



Welcome to Admiral Business' Goods in Transit (Haulage) Cover

This booklet describes **your** contract for **Goods** in Transit (Haulage) Cover.

This document is important, as the agreement to insure **you** is based on this information. Please read it carefully along with **your** current Policy Schedule and Statement of insurance

This policy has been created to meet the demands and needs of people wishing to carry **Goods** for Hire and Reward. **Goods** are covered in the event of a road traffic collision, fire, theft or attempted theft or mis-delivery, within the territorial limits.

As with any insurance, this policy may not cover every situation **you** encounter, so please read the terms and conditions of this policy to make sure it meets **your** specific needs. Admiral Business does not make personal recommendations regarding the suitability of the policy to individual circumstances. **You** are solely responsible for deciding whether the policy is suitable for **your** needs.

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About your Goods in Transit (Haulage) Policy

Thank **you** for purchasing **our Goods** in Transit (Haulage) cover. We're confident **our** friendly, fast, and transparent service will make **you** a happy customer for years to come.

This booklet details the cover **you** have purchased but if **you** have any questions, **our** Admiral Business Customer Services team will be happy to help. **You** can call the team on [020 3808 7099](tel:02038087099) or email: contact@admiralbusiness.com.

The details of **your** insurance cover are set out in this policy document, **your** policy summary, and statement of insurance.

Section 1: Definitions

In this **policy**, **we** use definitions and headings. The definitions are in **bold print** and explain the meaning of particular words. **You** can find definitions below.

You, Your, Policyholder

The person named as the **policyholder** on the policy Schedule.

We, Us, Our

Able Insurance Services limited trading as **Admiral Business** and/or the underwriters.

Authorities

Any central or local government or agency of such government.

All risks cover

The insurance policy covers any insurance event unless specifically excluded in the wording.

Goods

Goods and/or merchandise carried for Hire and Reward.

Consequential Loss

Business interruption, increased cost of working, loss of production, loss of profits, loss of market and/or any other type of indirect or financial loss.

Container

Any demountable carrying unit (including any ISO **container**, tank **container** or flat rack).

Employee

Anyone who is, or was at the time of any act, incident, or **Insured event**, under a contract of service or apprenticeship with **You**, whilst working under **Your** direct control and supervision in the course of **your** business.



Insured event

Fire, theft or damage to or miss delivery of **Goods**.

Excess

The amount shown on the **Schedule** as the '**Excess**'. This is the amount **You** must pay towards any claim settlement.

Excluded Goods

- A) Money,
- B) **Live animals**,
- C) Precious metals and/or precious stones.

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Incorrectly Received Goods

Goods and/or merchandise (but not **Containers** and/or Trailers) in **Your** care, custody or control having been mistakenly identified by **You** or any **Employee** as **Goods**.

Insured Contracts

The contract conditions which **You** have agreed with **Your Customer** and which would not have applied in the absence of such agreement) shown as covered in the Schedule.

Legal Costs

Any costs awarded against **You** or otherwise payable by **You** to other parties and **Your** legal fees, costs and expenses but only:

- A) in respect of that part of any dispute agreed by **Us** to be covered by this policy and;
- B) where **We** have exercised **Our** option under Claims condition 5 to take over and conduct in **Your** name investigation, negotiation, settlement of and litigation in respect of the claim.

Live animals

Livestock or any living animal.

Mis-delivery

Failure to deliver **Goods** in accordance with **Your** Customers' proper instructions by reason of any negligent:

- a) act and/or;
- b) error and/or;
- c) omission;

by **You**, any **Employee** and/or **Subcontractor**.



Own Goods

Goods, equipment and/or merchandise owned by or hired, leased or loaned to **You** and relating to **Your** business as a road haulier.

Period of Insurance

The **period of insurance** shown in the Schedule.

Pollution / Pollutant

Pollution or contamination of buildings, other structures, land, water, or the air by any electronic, solid, liquid, gaseous or thermal irritant or contaminant. This includes any electromagnetic fields, noise, radio waves, smoke, vapor, water-borne disease, soot, fumes, acids, alkalis, chemicals, and waste.

Recorded Information

Record information is defined as:

- a) Documents,
- b) business and/or personal records; or,
- c) similar information represented or stored upon or within paper, optical, electronic and/or other storage media.

Road Transport

The carriage of **Goods** by the **Vehicle** shown as covered in the Schedule, including loading, unloading and incidental transshipment and/ or temporary storage (whether on or off the **Vehicle**) during the ordinary course of transit between the collection and delivery addresses specified in the contract of carriage.

Schedule

The document headed "**Schedule**" issued by **Us**.

Section Limit

The maximum amount **We** will pay under each Section of this policy for any claim or series of claims arising out of any one **Insured Event**.

Specified Contracts

Contracts agreed between **You** and **Your** Customers to deliver **goods** for hire and reward, within the territorial limits on an **All risk** basis.

Sub-limit

The maximum amount **We** will pay for any claim or series of claims arising out of any one **Insured Event**.

Subcontractor

Any party (other than an **Employee**) contracted to undertake or arrange **Road Transport** on **Your** behalf.

Terrorism

Any act including the use of force or violence or the threat thereof, by any person or group of persons (whether acting alone on behalf of, or in connection with any organisation or government) committed for political, religious, ideological or similar purposes (including the intention to influence any government or to put the public or any section of the public in fear).

Under Constant Surveillance

Where **You**, any **Employee, Subcontractor, Subcontractor's employee**, or professional security guard have the **Goods** (or any **Vehicle** on which it is loaded) under constant observation and at the same time have a reasonable prospect of preventing any unauthorised interference with the **Goods** and/or **Vehicle**.

Vehicle

Any motor **vehicle** (other than a motorcycle), motor **vehicle** and attached Trailer.

Your Customer

The party contracting **You** to perform **Road Transport**.

Section 2 What is covered

Cover

You'll be covered for **All Risks** up to the **total sum insured** shown in the **schedule** as follow:

1. Loss or damage

For **Your** liability under contract in respect of the carriage of **goods** for hire and reward, and within the **territorial limits**.

2. Mis-delivery

3. Consequential Loss and accidental delay

We will cover **your** liability under any contract for the carriage of **goods**, for hire and reward, and within the Territorial limits. or for **Consequential Loss** arising from:

- 1) Loss or damage as described in Cover 1 (Loss or damage) or Cover 2 (Mis-delivery) provided that **Your** liability for the loss, damage or **Mis-delivery** is covered by this Section and **We** have admitted liability for it under this policy.

- 2) Accidental delay in delivering **Goods** occurring during the **Period of Insurance**.

We will not pay more than twice the amount charged by **You** for the **Road Transport** of the **Goods** lost, damaged, mis-delivered or delayed.

This cover is subject to a **Sub-limit** of £5,000 any one claim.



4. Redirection costs

for reasonable additional freight costs incurred by **You** in redirecting **Goods** that has been misdirected as the result of an error committed by **You**, any **employee**, any **Subcontractor** or any **Subcontractor's employee** during the **Period of Insurance**.

You are not covered for extra costs incurred by **You** for use of any expedited method of redirecting the **Goods** unless agreed by **Us** beforehand.

This cover is subject to a **Sub-limit** of £5,000 any one claim.

5. Handheld Scanners

This cover is subject to a **Sub-limit** of £5,000 any one claim.

6. Transshipment and removal costs

for reasonable costs incurred by **You** following damage to **Goods** and/or Third Party Equipment for which **We** have admitted liability under this Section of the policy or an accident to any **Vehicle** shown as covered in the **Schedule** occurring within the Geographical Limits during the **Period of insurance** for:

- A) transshipment and/or recovery of **Goods** and/or Third Party Equipment and/or;
- B) removal and/or clearance of damaged **Goods**, and/or Third Party Equipment from the site of the accident and/or;
- C) disposal of damaged **Goods** and/or Third Party Equipment provided **Your** liability for the damage to the **Goods** and/or Third Party Equipment is covered under this Section and **We** have admitted liability under this policy for such damage.

This cover is subject to a **Sub-limit** of £5,000 any one claim.

7. Recorded Information

for **Your** liability under the Insured Contract under which **You** contracted with **Your customer** or; for physical loss of or damage to **Recorded Information** during **Road Transport** occurring within the territorial Limits during the **Period of Insurance**.

This cover is subject to a **Sub-limit** of:

- 1) £1,000 any one claim.

but **we** will not pay more than the:

- A) replacement cost of the medium upon and/or within which such **Recorded Information** was represented or stored and;

- B) clerical and/or administrative cost of copying such **Recorded Information** on to fresh stationery or other storage medium.

8. Incorrectly Received Goods

For **Your** liability for physical loss of or damage to **Incorrectly Received Goods** occurring within the Geographical Limits during the **Period of Insurance**.

This cover is subject to a **Sub-limit** of £5,000 any one claim.

9. Legal Costs

For **Legal Costs**.

Exclusions

You are not covered for any claim:

1. Excluded Goods

In respect of **Excluded Goods**.

2. Excluded Business Activities

In respect of:

- a) **Goods** whilst stored at a rental, or under a contract for storage and distribution, or held awaiting delivery instructions, or held for any other reason at the request of **Your Customer** or any other party.
- b) household, office, factory or similar removals arranged or undertaken by **you**.
- c) **Recorded Information** except as provided for in Cover 11 (**Recorded Information**) of Section 1 (**Goods** Liability and Extensions).
- d) **Live animals**.
- e) **Goods** whilst being driven under its own motive power except whilst being loaded onto or off-loaded from any **Vehicle**.

For the purposes of this exclusion 2 E) loading commences when the wheels or tracks of the **Goods** or **Own Goods** touch the ramp of the conveying **Vehicle** and unloading ceases when the wheels or tracks leave the ramp of the conveying **Vehicle**.

- f) **Goods** or **Own Goods** being towed other than on a Trailer.
- g) property other than **Goods**, **Own Goods**, and/or Third Party Equipment.
- h) Any activity outside of the territorial limits.

3. Cover is excluded under the following circumstances for:

- 1) Loss caused by a quality in the items being transported that causes it to damage or destroy itself.
- 2) Deterioration of **Goods** unless caused by fire, theft, or as a direct result of the collision or overturning of the conveying **Vehicle**.
- 3) Hardening of tarmac, concrete or **Goods** of a similar nature.
- 4) Liability or costs arising from the emission, discharge, dispersal, release or escape of any Pollutant into or upon land, sea, the atmosphere, any watercourse or body of water (including: soil, sub-soil, sub-surface, coastal waters, surface water, lake, river or sea water, international waters or ground water).

4. Subcontractors

In respect of:

A) **Goods** Insured Trailers and/or Third Party Equipment in the care, custody or control of **Subcontractors** unless:

- 1) The respective section and,
- 2) **Vehicles of Subcontractors;**

are shown in the **Schedule** as covered

B) **Goods** entrusted to any **Subcontractor** unless they have agreed in writing to accept no less liability than **You** have for such **Goods**.

This exclusion does not apply to any **Subcontractor** when acting as a shipping line, airline, port, terminal, or railway operator.

5. Replacement exceeding manufacturing cost

In respect of cards (including credit, charge, debit cards and items in similar form), vouchers, tokens or similar items entitling the holder to receipt of services, money or **goods**; tax or duty stamps, tickets, scratch cards or similar items for more than the manufacturing cost of any such item.

6. Misconduct

Caused by or arising from any reckless or wilful misconduct by **You** and/or any of **Your** directors or partners

7. War and radioactivity

Caused by, or contributed to by, or arising from:

- a) war, invasion, **Terrorism**, act of foreign enemy, hostilities (whether war be declared or not), military or usurped power, revolution, rebellion, insurrection or civil war.
- b) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any:
 - 1) Nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
 - 2) Radioactive matter, but not radioactive isotopes, other
 - 3) Than nuclear fuel, when such isotopes are carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
 - 4) Any chemical, biological, bio-chemical or electromagnetic weapon.

8. Authorities

- A) Caused by, or contributed to by, or arising from destruction, damage, confiscation, seizure, expropriation, nationalisation, detention or requisition by any Authority.
- B) For **Your** liability to any Authority for duty, taxes, fines and/or penalties.

9. Other insurance

That is covered by any other policy (or would but for the existence of this policy be covered under any other policy) except for the difference between the amount payable under such other policy and the amounts payable under this policy.

10. All risk

In respect of **All Risks cover** for:

- A) Loss or damage caused by or arising as a result of packing which was inadequate to withstand normal handling during transit.
- B) Wear, tear or gradual deterioration.
- C) Mechanical, electrical and/or electronic breakdown, failure and/or derangement.

11. Recorded Information

In respect of Cover 7 (**Recorded Information**) for:

- A) Loss of or damage to **Recorded Information** unless caused by physical loss or damage to the storage medium.
- B) The cost of retrieving and/or rebuilding and/or reworking any lost or damaged **Recorded Information** beyond the cost of copying.

12. Sanction Exclusion

To the extent that the provision of such cover would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom.

1 General Conditions

Presentation of the risk

1. Before any cover under this **Policy** can start, renew or whenever changes are made to it, **You** must provide **Us** with a 'fair presentation of the risk' to be insured.

The presentation must:

- a) Include all material facts which are known, or ought to be known, by **You, Your** senior management or anyone arranging the Policy on **Your** behalf;
- b) Be made following a reasonable search; and,
- c) Be reasonably clear and accessible.
- d) This is the information that **We** have taken from **You** during the quotation process and any subsequent communication that **We** had where **We** have needed to clarify points, either on the phone or via emails.

Failure when presenting the risk which is deliberate or reckless

2. If **You** deliberately or recklessly fail to comply with the obligation under General Condition 1. above, **We** can avoid the **Policy**. **We** will be entitled to:
 - a) Refuse to cover any claim under the **Policy** and treat it as if it never came into existence;
 - b) Require **You** to repay all payments already made by **Us** under the **Policy**; and
 - c) Keep any premium payments **You** have made.

Failure when presenting the risk which is neither deliberate nor reckless

3. If **You** fail to comply with the obligation under General Condition 1. above, but the failure was neither deliberate nor reckless, **Our** rights will depend upon what would have happened if **You** had provided a fair presentation.

If **We** would have:

- a) Refused to insure **You**, **We** can avoid the **Policy**. This means **We** will have the rights under 2.a. and 2.b. above, although **We** will return any premium payments **You** have made;

- b) Insured **You**, but the terms of the **Policy** would have been different, the **Policy** will remain in force as if those alternative terms had applied since the start of the **Period of Insurance**. This does not apply to anything that only affects the premium; or
- c) Insured **You**, but charged a higher premium, the amount **We** pay for any claim under the **Policy** will be proportionately reduced or **We** will require any additional premium to be paid by **You** prior to settling the claim, by reference to the difference between the premium charged and the premium **We** would have charged if **You** had provided a fair presentation.

We will apply the following calculation to any proportionate reduction:

(Actual premium charged divided Premium **We** would have charged) multiplied by the amount of the claim. Please note that both b. and c. above can apply at the same time.

Change of risk

- 4. If during the **Period of Insurance** there are any material changes or additions to the information contained in the presentation of the risk, **You** must let **Us** know as soon as possible. **We** may:
 - a) Confirm the **Policy** remains in force with no changes.
 - b) Change the terms of the **Policy**, including the premium and any **Excess**; or
 - c) Cancel the **Policy** with effect from the date of the material changes or additions if the new information that **You** have provided to **Us** means that **We** would not offer an insurance quote. **We** do not cover any changes to the Business unless **You** have told **Us** about them and **We** have agreed to provide cover.

2 Reasonable precautions

You must at **Your** expense:

- a) Take all reasonable precautions to prevent or minimise the likelihood of any act, incident or event that could lead to a claim under this **Policy**;
- b) Ensure that all **Property** covered under the **Policy** is maintained in a good state of repair;
- c) Exercise reasonable care in the selection of **Employees** and give them adequate
- d) resources and training to maintain a sufficient level of competence to fulfil their duties;
- e) Comply with all relevant legal requirements, manufacturers' recommendations and other regulations relating to the use, inspection and safety of **Property** and people;
- f) Take all reasonable precautions to prevent unauthorised use of or access to **Your**
- g) records, Computer System and website; and
- h) Ensure all Data is backed up.

We do not cover any claim, loss or liability arising while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising.

3 Amounts payable

The maximum amount **We** will pay for any claim will be the lesser of any applicable:

- A) **Section Limit**; or,
- B) **Sub-limit**;

less the applicable **Excess** and any applicable co-insurance.

Any amounts payable for **Legal Costs** will be paid in addition to the applicable **Section Limit** and/or **Sub-limit**.

If **Your** liability for any claim covered by this policy exceeds such **Section Limit** or **Sub-limit** then **We** will not pay more than that proportion of the **Legal Costs** that **Our** liability under this policy bears to the total amount (excluding **Legal Costs**) payable to **You**.

At **Our** option **We** will at any time pay:

- A) the applicable **Section Limit** or **Sub-limit** (less any sums already paid); or,
- B) any lesser amount for which the claim against **You** may be settled.

We will then relinquish control of such claim and have no further liability in respect of it except for the **Legal Costs** incurred prior to the date of such payment.

4 All Risk

This condition applies only to **Goods** for which cover is provided under Item 2 (Full Responsibility) of the **Insured Contracts** and Insured Conventions shown in the **Schedule**. In any case **We** will not pay more than:

- A) The value of the lost or damaged **Goods**; or,
- B) The cost of repairing or re-instating the lost or damaged **Goods**; or,
- C) The value of any part of the **Goods** which is actually lost or damaged regardless of whether it affects the value of other parts of the **Goods** whichever is the least (less the applicable **Excess** and any applicable co-insurance) in respect of **Your** liability for physical loss or damage to **Goods**.

The value of the **Goods** lost or damaged means the invoice value of the lost or damaged **Goods** if it has been sold or in any other circumstances its replacement cost to the **Goods** owner at the commencement of the **Road Transport** including any duties or taxes paid or payable in respect of the **Goods**.

5 Cancellation

1. This cover ends automatically as soon as one of the following happens:

- 1) If **you** fail to make **your** agreed monthly payments.
- 2) If **you** don't renew the policy before the expiry date as shown in **your** policy summary.
- 3) If **your** policy is declared void due to fraud, dishonesty or non-compliance with policy
- 4) conditions.

2. Your rights

1. **You** can cancel **your** policy at any time through **your** self service customer account or by calling **our** customer service team.
2. If **you** cancel before the policy inception date, **you** will be entitled to a full refund of premium.
3. Once cover has commenced, **you** will be charged for each month or partial month used.
4. For customers paying annually, **you** will be entitled to a refund of full unused months.
5. For customers paying monthly, **you** will not be charged any further payment after the policy has been cancelled. Please note: There is no refund for partially unused months.

Example of charges:

1. If **your** annual premium is £120, each month will represent £10 of premium ($£120/12 = £10$ per month).
2. If **you** cancel the policy during the 1st month of cover **you** will receive a refund of 11 full unused months = £110 refund.
3. If **you** cancel the policy during the 5th month of cover **you** will receive a refund of 6 full unused months = £60 refund.

For the purposes of cancellation charges a month will run e.g. If **your** policy start date is the 5th of the month, the new month will be calculated from the 5th of the following month regardless of how many days are in the particular month.

If you made a claim during the **period of insurance**, the full premium is payable, and no refund will be given.

3. Our rights

We may cancel this policy at any time by sending 7 days' notice in writing to **your** last known

1. address if:
2. **You** are in breach of any of the conditions of this policy.
3. You fail to respond to written requests for further information or documentation.
4. You don't pay any monies owed.

5. If **we** cancel **your** policy, you'll be charged in line with the cancellation charges set out above.
6. If you or anyone acting for you misleads **us** during the policy in a way that would impact either the terms and conditions or **our** ability to offer cover, **your** policy, and any other policies you have with **us** will be cancelled or voided and you won't get a refund.

Governing law and jurisdiction

- 11) Unless agreed otherwise in writing:
 - a) The **Policy** will be governed by the laws; and
 - b) All disputes relating to the **Policy** shall be submitted to the exclusive jurisdiction of the courts, of the country within the Territorial Limits where **You** are based.

Rights of third parties

- 9) Save as provided by this **Policy**, no one who is not a party to the **Policy** has any right to enforce its terms under the Contracts (Rights of Third Parties) Act 1999, which would not exist other than under the Act.

Interests of third parties

Where **You** are required under any mortgage, lease, hire or hire purchase agreement to include the interest of any third party under this **Policy**, **We** will note the interest of such third party provided **You** tell **Us** about their interest as soon as possible.

Claims Conditions – What You Must Do

If **You** need to make a claim under the **Policy**, the following **Claims Conditions** apply,

Notification

1. You must give **Us** notice as soon as possible:
 - 1a. and in any event within 14 days of any claim against **You** or anything that is likely to lead to a claim against **You**; or
2. Of any other act, incident or event that could lead to a claim under the Policy. If **You** do not, **We** will not cover the claim.
 - 2a. When providing **Your** notification, please use the following contact details:

Contact details

Tel – **020 3808 8533**

Email – claims@admiralbusiness.com

Informing the Police

3. **You** must notify the Police immediately in the event of any claim under the **Policy** arising from:
 - a) Vandalism;
 - b) Theft or attempted theft; or

If **You** do not, **We** will not cover any claim connected to the incident. **Information**

4. **You** must let **Us** have, at **Your** expense, any information and assistance that **We** reasonably require in relation to any claim under the **Policy**.

No admissions

5. In respect of any claim against **You**, **We** will not make any payment if **You** make any admission of liability, payment, offer of settlement or incur any costs or expenses without **Our** prior written agreement.

Recoveries

6. **You** must give **Us** all information and assistance **We** reasonably require to pursue a recovery against any third party of any payment **We** have made under the **Policy**. **We** will not exercise any right of recovery against **Your** partners, directors, executive officers or **Employees**, unless the claim or loss arose as a result of, or was contributed to by, that person's dishonest, malicious, fraudulent or criminal act or omission.

Defence of claims

7. For any claim against **You** that is covered under the **Policy**, **We** have the right to:
 - a) Conduct the defence of the claim;
 - b) Instruct legal advisors or other suitable experts; and
 - c) Agree a settlement of the claim.

Maximum payment

8. The most **We** will pay for any claim under the **Policy** (including any sub limits) is the amount of cover shown in that section or sum insured shown on the **Schedule**. **We** can pay **You** such maximum amount (or the balance after any previous payments have been taken into account) at any time. If **We** make such a payment, **We** will have no further involvement in that claim or loss, including in the defence of any claim.

Value Added Tax

9. Where **You** are accountable to tax **authorities** for any Value Added Tax (VAT), any payment **We** make under this **Policy** will not include such tax.

Non-compliance with conditions

10. Unless a more specific solution is set out, if **You** fail to comply with any condition within this **Policy**, **We** will reduce the amount **We** pay to reflect the extent to which the loss or damage has increased as a result of **Your** failure to comply with the condition.

Legal representative appointed by us

11. Neither **You** or **Us** will be required to contest any legal proceedings unless a legal representative appointed by **Us** advises that taking such action has a reasonable prospect of success, taking into consideration the economics of the matter, the damages and costs which are likely to be recovered by the claimant, the likely costs and the prospects of **You** successfully defending the claim.



Fraudulent claims

12. If **You** or someone acting on **Your** behalf makes a fraudulent or exaggerated claim,

We will:

- a) Not cover that claim, loss or liability;
- b) Serve notice to terminate the Policy with effect from the date of the fraudulent or dishonest act;
- c) Require **You** to repay any payments already made in relation to:
- d) the fraudulent or exaggerated claim; or
- e) any claim made after the date of the fraudulent or exaggerated claim; and
- f) Keep all premium payments.

Who Is Your Insurer?

Your Policy is arranged by Admiral Business, a trading name of Able Insurance Services Limited, on behalf of Admiral Insurance (Gibraltar) Limited.

Complaints & Enquiries

We are fully committed to giving **You** a first class level of service. But if **You** ever feel like **We** have fallen short of the mark, please address **Your** concerns or complaints to:

Complaint Manager,
Admiral Business
Ty Admiral
St Davids Street
CF10 3EZ
Tel: [020 3808 7099](tel:02038087099)
Email: complaints@admiralbusiness.com

If **We** have given **You** **Our** final response but **You** are still unhappy, or more than 8 weeks have passed since **We** received **Your** original complaint, **You** may be eligible to refer **Your** complaint to the Financial Ombudsman Service (FOS). Here are their details:

The Financial Ombudsman,
Service Exchange Tower
London
E14 9SR
www.financial-ombudsman.org.uk
Tel: [0800 0 234 567](tel:08000234567) or: [0300 123 9 123](tel:03001239123)
Email: complaint.info@financialombudsman.org.uk

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **We** cannot meet **Our** obligations under the **Policy**, depending on the type of business and the circumstances of the claim. For compulsory classes of insurance and professional indemnity, the advising and arranging of insurance is covered for 100% of the claim. For other classes of insurance, the advising and arranging of insurance is covered for



90% of the claim. There is no upper limit in either case. **You** can contact the Financial Services Compensation Scheme using the details below:

Financial Services Compensation Scheme

10th Floor Beaufort House

15 St Botolph Street London,

EC3A 7QU

enquiries@fscs.org.uk

[0800 678 1100](tel:08006781100) or [020 7741 4100](tel:02077414100)

www.fscs.org.uk