and that the driver of the vehicle carries a Tremcard.

Incident – Shall include but not be limited to any accident, event or circumstance which may give rise to injury, loss, or damage to the Insured Vehicle and/or arising out of the use of the Insured Vehicle.

Insured Vehicle / Your Vehicle – The vehicle described in Your Schedule, or any replacement vehicle, details of which have been notified to and accepted by Us, and for which You have a Certificate of Motor Insurance showing the registration mark. Permanently fitted Accessories (other than Entertainment and Communication Equipment) are included within this definition.

Insurer – Wakam UK Limited, a company registered in England and Wales under company number 14778827, having its registered office and business address at 18th & 19th Floors, 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Wakam UK Limited is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

Key – Any key, key fob, device or code used to secure, gain access to, or to start Your Vehicle so that it can be driven.

Keyless Entry System – A vehicle access and/or ignition system that allows the Insured Vehicle doors to be unlocked and/or the engine started without the physical insertion of a Key or the need to press a button on a Key to unlock it, typically using a proximity monitor between the Key & the Insured Vehicle to unlock the vehicle.

Market Value – The cost of replacing Your Vehicle within the United Kingdom at the time of loss or damage compared with one of the same make, model, age, mileage, specification and condition. The value will be determined by Us based on the assessment of an experienced motor vehicle engineer or suitably qualified person, who will refer to insurance industry recognised guides as well as searching for available vehicles being offered for sale to the public. Please note, the Market Value We place upon Your Vehicle may not be the same as the estimated value You provided when taking out this Motor Policy.

Motor Policy – The documents consisting of this policy document, Your Statement of Fact, Your Schedule, Your Certificate of Motor Insurance, and any Endorsements.

Over The Air (OTA) Updates – Any method of making transfers of data or software to or from Your Vehicle wirelessly instead of using a cable or other local connection.

Panoramic Roof – A vehicle roof system manufactured as single or multiple glass panel(s) or equivalent, designed to cover the entire passenger compartment or the majority of it.

Period of Insurance – The period shown in Your Schedule and Certificate of Motor Insurance for which the Insurer has agreed to cover You and for which You have paid or agreed to pay a premium.

Permission / Consent / Authority – Agreement from You for an event to take place, when such agreement is given before the event takes place.

Definitions

Personal Effects – Personal property within the Insured Vehicle including clothing, portable audio equipment, multimedia equipment, personal computers, satellite navigation systems not permanently fitted to the Insured Vehicle. Personal Property carried inside and / or on a trailer is excluded.

Retail Customer – An individual who is acting for purposes which are outside their trade, business or profession.

Salvage Value – The value of the Insured Vehicle immediately after the claim Incident.

Schedule – The document giving details of the Insured, the Insurer, the policy number, the Insured Vehicle, the Period of Insurance, the level of cover, any Endorsements, and the premium, and which forms part of Your Motor Policy.

Statement of Fact – The document including material information You have provided which forms the basis of Your quotation, and forms part of Your Motor Policy.

Third Party – Any person, including the legal owner of Your Vehicle, who makes a claim against anyone insured under this Motor Policy.

Total Loss – When Your Vehicle has been damaged beyond economic repair. This means that We would not repair Your Vehicle but would make a payment based on the Market Value less the applicable Excess and any unpaid premium. The Salvage Value may also be deducted unless We take ownership of the salvage upon settlement of Your claim.

Trailer – A Trailer designed for the purpose of being towed by a vehicle and including a caravan or broken-down-vehicle (as permitted by law).

Unattended – When You, or any person authorised by You, is not present inside the Insured Vehicle.

United Kingdom/UK – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands (including transit by sea, air, rail or within and between these places).

Vandalism – Malicious damage caused to the Insured Vehicle as a result of an intentional or reckless act.

We/Us/Our/Got You Covered/the Company/the Underwriters – Got You Covered Limited, for and on behalf of Wakam UK Limited. Wakam UK Limited is a company registered in England and Wales under company number 14778827, having its registered office at 18th & 19th Floors, 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Wakam UK Limited is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

Got You Covered – Is registered in England and Wales, company number 10024801. Registered office address is Webb Ellis House, Rugby Road, Twickenham, TW1 1DS. Got You Covered Limited is authorised and regulated by the Financial Conduct Authority. Firm reference number 771679. You can verify this on the Financial Services Register at www.fca.org.uk/register.

You/Your – The person named as the policyholder in both Your Schedule and Your Certificate of Motor Insurance.

Your Motor Policy

This document is a legally binding contract of insurance between You and the Insurer and is based on the information You provided in Your Statement of Fact.

The Insurer has agreed to insure You under the terms, conditions and exclusions contained in Your Motor Policy. The insurance provided by this document covers any liability, loss or damage that occurs during any Period of Insurance for which You have paid or agreed to pay the premium.

So that You fully understand what You are covered for, please read this policy document, Your Schedule and Certificate of Motor Insurance. You should pay particular attention to the “General Exclusions” and “General Conditions” contained within Your Motor Policy.

Your cover is effective in the United Kingdom and abroad as specified in the “Driving Abroad” section of Your Motor Policy.

No third party will have any right or be able to enforce any term of Your Motor Policy under the Contracts (Rights of Third Parties) Act 1999 or any similar legislation. This does not affect the rights or remedies available to a third party which exist apart from this Act.

If any of Your insurance or personal details are incorrect or incomplete, or if You need to make a change to Your Motor Policy, if You have any questions or the cover does not meet Your needs, please notify Got You Covered as soon as possible. You must let Us know about any changes which have occurred since You first provided them with Your details. If You do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully.

Your Motor Policy

The following are examples of changes You must notify to Us in respect of You or any person named as a driver under this Motor Policy, or in respect of the Insured Vehicle:

- a change of Your address
- a change of garaging facilities and/or where the Insured Vehicle is normally kept overnight
- change of or additional occupation (full or part-time)
- a change to the use of the Insured Vehicle
- a change to the main driver of the Insured Vehicle
- a change relating to the ownership of the Insured Vehicle
- any drivers You wish to add to or remove from Your Motor Policy
- any convictions not already notified to Us, including fixed penalties or pending prosecutions
- any accidents, claims, losses or damages to any vehicle, whether or not a claim was made and regardless of blame
- any medical condition or disability requiring notification to the Driver and Vehicle Licensing Agency (DVLA) or the Driver & Vehicle Agency (DVA)
- the prescription of permanent medication
- if You intend to change the Insured Vehicle, including getting an additional vehicle
- if the Insured Vehicle is likely to exceed the annual mileage declared by You at the commencement or renewal of the Motor Policy for which You may have received a premium discount
- any modifications to the Insured Vehicle (where it has been altered from the manufacturer's specification) or if You are thinking about modifying it. This includes changes to the:
    - appearance (cosmetic changes), such as alloy wheels or paint / wrap
    - bodywork, such as body kits or spoilers
    - suspension or brakes or engine
    - performance of the vehicle, such as the engine management system or exhaust
    - Electronic / Engine Control Unit (ECU) or Over The Air (OTA) Updates:
        - That are not authorised by the Insured Vehicle's manufacturer.
        - That improve the performance of the Insured Vehicle.
        - That let the Insured Vehicle function as an Automated Vehicle.
    - Entertainment & Communication Equipment

This list is not exhaustive so, if in doubt, please notify Us for Your own protection.

Your Motor Policy

The premium You paid is based upon the information You supplied at the inception or renewal date of this insurance policy. Changes to Your Motor Policy may result in Us changing the premium to ensure We are collecting the correct premium for the risk, and/or Us changing the compulsory Excess.

Please take care to ensure all questions asked in the preparation of Your quotation and contract have been answered honestly, fully and to the best of Your knowledge.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 – www.legislation.gov.uk/ukpga/2012/6/contents - Your failure to take reasonable care to avoid misrepresentation in relation to the details You supplied could mean:

- That any claim made is not paid or not fully paid.
- That Your Motor Policy is cancelled.

Misrepresentation means, when taking out this Motor Policy or at any time during the Period of Insurance that:

- You knew an answer You have supplied to Us is untrue or misleading, or
- You failed to take reasonable care to ensure the answer You supplied to Us was not untrue or misleading.

If You haven't answered questions fully or correctly, Your Policy may be cancelled, declared void, or Your claim rejected or not fully paid.

Got You Covered Limited acts and administers Your Motor Policy on behalf of Your Insurer. You need to advise Got You Covered of any amendments to Your requirements.



Rob Leigh
CEO, Got You Covered Limited, registered office: Webb Ellis House, Rugby Road, Twickenham, TW1 1DS. Registered in England and Wales, company number 10024801, authorised and regulated by the Financial Conduct Authority. Authority no. 771679. For and on behalf of Wakam UK Limited. Wakam UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN 995565. Registered address 18th & 19th Floors, 100 Bishopsgate, London, EC2N 4AG. Company Number 14778827.

Your Cover

Your Motor Policy explains what is and what is not covered.

Any Motor Policy is subject to certain exclusions and conditions. It is therefore essential that You are fully aware of what is and what is not covered by this Motor Policy and what exclusions and conditions apply. Should you have any queries please speak to Us.

We have designed the Motor Policy to help You understand the cover provided. On many pages, to assist You, We have divided the text under the following headings:-

✓ **"What is covered" / "Conditions"**	✗ **"What is not covered"**
This text is printed in black and gives detailed information on the cover provided, and the conditions which specifically apply to the cover is provided. Please also see the General Conditions which apply to all sections of Your Motor Policy	*This text is printed in blue opposite "What is covered" to draw Your attention to what is not covered and any limitations to the coverage. The General Exclusions to Your Motor Policy are also printed in blue as these also indicate "What is not covered".*

Policy Sections which apply to You
The level of cover which applies to You, whether Comprehensive, Third Party Fire and Theft or Third Party Only, is shown on Your Schedule.

If You have **Comprehensive** cover, refer to Sections 1, 3, 4 and the General Conditions and General Exclusions.
If You have **Third Party Fire and Theft** (TPFT) cover, refer to Sections 2, 3, 4 and the General Conditions and General Exclusions.
If You have **Third Party Only (TPO)** cover, refer to Section 4 and the General Conditions and General Exclusions.

Please read this policy document, Your Schedule, Your Certificate of Motor Insurance and any Endorsements carefully to ensure that Your cover meets Your requirements and the details are correct.

These are legal documents – please keep them in a safe place.

Use of the Insured Vehicle
Your Insured Vehicle will only be covered if You are using it in a way agreed on Your Certificate of Motor Insurance, or any Endorsements.

SECTION 1 - COMPREHENSIVE COVER

A - LOSS OR DAMAGE

✓ "What is covered"	✗ "What is not covered"
Loss of or Damage to the Insured Vehicle Subject to the Excess, We will pay for loss of or damage to the Insured Vehicle. We will also pay for loss of or damage to the Insured Vehicle's spare parts and Accessories as long as they are kept in or on the Insured Vehicle or in Your own private garage and fall within the maximum amount We will pay. Please note, the Excess or any contribution which may be applicable shall be payable on demand and no later than upon collection of the Insured Vehicle from the repairer.	***Loss of or Damage to the Insured Vehicle*** *We will not pay:* *- more than the Market Value of the Insured Vehicle at the time of the loss or damage (minus applicable Excess);* *- the amount of any repair or replacement which improves the Insured Vehicle beyond its condition before the loss or damage;* *- more than the last list or quoted price for any parts or Accessories which have become unobtainable or are no longer manufactured;* *- for the cost of any fuel kept in the Insured Vehicle or in Your own private garage.* *We may use warranted parts or recycled parts which are not supplied by the manufacturer of the Insured Vehicle but will be of a similar standard. If suitable replacement parts are not available We will pay the manufacturer's last list price, together with reasonable fitting costs.*
Windscreen Cover Subject to the Excess, We will pay for: -the breakage of glass in the windscreen or windows of the Insured Vehicle -scratching of its bodywork caused solely by this breakage -ADAS recalibration of vehicle sensors, if agreed by Us in writing. If this is the only damage You claim for and the cost of the claim is equal to or less than the maximum amount We will pay, Your No Claim Bonus will not be affected. Please note, the Excess or any contribution which may be applicable shall be payable on demand and no later than upon collection of the Insured Vehicle from the repairer.	***Windscreen Cover*** *We will not pay:* *- Excess – You will have to pay the applicable Excess as shown on Your Schedule and/or Certificate of Motor Insurance for any claim for the repair or replacement of any windscreen or window(s).* *- more than £175 after the deduction of Your Excess, if the repair or replacement of the windscreen or window(s) is not arranged by Us using Our 24 Hour Glass Service (see page 3);* *- more than the Market Value of the Insured Vehicle at the time of the loss or damage (minus applicable Excess);* *- for recalibration of vehicle sensors, unless otherwise agreed by Us in writing.* *- for any Panoramic Roofs, sun roofs, roof panels, lights and/or reflectors even if they are made of glass* *If this is the only damage You claim for, We will not provide You with a Courtesy Vehicle*

SECTION 1 - COMPREHENSIVE COVER

✔ "What is covered"	✘ "What is not covered"
Entertainment and Communication Equipment We will pay up to £300 for loss of or damage to the Insured Vehicle's permanently fitted Entertainment and Communication Equipment. Where this equipment forms part of the original vehicle specification and was fitted by the vehicle manufacturer or their authorised dealer at the time the Insured Vehicle was first registered from new, the amount of cover for any one occurrence under this section will be unlimited, however an Excess may still be payable.	***Entertainment and Communication Equipment*** *We will not pay:* *- more than the value of the Entertainment and Communication Equipment at the time of the loss or damage, after making a reasonable deduction for Wear and tear.* *more than the Market Value of the Insured Vehicle at the time of the loss or damage (minus applicable Excess)*
Personal Effects We will pay up to £200 for loss of or damage to Personal Effects whilst in or on Your Vehicle.	***Personal Effects*** *We will not pay for any Personal Effects or items carried inside and / or in any Trailer or Pick-up / open backed vehicle.*
Child Car Seat We will pay up to £150 for the cost of replacing a child car seat fitted to the Insured Vehicle with a new one of a similar standard if the Insured Vehicle is involved in an accident where the damage is covered by this Motor Policy, even if there is no apparent damage. The child car seat should be made available for inspection except in cases where a theft has occurred.	***Child Car Seat*** *We will not pay for a child car seat if You are not able to supply a copy of the original purchase receipt for the car seat*
Replacement Vehicle We will replace the Insured Vehicle if it is less than one year old from the date of first registration from new and You have been the sole owner and: -the vehicle has covered less than 12,000 miles, and -it is damaged to the extent that repairs will cost more than 60% of the manufacturer's current new vehicle list price (including tax and delivery) at the time the damage occurred; or -stolen and not recovered. We will replace the Insured Vehicle with a new vehicle of the exact make, model and specification, provided such a vehicle is available, or a vehicle of the nearest equivalent, and that the Insured Vehicle was originally supplied as new from within the Geographical Limits.	***Replacement Vehicle*** *The maximum We will pay is the cost of the new replacement of the exact model and specification of the Insured Vehicle. The damaged or stolen vehicle will then belong to Us.* *If the Insured Vehicle is a Total Loss or stolen and has not been recovered and is:* *-Under a hire purchase agreement, We will pay the claim money direct to the hire-purchase company. The balance, if any, will be paid to You, or:* *-Under a lease or contract hire agreement, We will pay the lease or contract hire company. If the Insured Vehicle's Market Value is less than what You owe on the lease, We will pay the Market Value at the time of the loss or damage, less any Excess due.*

SECTION 1 - COMPREHENSIVE COVER

"Conditions for Section 1A - Loss or Damage"

We will, at Our reasonable option:

-pay the cost of repairs or pay You in cash the amount of any loss or damage where repair can be economically made; or

-replace the Insured Vehicle with a vehicle of the same Market Value or pay You in cash for the loss or damage where the Insured Vehicle is stolen and not recovered or damaged beyond economical repair. The stolen or damaged vehicle will then belong to Us.

If to Our knowledge the Insured 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 Insured Vehicle will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

When Our Approved Repairer carries out the repairs, You do not need to provide an estimate.

If You arrange for a repairer of Your choice to carry out the repairs, You must send Us at least two detailed repair estimates and full details of the Incident as soon as possible. We will only be liable for any repair costs at a Non-Approved Repairer if We have agreed that the costs are reasonable before any work begins, and We have issued authorisation to the repairer.

We may also need to inspect the Insured Vehicle and reserve the right to ask You to obtain alternative estimates.

If repairs by Your chosen Non-Approved Repairer cost less than would have been incurred by an Approved Repairer, then the lesser amount will be payable by Us. In any event, We will not pay You more than an Approved Repairer would have charged Us for the repairs to the Insured Vehicle.

Unless repairs are carried out by Our Approved Repairer, they are NOT guaranteed by Us.

If the Insured Vehicle is disabled due to damage covered by this Section, We will pay:

-the reasonable cost of protecting and removing the Insured Vehicle to the Approved Repairer

the reasonable cost of delivery following repair to Your address in the United Kingdom

✗ "What is not covered for Section 1A - Loss or Damage"

1. *Excess – A policy excess applies to Your Motor Policy, of which the details are mentioned on Your Schedule. You are responsible for all Excess payments including where a named driver under the policy was driving the Insured Vehicle. If this amount is paid in error by Us, You must refund the amount immediately on request. The Excess may be payable before repairs commence, or completion of repairs at Our discretion*
2. *Loss of use of the Insured Vehicle.*
3. *Depreciation, wear and tear, failure to properly maintain electric vehicle battery systems in line with the manufacturer guidelines.*
4. *Loss of or damage to Your Vehicle caused by mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage (including any failure caused by or resulting from hacks, viruses, malware or any other Cyber Event) or any loss or damage to the Insured Vehicle through failure to install and/or accept manufacturer recommended Over The Air (OTA) Updates installed wirelessly relating to settings such as functionality, performance and safety updates.*
5. *Damage to tyres caused by the application of brakes or by punctures, cuts or bursts.*
6. *Loss of value of the Insured Vehicle following repair.*
7. *Loss of or damage to the Insured Vehicle caused directly or indirectly through theft by deception.*
8. *Loss of or damage to the Insured Vehicle arising from theft, when it is left Unattended and the ignition Keys are left in, on, or in the immediate proximity of the Insured Vehicle.*
9. *Loss of or damage to the Insured Vehicle arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority*

SECTION 1 - COMPREHENSIVE COVER

"Conditions for Section 1A - Loss or Damage"	✗ "What is not covered for Section 1A - Loss or Damage"

10. *Loss of or damage to:*
- telephones, television equipment or two-way radio transmitters or receivers.
- money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or air miles vouchers.
- fuel cards; gift cards; credit or debit cards
- goods, tools or samples carried in connection with any trade or business.
- property that is covered under any other policy.
- portable satellite navigation equipment arising from theft or attempted theft from the Insured Vehicle when it is left Unattended, unless the equipment was locked in the glove compartment or boot and was not visible to people outside your vehicle.
11. *The unauthorised taking away of Your Vehicle by a family member or anyone who normally lives with You or an Employee of Yours.*
12. *Loss or damage arising from theft or attempted theft while any window or sunroof is left opened or if any door is not locked.*
13. *We will not pay for loss or damage to any item, equipment, tools or goods carried in or on any part of the Insured Vehicle that is not enclosed by a rigid, lockable structure (for example the rear bed of a pickup truck, flat bed, open sided body or any load area covered only by a tarpaulin, soft cover canopy that is not locked) arising from theft or attempted theft.*
14. *Loss of or damage caused by an inappropriate type or grade of fuel being used, or from the use of substandard lubricants or parts.*
15. *Loss of or damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.*
16. *Loss of or damage caused intentionally by You or any member of Your family, or loss or damage someone else causes with Your permission or encouragement.*
17. *Loss of or damage to the Insured Vehicle arising from or as a result of water freezing in the cooling circulation system of the Insured Vehicle.*

SECTION 1 - COMPREHENSIVE COVER

"Conditions for Section 1A - Loss or Damage"

✗ "What is not covered for Section 1A - Loss or Damage"

18. *Loss or damage if any approved security or tracking device (which either We have required You to fit to the Insured Vehicle as a condition of issuing this Motor Policy or which You have told Us is, or will be, fitted to the Insured Vehicle) has not been set or is not in full working order. Or if the network subscription for the maintenance or air time contract of any tracking device is not current at the time of loss.*
19. *Loss or damage caused to the Insured Vehicle, if at the time of the Incident, it was under the custody or control of anyone with Your permission who is not covered under this Motor Policy.*
20. *Loss or damage to the Insured Vehicle by Vandalism, theft or attempted theft unless this has been reported to the police and a crime reference number obtained.*
21. *Any increase in damage as a result of the Insured Vehicle being moved under its own power following an accident.*
22. *Any damage to the Insured Vehicle caused by frost unless You took reasonable precautions.*
23. *Any storage and/or vehicle recovery charges unless You tell Us about them and We agree in writing to pay for them.*
24. *Any additional repair and/or storage cost incurred through the use of a Non-Approved Repairer when You select a repairer of Your choice who is not an Approved Repairer, beyond those costs which would have been incurred had an Approved Repairer carried out the repairs.*
25. *More than £250 (after the deduction of any Excess that applies) in respect of sign-writing, advertisements, logos or specialist paintwork, which must have been declared to, and accepted by Us, when this Motor Policy was incepted and/or renewed.*
26. *Loss or damage where You have failed to get Our prior consent to install an update either Over The Air (OTA) or using On Board Diagnostics (OBD) port, which enhances the performance of the Insured Vehicle.*
27. *Loss or damage to an Automated Vehicle.*
28. *VAT if you are VAT registered.*

SECTION 1 - COMPREHENSIVE COVER

B - Additional Benefits

✓ "What is covered"	✗ "What is not covered"
Medical Expenses We will pay medical expenses up to £200 for each person if You or Your passengers are injured as a direct result of an accident involving the Insured Vehicle.	
Personal Accident Benefit If You or Your husband or wife or Your civil partner (as defined in the Civil Partnership Act 2004) are injured solely and directly as the result of an accident involving the Insured Vehicle or whilst getting into, travelling as a passenger in or getting out of any private vehicle, We will pay the following amount if, within ninety days of the accident, the injury results in: Death - £2000 Total and irrecoverable loss of all sight in one or both eyes - £1000 Loss of use of one or more limbs - £1000 Payment made under this section will be limited to a maximum £5,000 in any one Period of Insurance regardless of the number of persons injured or the types of injuries sustained. Payment will be made direct to the Insured or to their legal representative(s).	***Personal Accident Benefit*** *We will not pay the Personal Accident Benefit for death or injury:* *-if the injured person is aged 70 years or more at the time of the accident.* *-if caused by deliberate self-injury, suicide or attempted suicide or any injury arising wholly or in part from natural disease or weakness in any form.* *-if at the time of the accident, the injured person has any alcohol or drug content in the blood/urine in excess of the legal limit.* *-if the injured person was not wearing a seat belt when required to do so by law.* *-under more than one Motor Policy.*
Service or Repair The cover You have under this Motor Policy applies to You while the Insured Vehicle is in the custody of the motor trade for service, repair, maintenance or testing. While the Insured Vehicle is in the custody of an approved and appointed garage, We will ignore any limitations as to driving or use as shown in Your Certificate of Motor Insurance.	

SECTION 1 - COMPREHENSIVE COVER

✓ "What is covered"	✗ "What is not covered"
Uninsured Driver Promise If the driver of the Insured Vehicle is involved in an accident with an uninsured motorist, We will refund the cost of any Excess You have to pay, provided that We can establish that the driver of the Insured Vehicle was not at fault in any way. You must provide: - The vehicle registration number, make and model of the other vehicle involved. - The other vehicle's driver details. - Names and addresses (where available) of any independent witnesses. Where the driver of the Insured Vehicle is not at fault for the accident, and the driver of the other vehicle is uninsured, You will not lose Your No Claim Bonus. If, when Your renewal is due, investigations are still ongoing, You may lose Your No Claim Bonus temporarily. However, once We confirm that the Incident was the fault of the uninsured driver, We will restore Your No Claim Bonus and refund any extra premium You have paid (please see page 33 for more details on the No Claim Bonus)	
Vandalism Promise If You claim for damage to the Insured Vehicle that is the result of Vandalism by any third party, You will not lose Your No Claim Bonus. This is subject to the following conditions being met: - You pay Your Excess. Please refer to Your Schedule for Excess amounts. - The Incident is reported to the police and You are assigned a crime reference number. - The damage is not caused by another vehicle. When Your renewal is due, You may lose Your No Claim Bonus until We are supplied with a relevant crime reference number. However, once received and validated, We will restore Your No Claim Bonus and refund any extra premium You have paid.	***Vandalism Promise*** *We will only provide cover under this section if You use an Approved Repairer.*

SECTION 1 - COMPREHENSIVE COVER

✓ "What is covered"	✗ "What is not covered"
Emergency Transport And Accommodation If You are not able to drive the Insured Vehicle as a result of an accident which is covered under Section 1 of this Motor Policy, We will pay up to £100 per person in respect of: - If the Insured Vehicle is disabled due to damage covered by this section, We will pay for alternative travel expenses for You and all occupants of the Insured Vehicle to reach Your destination; or - emergency overnight accommodation for You and all occupants of the Insured Vehicle when an unplanned overnight stay is necessary. You are required to pay for the accommodation and/or travelling expenses yourself and forward receipts to the Got You Covered Claims Service to reimburse You.	***Emergency Transport And Accommodation*** *We will only provide cover under this section if You use an Approved Repairer.* *We will not reimburse You:* *-more than £500 in total per Incident* *-for the purchase of any sundries, including but not limited to, drinks, meals, clothing, toiletries, newspapers, television or telephone calls* -any additional costs incurred for the transportation of any goods carried within the Insured Vehicle or any Trailer. *This benefit does not apply outside of the United Kingdom.*
Courtesy Vehicle If You need the use of a vehicle while Your Vehicle is undergoing repair through one of Our Approved Repairers, they will provide You with a Courtesy Vehicle subject to availability. We will provide insurance for the Courtesy Vehicle under this Motor Policy in exactly the same way as We insure Your Vehicle. You must return the Courtesy Vehicle when instructed to or if this Motor Policy expires and You do not renew the policy. The Courtesy Vehicle provided is not intended to be a like-for-like replacement for Your Vehicle. Our aim is to keep You mobile rather than the Courtesy Vehicle being a replacement for the Insured Vehicle in terms of status, performance, or suitability for You to carry out Your normal business activities. It will usually be a small hatchback under 1200cc. The provision of a Courtesy Vehicle and any additional requirements You may have for the Courtesy Vehicle will be subject to availability. Depending on the nature of such additional requirements these may be subject to an additional cost which will be at Your own expense. If Our Approved Repairers have provided You with a Courtesy Vehicle, We will be entitled to any amount We are able to recover from a third party for the cost of providing You with a Courtesy Vehicle	***Courtesy Vehicle*** *We will only provide cover under this section if You use an Approved Repairer* *We will not provide a Courtesy Vehicle in the following circumstances:* *-Where Your Vehicle is deemed beyond economical repair (a Total Loss).* *-Where You fail to allow access or collection of the Insured Vehicle.* *-When Your Vehicle is retained by the police.* *-When your claim is investigated in cases of misrepresentation or failure to supply full requested documentation.* *-Where this insurance policy has expired or has been cancelled.* *-In the event of a fire or theft claim if the Insured Vehicle has not been recovered or is uneconomic to repair.* *-When You use Your own repairer as opposed to an Approved Repairer, even if a Courtesy Vehicle is shown on Your Motor Policy Schedule.*

SECTION 2 - THIRD PARTY FIRE AND THEFT COVER

A - LOSS OR DAMAGE

✓ "What is covered"	✗ "What is not covered"
Loss of or Damage to the Insured Vehicle Subject to the Excess, We will pay for loss of or damage to the Insured Vehicle caused by: -Fire -Theft We will also cover the Insured Vehicle's spare parts and Accessories in the same way as long as they are kept in or on the Insured Vehicle or in Your own private garage and fall within the maximum amount We will pay.	***Loss of or Damage to the Insured Vehicle*** *We will not pay:* *-more than the Market Value of the Insured Vehicle at the time of the loss or damage (minus applicable Excess);* *-the amount of any repair or replacement which improves the Insured Vehicle beyond its condition before the loss or damage;* *-more than the last list or quoted price for any parts or Accessories which have become unobtainable or are no longer manufactured;* *for the cost of any fuel kept in the Insured Vehicle or in Your own private garage.*
Entertainment and Communication Equipment We will pay up to £300 for loss of or damage to the Insured Vehicle's permanently fitted Entertainment and Communication Equipment caused by fire or theft.	***Entertainment and Communication Equipment*** *We will not pay:* *- more than the value of the Entertainment and Communication Equipment at the time of the loss or damage, after making a reasonable deduction for wear and tear.* *- more than the Market Value of the Insured Vehicle at the time of the loss or damage (minus applicable Excess).*

SECTION 2 - THIRD PARTY FIRE AND THEFT COVER

"Conditions for Section 2A - Loss or Damage"

We will, at Our reasonable option:

-pay the cost of repairs or pay You in cash the amount of any loss or damage where repair can be economically made; or

-replace the Insured Vehicle with a vehicle of the same Market Value or pay You in cash for the loss or damage where the Insured Vehicle is stolen and not recovered or damaged beyond economical repair. The stolen or damaged vehicle will then belong to Us.

If to Our knowledge the Insured 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 Insured Vehicle will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

When Our Approved Repairer carries out the repairs, You do not need to provide an estimate.

If You arrange for a repairer of Your choice to carry out the repairs, You must send the Got You Covered Claims Service at least two detailed repair estimates and full details of the Incident as soon as possible. We will only be liable for any repair costs at a Non-Approved Repairer if We have agreed that the costs are reasonable before any work begins, and We have issued authorisation to the repairer.

We may also need to inspect the Insured Vehicle and reserve the right to ask You to obtain alternative estimates.

If repairs by Your chosen Non-Approved Repairer cost less than would have been incurred by an Approved Repairer, then the lesser amount will be payable by Us. In any event, We will not pay You more than an Approved Repairer would have charged Us for the repairs to the Insured Vehicle.

✗ "What is not covered for Section 2A - Loss or Damage"

1. *Excess - A policy Excess applies to Your Motor Policy, of which the details are mentioned on Your Schedule. You are responsible for all Excess payments including where a named driver under the Motor Policy was driving the Insured Vehicle. If this amount is paid in error by Us, You must refund the amount immediately on request. The Excess may be payable before repairs commence, or completion of repairs at Our discretion*
2. *Loss of use of the Insured Vehicle.*
3. *Depreciation, wear and tear, failure to properly maintain electric vehicle battery systems in line with the manufacturer guidelines.*
4. Fire, loss of or damage to Your Vehicle caused by mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage (including any failure caused by or resulting from hacks, viruses, malware or any other Cyber Event) or any loss or damage to the Insured Vehicle through failure to install and/or accept manufacturer recommended Over The Air (OTA) Updates installed wirelessly relating to settings such as functionality, performance and safety updates.
5. Loss of value of the Insured Vehicle following repair.
6. Loss of or damage to the Insured Vehicle caused directly or indirectly through theft by deception.
7. Loss of or damage to the Insured Vehicle arising from theft when it is left Unattended and the ignition Keys are left in or on the Insured Vehicle.
8. Loss of or damage to:

-telephones, television equipment or two-way radio transmitters or receivers.

-money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or air miles vouchers.

-fuel cards; gift cards; credit or debit cards

-goods, tools or samples carried in connection with any trade or business.

-property that is covered under any other policy

-portable satellite navigation equipment arising from theft or attempted theft from the Insured Vehicle when it is left Unattended, unless the equipment has been placed in a locked covered boot or glove compartment.

SECTION 2 - THIRD PARTY FIRE AND THEFT COVER

"Conditions for Section 2A - Loss or Damage"

Unless repairs are carried out by Our Approved Repairer, they are NOT guaranteed by Us.

If the Insured Vehicle is disabled due to damage covered by this Section, We will pay:

-the reasonable cost of protecting and removing the Insured Vehicle to the Approved Repairer

-the reasonable cost of delivery following repair to Your address in the United Kingdom

✗ "What is not covered for Section 2A - Loss or Damage"

9. *Loss of or damage to the Insured Vehicle arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.*
10. *The unauthorised taking away of Your Vehicle by a family member or anyone who normally lives with You or an Employee of Yours.*
11. *Loss of or damage arising from theft or attempted theft while any window or sunroof is left opened or if any door is not locked.*
12. *We will not pay for loss or damage to any item, equipment, tools or goods carried in or on any part of the Insured Vehicle that is not enclosed by a rigid, lockable structure (for example the rear bed of a pickup truck, flat bed, open sided body or any load area covered only by a tarpaulin, soft cover canopy that is not locked) arising from theft or attempted theft.*
13. *Loss or damage if any approved security or tracking device (which either We have required You to fit to the Insured Vehicle as a condition of issuing this Motor Policy or which You have told Us is, or will be, fitted to the Insured Vehicle) has not been set or is not in full working order. Or if the network subscription for the maintenance or airtime contract of any tracking device is not current at the time of loss.*
14. *Loss or damage caused to the Insured Vehicle, if at the time of the Incident, it was under the custody or control of anyone with Your permission who is not covered under this Motor Policy.*
15. *Loss or damage to the Insured Vehicle by theft or attempted theft unless this has been reported to the police and a crime reference number obtained.*
16. *Any storage and/or vehicle recovery charges unless You tell Us about them and We agree in writing to pay for them.*
17. *Any additional repair and/or storage cost incurred through the use of a Non-Approved Repairer when You select a repairer of Your choice who is not an Approved Repairer, beyond those costs which would have been incurred had an Approved Repairer carried out the repairs.*

SECTION 2 - THIRD PARTY FIRE AND THEFT COVER

"Conditions for Section 2A - Loss or Damage"	✘ "What is not covered for Section 2A - Loss or Damage"
	18. More than £250 (after the deduction of any Excess that applies) in respect of sign-writing, advertisements, logos or specialist paintwork, which must have been declared to, and accepted by Us, when this Motor Policy was incepted and/or renewed. 19. *Loss or damage where You have failed to get Our prior consent to install an update either Over The Air (OTA) or using On Board Diagnostics (OBD) port, which enhances the performance of the Insured Vehicle.* 20. *Loss or damage to an Automated Vehicle.* 21. *VAT if you are VAT registered.*

SECTION 3 - THEFT OF KEYS

✓ "What is covered"	✗ "What is not covered"
If the Key, lock transmitter or entry card for a Keyless Entry System for the Insured Vehicle are stolen, We will pay up to £1000 for any one Incident for the cost of replacing: -the Key, lock transmitter or entry card -the door locks or boot lock (or both) where these can be opened by the missing item -the ignition and steering lock We will also pay the cost of re-coding or, if necessary, replacing any alarm system the Insured Vehicle has.	*We will not pay the first £150 of any claim (please note Your standard Excess does not apply to this section).* *We will not pay any claim where the Key, lock transmitter or entry card are:* *-left in or on the Insured Vehicle at the time of the loss;* *-taken without Your permission by a member of Your immediate family or person living in Your home;* *-taken as a result of fraud or deception.* *We will only pay under Section 3 provided that the theft is reported to the police as soon as possible (normally within 24 hours of You becoming aware of the loss) and a crime reference number is assigned.*

SECTION 4 - ALL TYPES OF COVER

✓ "What is covered"	✗ "What is not covered"
Your Legal Liability to Other People We will pay all amounts that You are legally liable for in respect of: -death of or bodily injury to any other person; -damage to the property of any other person up to * a maximum of £20million where the Gross Vehicle Weight (GVW) of the Insured Vehicle is <= 3.5T OR * up to a maximum £10million where the GVW of the Insured Vehicle in excess of 3.5T; arising from any one Incident involving the use on a road, or other public place in the United Kingdom of: -the Insured Vehicle; -any trailer or one mechanically propelled vehicle which is not driveable, whilst attached to the Insured Vehicle in accordance with the manufacturer's recommendation, or if accidentally detached during the course of a journey. We will also cover the following people for their legal liabilities to others in the same way as We cover You: -any person permitted by Your Certificate of Motor Insurance to drive the Insured Vehicle. -any person using, but not driving the Insured Vehicle with Your permission for social, domestic or pleasure purposes. -any passenger travelling in or getting into or out of the Insured Vehicle. -Your employer or business partner while You are driving or using the Insured Vehicle on their business, provided this is permitted by Your Certificate of Motor Insurance. -Your spouse's employer or business partner while Your spouse is driving or using the Insured Vehicle on their business, provided this is permitted by Your Certificate of Motor Insurance. -the legal representative(s) of any deceased person We cover under this Motor Policy in respect of legal liability incurred by the deceased person.	***Your Legal Liability to Other People*** 1. *We will not provide cover for the legal liability of any person We insure under this Motor Policy if there is any other insurance in force that covers the same liability.* 2. *Death of or bodily injury to any person arising out of that person's employment except where it is necessary to meet the requirements of the Road Traffic Acts or any other laws that may apply to motor insurance.* 3. *Loss of or damage to the Insured Vehicle, trailer, disabled vehicle or any other property belonging to or in the care of any person We cover under this Motor Policy.* 4. *Anyone who is not driving, but who makes a claim, if they knew the driver did not hold a valid driving licence.* 5. *Death or bodily injury to any person being carried in or on any trailer or caravan,* 6. *Death, bodily injury, liability, loss or damage arising whilst the Insured Vehicle or any attached trailer is working as a tool of trade (this exception does not apply to the normal activities of a goods carrying commercial vehicle)* 7. *We shall not be liable when a trailer or broken down vehicle is being towed for profit, or* 8. *We shall not be liable for any loss incurred while the trailer or broken down vehicle is not attached to the insured vehicle.* 9. *We shall not be liable for the death, bodily injury, loss or damage caused by or attributable to the spraying or spreading of any chemical by an agricultural tractor, self propelled agricultural or forestry machine or any trailer attached to such a vehicle.* 10. *We shall not be liable for death, injury or damage arising while the Insured Vehicle is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of the vehicle, OR* 11. *for death, bodily injury, loss or damage arising from plant forming part of or attached to the Insured Vehicle.*

SECTION 4 - ALL TYPES OF COVER

✓ "What is covered"	✗ "What is not covered"
	Your Legal Liability to Other People 12. for damage to any bridge, viaduct, weigh-bridge or road or anything beneath attributed to vibration or by the weight of the vehicle and its load if the Insured Vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law. *We will not pay:* • *more than £20 million (including legal costs which are limited to a maximum £5M) in respect of any claim or series of claims for loss of or damage to property and any other indirect loss arising out of damage to property caused by one event where the Gross Vehicle Weight of the Insured Vehicle is 3.5T or below* ***OR*** • *more than £10 million (including legal costs which are limited to a maximum £5M) in respect of any claim or series of claims for loss of or damage to property and any other indirect loss arising out of damage to property caused by one event where the Gross Vehicle Weight of the Insured Vehicle is in excess of 3.5T*

SECTION 4 - ALL TYPES OF COVER

Emergency Treatment Fees
We will pay any charges as required by the Road Traffic Acts for emergency medical assistance following an accident involving a vehicle which We cover.

Driving Abroad
We will extend Your cover in the United Kingdom to apply to any country which is a member of the European Union (EU) and any other country which agrees to follow EU Directives on motor insurance and is approved by the European Commission, provided that:
-Your permanent home is in the United Kingdom.
-Your visit(s) is/are of a temporary nature; i.e. for a maximum period of 30 days in any one Period of Insurance.
-You tell Us before You leave.
-You are using the Insured Vehicle for social, domestic or pleasure purposes only.

If You exceed the 30 day period without Our permission, cover is reduced to the minimum You need under European Union Directives on motor insurance while the Insured Vehicle is in the countries as above.

Cover includes transit between countries within the territorial limits by air, rail or recognised sea routes which take 65 hours or less under normal circumstances.

We will cover the reasonable cost of the return of the Insured Vehicle to Your address in the United Kingdom in the event of loss or damage covered by this Motor Policy if:
-it is not possible to economically repair the Insured Vehicle prior to Your intended return to the United Kingdom.
-following its loss, the Insured Vehicle is recovered after Your return to the United Kingdom.

Contact Us if a named driver wishes to take the Insured Vehicle abroad without You (or Your spouse if Insured on this Motor Policy).

Northern Ireland
If You are permanently resident in Northern Ireland, cover is extended to include temporary use of the Insured Vehicle in the Republic of Ireland provided this is permitted by Your Certificate of Motor Insurance.

Customs Duty
We will pay any Customs Duty for which You are legally liable in respect of the Insured Vehicle after it has been imported into any country which is a member of the European Union or which agrees to follow European Union Directives on motor insurance as a direct result of any loss or damage covered by this Motor Policy.

GENERAL CONDITIONS

The General Conditions apply to Your whole Motor Policy
This Motor Policy does not give rights to any person other than You unless We say differently elsewhere in this document. Anyone claiming cover under this Motor Policy must abide by all the conditions in this document and any Endorsements. We will only provide cover if You have paid the premium.

1. **ACCIDENT AND CLAIMS PROCEDURE**

Information on how to make a claim is given on page 1.

If any Incident occurs, regardless of blame, You must:
- inform the Got You Covered Claims Service by calling the number shown in this booklet, giving full details, as soon as is reasonably possible;
- send every communication You receive in connection with the claim to the Got You Covered Claims Service, unanswered, as soon as possible after You receive it;
- notify the Got You Covered Claims Service as soon as You become aware of any pending prosecution, Coroner's inquest, or fatal accident inquiry involving any person covered by this Motor Policy;
- not admit to, negotiate on, promise to pay or refuse any claim unless You have written permission from the Got You Covered Claims Service;
- not act in any way to prejudice the interests of the Insurer;
- provide the Got You Covered Claims Service with all reasonable assistance they may need. We have the right to take reasonable steps to validate Your Motor Policy and claim before making any payments to You. For example, We may request a copy of Your V5 and the driving licence summaries of all insured drivers. Any undisclosed information, such as motoring offences, which would have resulted in the Insurer not offering this Motor Policy to You at inception, will result in the policy being voided and the claim not being covered.

2. **HANDLING THE CLAIM ON YOUR BEHALF**

The Got You Covered Claims Service can take over and conduct in Your name or in the name of any other person covered by this Motor Policy:
- the defence or settlement of any claim
- legal proceedings in Your name at Our expense and for Our benefit to recover any payments made under this Motor Policy

You or the person whose name We use must co-operate with Us on any matter affecting this insurance.

3. **PREMIUM PAYMENT CONDITION**

In the event of a claim covered by this Motor Policy, You must still pay the premium. If payment is not made, We:
- may cancel this Motor Policy in accordance with General Condition 11 and seek payment of the outstanding balance of premium;
- may refuse to pay any claim arising from an occurrence on or after the due date of the premium;
- reserve the right to deduct any outstanding premium from the claim payment, if the claim is for loss of or damage to the Insured Vehicle which is covered by this Motor Policy;
- may recover from You the outstanding balance of premium or seek reimbursement from You of any claim payment which has already been made.

GENERAL CONDITIONS

4. **RIGHT OF RECOVERY**

(a) If the law of any country in which this Motor Policy operates obliges Us to pay a claim which We would not otherwise have paid in the United Kingdom, We reserve the right to recover this amount from You or from the person who incurred the liability.

(b) Subject to paragraph 4(c) below You agree to indemnify Us in full in relation to any amount We pay to a Third Party (whether by agreement, operation of the Road Traffic Acts, or similar enactment including article 75 of the Articles of Association of the Motor Insurance Bureau) in satisfaction of a loss, or claimed loss arising out of the use of the Insured Vehicle.

(c) You are not required to indemnify Us where We have made a payment to a Third Party pursuant to an agreement if the liability or alleged liability giving rise to the agreement is one covered by the terms of this Motor Policy.

5. **FRAUDULENT CLAIMS**

If a claim is made which You or anyone acting for You knows to be false, or if You give Us incorrect information or fraudulent documents, We will not pay the claim, cover under this Motor Policy will not be valid and You will lose any premium You have paid.

6. **OTHER INSURANCE**

If, at the time You make a valid claim under this Motor Policy, there is any other insurance covering the same loss, damage or liability, We will only pay any amount above that provided by the other insurance. This condition does not make Us responsible for any amount We would not otherwise have paid under any section of this Motor Policy.

7. **CARE OF THE INSURED VEHICLE**

You or any other person covered by this Motor Policy must take all reasonable steps to keep the Insured Vehicle in a roadworthy condition at all times, including holding a valid Ministry of Transport (MOT) certificate when required to do so by law, and protecting it from loss or damage. You must lock and secure the Insured Vehicle when You leave it. We can examine the Insured Vehicle at any reasonable time.

8. **CHANGES TO INFORMATION RELEVANT TO YOUR COVER**

You must notify Us as soon as possible of any changes which affect Your Motor Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully.

GENERAL CONDITIONS

9. **CANCELLATION DURING THE INITIAL PERIOD OF COVER**

If You are a Retail Customer, acting for purposes which are outside Your trade, business or profession, You have a right to cancel the Motor Policy evidenced by Your Certificate of Motor Insurance. In order to exercise this right of cancellation You must advise Us within 14 days of the start date of Your Motor Policy or (if later) the day on which You receive the policy documentation and supporting information.

If You exercise Your right to cancel the Motor Policy, provided no claims have been made in the current Period of Insurance You will be charged 'pro rata' rates for the period of time You have had insurance cover. If any claims have been made in the current Period of Insurance any refund of the premium due will be retained by Us unless We have been able to make a full recovery of costs incurred. Additional charges may include a proportion of any commission paid to Us, and any fees charged by Us, sufficient to cover Our costs.

Details of motor insurance policies are held on Navigate, which is a database managed by the Motor Insurers' Bureau (MIB). The Navigate entry for Your Motor Policy will be deleted upon cancellation of the policy. You are reminded that under the Continuous Insurance Enforcement legislation it is an offence to keep a vehicle without insurance unless You have notified the Driver and Vehicle Licensing Agency (DVLA/DVLNI) that Your Vehicle is being kept off the road and You have a valid Statutory Off Road Notification (SORN). The DVLA have access to Navigate and now issue fixed penalty notices to registered keepers who do not have insurance or who have not declared their vehicle with a SORN.

10. **MID-TERM CANCELLATION OF EXISTING POLICIES**

Where agreed by Us, any 'mid-term' cancellation of Your Motor Policy evidenced by Your Certificate of Motor Insurance will operate only from the date You tell Us that You want the policy to be cancelled from or (if later) the date on which We receive Your notice of cancellation. Details of motor insurance policies are held on Navigate, which is a database managed by the Motor Insurers' Bureau (MIB). The Navigate entry for Your Motor Policy will be deleted upon cancellation of the policy. You are reminded that it is an offence to keep a vehicle without insurance unless it is formally declared to the Driver and Vehicle Licensing Agency (DVLA/DVLNI) as being off the road via a Statutory Off Road Notification (SORN). The DVLA have access to Navigate and now issue fixed penalty notices to registered keepers who do not have insurance or who have not declared their vehicle with a SORN.

Provided no claims have been made in the current Period of Insurance You will be charged 'pro rata' rates for the period of time You have had insurance cover. If any claims have been made in the current Period of Insurance any refund of the premium due will be retained by Us unless We have been able to make a full recovery of costs incurred. Cancelling any Direct Debit instruction You have with Us does not mean You have cancelled the Motor Policy and You must still speak to Us to request cancellation of Your Motor policy.

Additional charges may include a proportion of any commission paid to Us, and any fees charged by Us, sufficient to cover Our costs.

GENERAL CONDITIONS

11. **THIS MOTOR POLICY MAY ALSO BE CANCELLED:**

i) by Us at any time by giving You seven days' notice in writing to Your last address notified to Us where there is a valid reason for doing so. Your last notified address may include an email address nominated by You to accept correspondence.

If We do cancel Your Motor Policy, You will be entitled to a refund of the unexpired portion of Your premium. The refund of premium is only available as long as:
- The Insured Vehicle has not been the subject of a Total Loss claim (i.e. written-off or stolen and not recovered); and
- Cancellation is not due to any fraudulent act by You or anyone acting on Your behalf.

We also reserve the right to retain all premium paid for the current Period of Insurance in the event that a fault claim has been made against the Motor Policy during this period.

Valid reasons for cancellation may include but are not limited to:
- Where We have been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between You and Us when You took out this Motor Policy).
- Where You have failed to answer honestly and to the best of Your knowledge all questions asked in the preparation of Your quotation and contract.
- Where You fail to supply requested validation documentation (e.g. Proof of No Claims Bonus, proof of address, copy driving licence).
- Where You are required in accordance with the terms of the policy booklet to co-operate with Us or send Us information or documentation and You fail to do so in a way that materially affects Our ability to process a claim, or Our ability to defend Our interests.
- Where We suspect fraud, in which case cancellation may be immediate and We may retain any premium paid. We may also inform the police of the circumstances. If the fraud or suspected fraud is in respect of a claim under this Motor Policy, We have the right to recover any payment already made in respect of this claim.
- Use of threatening or abusive behaviour or language, intimidation or bullying of Our staff or any of Our suppliers / business partners.
- Where You fail to maintain the Insured Vehicle in an efficient roadworthy condition, or You fail to look after it in accordance with General Condition 7 of this Motor Policy.
- Where We are made aware that the Insured Vehicle is an Automated Vehicle

ii) by Us giving You seven days' notice in writing if We or any authorised premium finance provider are unable to collect payment of the insurance premium or an instalment payment of the insurance premium from You. If We do cancel Your Motor Policy for this reason, You will not be refunded any monies that You have already paid to Us or any authorised premium finance provider.

Details of motor insurance policies are held on Navigate, which is a database managed by the Motor Insurers' Bureau (MIB). The Navigate entry for Your Motor Policy will be deleted upon cancellation of the policy. You are reminded that it is an offence to keep a vehicle without insurance unless it is formally declared to the Driver and Vehicle Licensing Agency (DVLA/DVLNI) as being off the road via a Statutory Off Road Notification (SORN). The DVLA have access to Navigate and now issue fixed penalty notices to registered keepers who do not have insurance or who have not declared their vehicle with a SORN.

GENERAL CONDITIONS

12. **TRANSFER OF INTEREST / SALE OF VEHICLE:**

If the Policyholder or, where appropriate, other named driver expressly covered under this Motor Policy, sells, disposes of, and/or otherwise divests themselves of their right of possession of/in the Insured Vehicle, this Motor Policy shall terminate with immediate effect upon that event.

13. **SANCTIONS SUSPENSION CLAUSE**

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 of 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. N**O CLAIM BONUS**

We will allow a discount against Your renewal premium if no claim has been made or arisen or if no claim is likely to be made under this Motor Policy during the previous 12 month Period of Insurance.

The amount of the discount You will receive will be in accordance with Our scale of No Claim Bonus applicable at the time of renewal.

If We have to make a payment which We have not yet been able to recover or which We cannot recover from any other party involved in the Incident, a claim will count against Your No Claim Bonus, even if You are not at fault.

Claims which do not affect Your No Claim Bonus:

- any claim for payment of Emergency Treatment Fees as required by the Road Traffic Acts
- any claim where We have obtained a full recovery of any costs
- any windscreen claim paid in accordance with the Windscreen Cover under Section 1 of this Motor Policy

GENERAL CONDITIONS

Your No Claim Bonus years at renewal if …

Current Years NCB	0 Fault / Partial Fault claims made	1 Fault / Partial Fault claim made	2 Fault / Partial Fault claims made	More than 2 Fault / Partial Fault claims made
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9+	3	1	0

15. **NO CLAIM BONUS PROTECTION**

When You take out Your Motor Policy, You may be able to protect Your No Claim Bonus if You pay an extra premium. Your No Claim Bonus is only protected if this section is shown as applying in Your Schedule. If Your No Claim Bonus is protected We won't reduce it no matter how many claims You make during the Period of Insurance. It does not mean that Your premium will not be increased if for example Your driving conviction record or an Incident justifies this.

GENERAL EXCLUSIONS

The General Exclusions apply to Your whole Motor Policy

✘ What is not covered

1. ***USE AND DRIVING WHICH WE DO NOT COVER***

This Motor Policy does not cover any accident, injury, loss, damage or liability when any vehicle covered by this Motor Policy is:

- being used for any purpose that Your Certificate of Motor Insurance does not permit.

- in the charge of or being driven by any person who is not described in Your Certificate of Motor Insurance as a person entitled to drive.

- in the charge of anyone who is disqualified from driving, or who has not held, or who by law is prevented from holding or getting a driving licence.

- being driven by any person who does not comply with the terms and conditions of the driving licence held.

- in an unsafe or unroadworthy condition or, where such regulations require, does not have a current MOT certificate.

- in or on that part of any airport, aerodrome, airfield or military base which is used for the take off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas.

- towing a trailer which is unsafe or has an insecure load.

- towing a greater number of trailers than is permitted by law.

- carrying a load which results in the Gross Vehicle Weight or Gross Train Weight being exceeded.

- being used for a purpose for which it is not insured (as long as You do not make a profit, Your employer can pay an allowance for the number of miles You drive, or a passenger can contribute towards the cost of fuel).

- being driven with a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.

- being used for any competition, rally, trial, track day, performance test, race or speed trial (whether between motor vehicles or otherwise). This exclusion applies even if the event is not on a public road and regardless of whether it is authorised by the police or another relevant authority.

- as a result of You or any authorised driver being in charge or driving an Automated Vehicle, except when We have to meet the requirements of the Road Traffic Acts.

2. **NOTIFICATION OF A CHANGE OF VEHICLE AND VEHICLE MODIFICATIONS**

This Motor Policy does not cover a vehicle unless:

- We already have details of the vehicle; or

- details are given to Us if You change the Insured Vehicle before or on the date You acquire the vehicle and We accept them.

- This Policy does not cover any non-standard parts (modifications) unless advised to Us and accepted by Us. Manufacturer's optional extras are only covered if you have notified Us and We have agreed to arrange cover for them. If You make a claim for loss or damage to Your Vehicle, We will only pay the cost of replacing parts needed for Your Vehicle to meet the manufacturer's standard specification. Failure to notify Us of a modification may result in Your Policy being cancelled or treated as if it never existed, or in Your claim being rejected or not fully paid.

3. **LIABILITY WHICH RESULTS FROM AN AGREEMENT**

This Motor Policy does not cover any liability You have accepted by agreement or contract, unless that liability would have existed without the agreement.

GENERAL EXCLUSIONS

✘ What is not covered

4. ***WAR RISKS, RIOT AND CIVIL COMMOTIONS, ACTS OF TERRORISM AND EARTHQUAKE***

This Motor Policy does not cover any consequence of:
- war, civil war, invasion, revolution, or similar event.
- riot or civil commotion happening in Northern Ireland or outside the United Kingdom.
- any loss, damage, injury or legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to cover We must provide under the Road Traffic Acts or any other laws which apply to motor insurance.
- earthquake.

5. ***RADIOACTIVE CONTAMINATION AND SONIC BANGS***

This Motor Policy does not cover loss or damage caused directly or indirectly by:
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
- pressure waves from aircraft or flying objects.

6. ***POLLUTION***

This Motor Policy does not cover loss or damage by pollution or contamination, however caused, other than cover needed by the Road Traffic Acts or any other laws which apply to motor insurance.

7. **CARRYING OF HAZARDOUS GOODS**

This Motor Policy shall not apply in respect of claims arising out of the ownership, operation, maintenance or use of any vehicle the principal use of which is:
- the transportation of high explosives such as nitro-glycerine, dynamite or any other similar explosive.
- the bulk transportation of liquefied petroleum or gasoline
- the transportation of chemicals or gases in liquid, compressed or gaseous forms.

8. **DELIBERATE ACTS**

This Motor Policy does not cover loss of, destruction or damage to any property or any resulting loss or expense arising from any deliberate act by You or any person using or driving the Insured Vehicle.

9. **ILLEGAL ACTS**

This Motor Policy does not cover any Incident where You or any other person who was driving the Insured Vehicle at the time:
- was over the prescribed legal limit for alcohol at the time of the Incident, whether or not the driver was in fact intoxicated or their mental abilities were otherwise impaired by the alcohol.
- was over the prescribed legal limit for drug(s) whether prescribed or not, whether illegal or not and whether or not the driver was in fact intoxicated or their mental abilities were otherwise impaired by the drug(s).
- was driving while impaired through drink or drugs, whether prescribed or otherwise, at the time of the Incident.
- failed to provide a sample of breath, blood or urine when required to do so, without lawful reason, in respect of the Incident.
- was using a mobile phone or device.

For the avoidance of doubt, You or any other person who was driving at the time do not need to have been convicted of an offence for this exclusion to apply.

GENERAL EXCLUSIONS

✘ What is not covered

10. ***CYBER***

We shall not be liable for any death, injury, loss or damage directly or indirectly caused as a result of a Cyber Event except so far as is necessary to comply with the Road Traffic Acts. This exclusion does not apply in respect of loss or damage as a result of theft under "Section 1A – Loss or Damage" or "Section 2A – Loss or Damage" where the proximate cause of the theft is attributed to a single Cyber Event impacting solely the Insured Vehicle.

11. ***BIOLOGICAL OR CHEMICAL MATERIALS***

This Motor Policy does not cover any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence.

12. **COMMUNICABLE / NOTIFIABLE DISEASES**

This Motor Policy does not cover any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:

- An epidemic, pandemic, 'notifiable disease' or other such health warning, or declared as such by the Ministry of Health, The Department for Health and Social Care, Department for Environment, Food and Rural Affairs (DEFRA) and/or the World Health Organisation;
- Arising from any fear or threat (whether actual or perceived) of such epidemic, pandemic or 'notifiable disease' being declared or occurring.

13. **TIPPING OPERATION**

This Motor Policy does not cover any loss or damage caused to the Insured Vehicle caused by or consequent upon the operation of any tipping gear.

OUR COMMITMENT TO YOU - RESOLUTION OF COMPLAINTS

We are committed to providing You with a high quality service and We want to make sure that We maintain this at all times. If You feel that We have not provided a first class service and Your complaint relates to the terms and/or conditions of Your Motor Policy or to a claim under Your Motor Policy, please write to Us, quoting the policy number shown in Your Schedule, at the following address:

The Managing Director
Got You Covered Limited
Webb Ellis House
Rugby Road
Twickenham
TW1 1DS

We will either acknowledge Your complaint within three working days of receipt or offer You Our final response if We have concluded Our investigations within this period.
If We acknowledge your complaint, We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within eight Weeks. However, if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within eight weeks of Your complaint, You may refer Your complaint to the Financial Ombudsman Service for help and advice.

There are several ways You can contact them:
Phone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Please always quote Your Motor Policy number as it will help Us to deal with Your enquiry or complaint promptly.
Contacting the Financial Ombudsman Service will not affect Your right to take legal action against Us.

Law applicable to this Motor Policy.
Unless We have agreed otherwise with You, this insurance is governed by the law applying in the particular country in the United Kingdom You live in. If there is any dispute over which law is to apply to this insurance it will be English law. We will not cover any payments that are awarded by a court in a country outside of the United Kingdom unless Your cover has been extended to that country under the Driving Abroad section of this Motor Policy.

Financial Services Compensation Scheme
Wakam UK Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our liabilities under this Motor Policy.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by calling Freephone 0800 678 1100 (or +44 207 741 4100 from abroad however this will incur call charges), or writing to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

PRIVACY POLICY

Who to contact about Your personal information

Got You Covered is the Data Controller for personal data You provide to Us. You can find Us on the Financial Services Register under reference number 771679.

Should You have any questions about how We use Your information, or if Your personal information needs updating, please write to:

Data Protection Manager
Got You Covered
Webb Ellis House
Rugby Road
Twickenham
Middlesex
TW1 1DS

A response to Your request will be provided to You within 28 days of Us receiving a valid request.

Your personal information and how it is collected
We may receive personal information about You from any of the following sources:

- You
- a price comparison website to whom You have submitted Your details for a quote
- someone You have authorised to incept a policy on Your behalf
- through the process of You making a claim
- third parties such as credit reference or debt collection agencies (for example, to confirm Your personal data); and
- from insurers, witnesses, third parties and solicitors (for example, details relating to an Incident that is the cause of a claim)

The information We receive may consist of the following personal data:

- general identification and contact information such as your name, home address, telephone number, e-mail address and date of birth
- other personal information that is provided when completing an application for a quote for any policy, including (where necessary) Driving Licence Number, No Claims Bonus, Vehicle Registration Mark
- information about any incident that may result in a claim

Collecting and processing personal data is necessary for the performance of the contract of insurance (including the quoting, incepting and managing of the policy for its duration) which forms the lawful basis for Us holding and processing your data.

The information We receive may consist of special category data:

- special category data includes details about medical conditions

By providing special category data You acknowledge the use of such details by Got You Covered Limited and its third parties for the purposes outlined in this privacy policy. Processing of this special category data is necessary for the purposes of providing You with a quote and to incept or renew Your policy. The legal basis under which We process special category data is for reasons of substantial public interest which includes an insurance purpose which is a specific derogation that allows the insurance industry to process sensitive data and data relating to criminal convictions.

You should show this notice to anyone whose personal information You provided as part of Your insurance application. You must ensure that any such information You supply relating to anyone else is accurate and that You have obtained their consent to the use of their data for the purposes set out within this privacy policy.

It is important that the information You provide to us is accurate, as incorrect information could affect the price of your policy, result in your policy being cancelled, result in your policy being declared void, or lead to a claim being rejected or not fully paid.

Your personal data will be retained for as long as is reasonably necessary for the purposes listed above or as required by the law. For example, Got You Covered Limited will retain personal information to enable Us to manage your policy, respond to complaints, demonstrate compliance with Financial Conduct Authority (FCA) rules and support Our ability to defend against legal claims. Information is retained as required and directed by the FCA and in line with guidance from the Association of British Insurers. Our standard period of retention is 21 years and four months after the expiry of Your policy. This retention period is necessary in order to manage claims that may involve an unborn child and allows time for them to reach the age of maturity and pursue a claim. However, Your personal data contained in other types of document may be retained for shorter periods. If required, please contact Us for further details of applicable retention periods. Personal data may for reasons of security and convenience be stored on remote data facilities but in an encrypted form.

How We use Your personal information

Your personal information may be used by Got You Covered Limited for the following purposes:

- to make decisions about whether to provide insurance
- to determine the terms and premium for an insurance policy
- to assess your financial standing
- to verify the information provided including the claims history of persons named on the policy now or in the future
- to confirm Your identity
- to prevent, detect and investigate crime, including fraud and money laundering
- to administer and maintain your policies
- to assist with claims and enquiries
- to facilitate Our quality and compliance monitoring
- to resolve complaints and process requests for data access or correction
- to use statistical analysis and profiling to support Our pricing strategy
- in the event of a claim, We may contact You to seek feedback on Our performance

PRIVACY POLICY

In order to deliver Our services to You We use third party processors (for example, for the purposes of claims handling, data transfer, statistical analysis, credit searches and fraud prevention). Such processing is conducted under contract and We ensure that appropriate data protection and information security assurances are provided. We will always seek to minimise identifiable personal data wherever possible.

In order to prevent or detect fraud We will check the details You have provided in respect of Your Vehicle and all named drivers with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases, the Electoral Roll and the Register of Judgments, Orders and Fines. To validate Your (and any persons named on the policy) driving history We may also check the available databases to confirm Your licence status, entitlement and restriction information and endorsement/conviction data as Well as any No Claims Bonus You are claiming. These checks include processing conducted automatically by computers and may affect pricing or Our ability to quote for insurance. We may cancel Your insurance policy if We believe fraudulent details have been provided.

Sharing of personal information

Information received by Got You Covered Limited from all sources may be shared with any of the following and used as detailed within this privacy policy, as required or permitted by law:

- Other members of the Got You Covered Group and specifically with Your insurer, Wakam UK Limited and We specifically draw Your attention to its privacy notice to comply with data protection laws: www.wakam.com/privacy-policy-uk
- Law enforcement agencies. We may also share Your information with law enforcement agencies, other organisations and public bodies where We reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.
- Third parties (for example, in the event of a claim We may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators).
- Navigate, which is a database managed by the Motor Insurers' Bureau (MIB). Information relating to Your insurance policy will be added to Navigate. Navigate and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the Driver and Vehicle Agency (DVA) Northern Ireland, the Insurance Fraud Bureau, anyone pursuing a claim in respect of a road traffic collision and other bodies permitted by law for purposes not limited to but including Electronic Licensing and Continuous Insurance Enforcement.
- Third party processors.
- Reinsurers. In the event of a very large claim We would need to share Your information with Our reinsurers who may be located outside of the UK and European Economic Area (EEA). In such circumstances We ensure that the reinsurers provide the same level of data protection as required by UK regulation.
- Regulators and statutory bodies (such as the FCA or the Financial Ombudsman Service).
- Any party (or their professional advisors) concerned in the event of a merger, acquisition, or any form of sale of some or all of Our assets

PRIVACY POLICY

We pass information to external companies and fraud prevention agencies, for example (but not limited to) the Claims and Underwriting Exchange (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR). The aim is to help Us check information provided and also to prevent fraudulent claims. We may at any time search these registers, including when We deal with Your request for insurance, at renewal, or in the event of an incident or claim. If fraud is suspected, information will be shared with insurers and fraud prevention agencies. When We pass information to external companies and fraud prevention agencies they will record this information. They may check it against similar applications made to other organisations and share Your data with other organisations. Those organisations may use this information when making decisions about You.

Under the conditions of Your policy, You must tell Us about any incident (such as an accident or theft) which may or may not give rise to a claim. When You tell Us about an incident, We will pass information relating to it to fraud prevention agencies. Other users of fraud prevention agencies such as law enforcement agencies may use this information in their own decision making processes.

Your rights

- Under data protection regulation You have rights as a data subject:
- The right to ask for further details on the use We make of Your personal data including special category data.
- The right to ask for copies of information that You have supplied to us, to be sent either to You or a third party in a reusable format.
- The right to be forgotten and to request deletion or removal of personal or special category data. There are certain exemptions to this right, for example where the information is necessary to fulfil the obligations of a contract. In accordance with this exemption, once a policy is in force We are unable to delete the information We hold as it is necessary to fulfil Our obligations to administer any claim that may arise.
- The right to access or obtain copies of the personal information held about You by us, or request that We correct any inaccuracies in that information.
- The right to challenge automated decisions. During the preparation of Your quotation, Got You Covered Limited makes decisions based on automated processing or profiling. You have the right to speak to someone who may review the automated decision, provide a more detailed explanation and assess if the automated decision was made correctly. You also have the right to challenge an automated decision made about You.
- The right to object to any processing carried out on the legal ground of legitimate business interests, unless Our reasons for undertaking that processing outweigh any prejudice to Your data protection rights.
- The right to restrict how We use Your personal data whilst a complaint is being investigated.

To exercise any of the above rights, please contact Us.

If You believe We have not complied with Our obligations under all relevant data protection legislation, You have a right to submit a complaint to the Information Commissioner. More details about the Information Commissioner's Office can be found at www.ico.org.uk.

PRIVACY POLICY

Credit searches

We will conduct credit reference checks at one or more credit reference agency (CRA). In all cases these checks will be carried out to confirm identity, help prevent fraud and calculate premiums. This is a soft search which is visible to You if You request a copy of Your credit reference file but is not visible to other organisations. This type of credit reference check will not affect Your credit rating as it is not an application for credit.

Credit reference agencies may add the details of Your Insurance Intermediary's searches and information that they hold about You to their records. You can contact the CRA's currently operating in the UK to find out what information they hold about You or to request Your credit reference file. Their contact details are below. The information they hold may not be the same, so You may wish to contact more than one.

Contact Information

You can contact the CRA's currently operating in the UK (TransUnion, Equifax and Experian) to find out what information they hold about You. Their details are below:

TransUnion, One Park Lane, Leeds, West Yorkshire, LS3 1EP, 0330 024 7574, www.transunion.co.uk
Equifax, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS, 08000 850 650, www.equifax.co.uk
Experian, Consumer Help Service, PO Box 9000, Nottingham NG80 7WF, 0800 013 8888, www.experian.co.uk

For details relating to information held about You on CUE and MIAFTR (both run by the MIB) please visit www.mib.org.uk

For details relating to information held about You by the DVLA, please visit www.gov.uk

More detailed information regarding how We process and share data can be found at Our website www.gotyoucovered.com and the Wakam UK Limited website www.wakam.com.

Our commitment to You – resolution of complaints

We are committed to providing You with a high quality service and We want to make sure that We maintain this at all times. If You feel that We have not provided a first class service and Your complaint relates to the terms and/or conditions of Your Motor Policy or to a claim under Your Motor Policy, please write to Us, quoting the policy number shown in Your Schedule, at the following address:

The Managing Director
Got You Covered Limited
Webb Ellis House
Rugby Road
Twickenham, TW1 1DS

We will either acknowledge Your complaint within three working days of receipt or offer You Our final response if We have concluded Our investigations within this period.

If We acknowledge your complaint, We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within eight Weeks. However, if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within eight weeks of Your complaint, You may refer Your complaint to the Financial Ombudsman Service for help and advice.

There are several ways You can contact them:
Phone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Post: The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Please always quote Your Motor Policy number as it will help Us to deal with Your enquiry or complaint promptly.
Contacting the Financial Ombudsman Service will not affect Your right to take legal action against Us.

Law applicable to this Motor Policy.
Unless We have agreed otherwise with You, this insurance is governed by the law applying in the particular country in the United Kingdom You live in. If there is any dispute over which law is to apply to this insurance it will be English law. We will not cover any payments that are awarded by a court in a country outside of the United Kingdom unless Your cover has been extended to that country under the Driving Abroad section of this Motor Policy.

Financial Services Compensation Scheme
Wakam UK Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our liabilities under this Motor Policy.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by calling Freephone 0800 678 1100 (or +44 207 741 4100 from abroad however this will incur call charges), or writing to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Reporting a New Motor Claim: 0300 373 0058

Windscreen Claims: 0124 622 3817

GOT YOU COVERED

Got You Covered Limited
Registered Office: Webb Ellis House, Rugby Road, Twickenham, TW1 1DS. Registered No. 10024801

Got You Covered Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 771679.

Wakam UK Limited
Registered Office: 18 & 19 Floors, 100 Bishopsgate, London, EC2N 4AG. Registered No. 14778827

Wakam UK Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

