



**Granite**  
UNDERWRITING

# **Private Car Insurance Policy**

Your policy explained

Version 1.0

# What to do in the event of an accident

## IF YOU ARE INVOLVED IN AN ACCIDENT YOU SHOULD:

- 1 Get into a safe position, away from other traffic before You start exchanging details.
- 2 Never admit liability at the scene of the accident
- 3 Take note of the names, addresses and phone numbers of everyone involved in the accident.
- 4 Take note of registration numbers, makes and models of any vehicles involved.
- 5 If possible and safe to do so, take photos of all the vehicles involved, including Your own, the registration numbers of the vehicles, any damage caused as a result of the accident, the accident location and any road markings.
- 6 Take note of the names, contact details and addresses of any witnesses present.
- 7 Notify the police at the scene of the accident if any party is injured.

**Any accident/incident which may lead to a claim on this policy must be reported to Us as soon as You can on: 0173 2747 100 OR text "CLAIM" to 83118.**

**If You are involved in an accident or incident that involves another person, or injury to another person or damage to another person's vehicle or property then You must tell Us as soon as You can and within 24 hours of the accident or incident first occurring on: 0173 2747 100 OR text "CLAIM" to 83118.** You should report any accident or incident to Us even if You do not think You are to blame.

If You can provide a contact number for the other party involved or any witness We will speak with them directly on Your behalf. We can even do this for You whilst You are at the scene of the accident!

# Contents

|    |                                                     |
|----|-----------------------------------------------------|
| 4  | <b>Sections of this contract which apply to You</b> |
| 5  | <b>Legal Statements</b>                             |
| 6  | <b>Definitions</b>                                  |
| 9  | <b>Loss of or damage to Your Car</b>                |
| 14 | <b>Claims by third parties</b>                      |
| 16 | <b>Medical expenses</b>                             |
| 17 | <b>No Claims Discount</b>                           |
| 18 | <b>Using Your Car abroad</b>                        |
| 19 | <b>Car sharing</b>                                  |
| 20 | <b>Business use</b>                                 |
| 21 | <b>Repair plus</b>                                  |
| 23 | <b>General conditions</b>                           |
| 25 | <b>Claims notification and co-operation</b>         |
| 28 | <b>Cancelling Your policy</b>                       |
| 29 | <b>General exclusions</b>                           |
| 31 | <b>Important information</b>                        |
| 35 | <b>Endorsements</b>                                 |

## Sections of this contract which apply to You

### COMPREHENSIVE

All sections, with the following exceptions:

B5 will only apply if You have Windscreen and Window cover. See the Endorsements section of Your Schedule.

C4 will only apply if

You have driving other cars cover. See the Endorsements section of Your Schedule.

H will only apply if the Limitations as to use section of Your Certificate of Motor Insurance allows Business Use

### THIRD PARTY, FIRE AND THEFT

B4, B6 and B7 apply but only for loss or damage caused by fire, lightning, explosion, theft or attempted theft.

B5 will only apply if You have Windscreen and window cover. See the Endorsements section of Your Schedule.

B8

C1, C2, C3

C4 will only apply if You have driving other cars cover. See the Endorsements section of Your Schedule.

D1 and D3 apply only to medical expenses of third parties, not the person driving Your Car.

E applies to annual policies only. F, G

H will only apply if the Limitations as to use section of Your Certificate of Motor Insurance allows Business Use.

I, J K L and M.

### THIRD PARTY ONLY

A, C1, C2 and C3

D1 applies only to medical expenses of third parties, not the person driving Your Car.

E applies to annual policies only.

F, G

H will only apply if the Limitations as to use section of Your Certificate of Motor Insurance allows Business Use.

I, J K L and M.

# Legal Statements

## PARTIES TO THE POLICY AND ITS ADMINISTRATION

### Insurer

This insurance contract is a legally binding document between You and the Insurer, Haven Insurance Company Limited.

In return for Your premium, Haven Insurance agrees to provide the cover shown in the Schedule for the Period of Insurance stated in the Schedule on the terms set out in this contract.

### Granite Underwriting

Granite Underwriting is permitted to act as agent of the Insurer for the distribution of non-investment insurance policies. Granite distributes Haven's products entirely through intermediaries who act as Your Broker.

Granite Underwriting receives a commission from the Insurer that is proportional to the insurance premium and covers some of the costs in arranging and administering this policy. Where a premium refund is due, Granite Underwriting will return this commission on a pro rata basis to the Insurer. This commission is included in the total cost paid by You and is subject to Insurance Premium Tax.

Granite Underwriting may also charge an administration fee on each transaction to cover their costs, as detailed on Your Schedule. These fees are not subject to Insurance Premium Tax.

### Your Broker

Your contract of insurance will be administered for you by Your Broker, noted on Your Schedule. Please contact Your Broker if You need to make any changes to Your policy. Your Broker may operate on an advised or non-advised basis. Please check how they operate so that You can ensure any product is suitable for Your needs.

You will enter into an intermediary agreement with Your Broker. This sets out any terms, fees and charges set by them.

## CONTRACT AND LAW APPLICABLE TO THIS POLICY

Unless We agree otherwise in writing, the law which applies to this policy is the law of England and Wales.

This policy and Your policy Schedule, Endorsements, Clauses, Certificate of Motor Insurance and Statement of Fact should be read as if they are one document, and they form the contract between You and Us for Your insurance.

## OWNERSHIP AND CLOSE LINKS

The Insurer and Granite Underwriting are both part of the same group of companies and are both, indirectly, wholly owned subsidiaries of The Acorn Group Limited, a company incorporated in Guernsey (registered number: CMP64972), which is the ultimate parent company of the group.

# Section A

## Definitions

Whenever they appear in this policy wording the following words carry the same meaning whether or not they commence with a capital letter.

### **Accessories**

Audio, visual or electronic equipment, permanently fitted to Your Car by the manufacturer.

### **Appointed Claims Handlers**

The claims handling companies engaged by Us to manage Your claims.

### **Beyond Economic Repair**

Your Car will be considered to be Beyond Economic Repair if We conclude that the extent of any damage to Your Car makes it uneconomical or unsafe to repair.

### **Business Use**

Use of Your Car for work purposes where that work involves driving. Work purposes including travel to and from a place of work or study if that involves driving Your Car for more than a monthly average of 4 hours a day. See the Limitations as to use section of Your Certificate of Motor Insurance for details of the Business Use permitted by Your policy.

### **Certificate of Motor Insurance**

The document shows the car insured, who is eligible to drive the insured car, what the car may be used for and the Period of Insurance covered.

### **Computer System**

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

### **Cyber Act**

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

### **Cyber Incident**

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

### **Cyber Loss**

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

### **Data**

Information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a Computer System.

**Data Protection Legislation**

Means the Data Protection Act 2018 and the United Kingdom General Data Protection Regulation, the Gibraltar General Data Protection Regulation and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and Gibraltar, and any successor legislation to the UK and Gibraltar GDPR or the Data Protection Act 2018.

**Driver Specific Excess**

The amount or amounts shown in the Schedule for each driver named under this policy which You or any person insured have to pay towards any claim for loss, damage or liability when Your Car is in the custody or control of a driver named under this policy.

**Endorsement**

An amendment to Your Insurance identified in the Schedule.

**Excess**

The amount or amounts shown in the Schedule which You have to pay towards any claim, including but not limited to a Driver Specific Excess, and/or Windscreen Excess.

**Granite Underwriting**

Granite Underwriting - the agent of the Insurer for the distribution of this insurance contract – see Important information Section for more information on regulatory status.

**Insurer**

Haven Insurance Company Limited – see Important information Section for more information on regulatory status.

**Market Value**

The cost of replacing Your Car with one of similar make, model and specification, taking into account the age, mileage and condition of Your Car. To determine the Market Value, We will typically request the advice of an engineer and refer to guides and any other relevant sources.

**Non Fault Accident**

Any accident or incident where We have decided that liability rests entirely with an identifiable third party with valid motor insurance cover at the time of the accident or incident.

**No Claims Discount**

The amount by which Your premium is reduced to reflect the lack of claims recorded in Your claims history.

**Period of Insurance**

The period of time covered by this insurance as shown in the Schedule.

**Personal Belongings**

Items owned by You excluding:

- 1 Money (including credit cards, cash cards, debit cards and cheque cards), stamps, tickets, documents or securities,
- 2 Jewellery or furs,
- 3 Tools, goods or samples connected with Your work,
- 4 Property insured by any other contract,
- 5 Accessories and other in-car entertainment systems, communication equipment or navigational equipment, and
- 6 Any items carried inside and / or on a Trailer.

**Road Traffic Acts**

Any Acts, laws or regulations which govern the driving or use of any motor car in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

**Schedule**

The document which gives details of Your cover.

**Split Liability**

Where liability for an incident is shared between 2 or more parties in the event of a claim, resulting in proportionate settlement being made by each party.

**Supervised Driver**

A driver identified in the Schedule as a Supervised Driver.

**Territorial Limits**

Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

**Terrorism**

Any act deemed by the United Kingdom government to be an act of terrorism following the interpretation set out in part 1 of the Terrorism Act 2000.

**Trailer**

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

**We or Us or Our**

The Insurer.

**Windscreen Excess**

The amount or amounts shown in the Schedule which You or any person insured has to pay towards any claim under Section B5.

**You or Your**

The policyholder or policyholders named in the Schedule.

**Your Broker**

The intermediary through whom You take out this insurance.

**Your Car**

The Car identified in Your policy Schedule or any courtesy car arranged by Us whilst Your Car is being repaired after You have claimed under this policy so long as that Car is normally based in the UK.

## Section B

# Loss of or damage to Your Car

### B1 LOSS OF OR DAMAGE TO YOUR CAR CAUSED BY FIRE OR THEFT

#### What is covered?

We will cover You in respect of loss of or damage to Your Car which occurs during the Period of Insurance caused by fire, lightning, explosion, theft, or attempted theft subject to the applicable Excess(es).

### B2 LOSS OF OR DAMAGE TO YOUR CAR OTHER THAN BY FIRE OR THEFT (COMPREHENSIVE POLICIES ONLY)

#### What is covered?

We will cover You in respect of loss of or damage to Your Car which occurs during the Period of Insurance caused by accidental or malicious means subject to the applicable Excess(es).

#### Provisions applicable to B1 and B2

- 1 If Your Car is damaged, at Our option We will:
  - a Repair the damage to Your Car; or
  - b Settle the claim by monetary payment; or
  - c Provide You with a replacement Car.
- 2 We will reduce any monetary payment made to take into account wear, tear and loss of value when We settle claims.
- 3 We will only repair or replace Your Car under section B - Loss of or damage to Your Car if the Excess has been paid.
- 4 Where We agree to settle the claim by a monetary payment instead of repairing or replacing Your Car, We will only make a payment where:
  - a The Excess has been paid; or
  - b We reduce the amount of the settlement by the amount of the total Excess(es).
- 5 If Your Car cannot be driven as a result of damage insured by this insurance, We will:
  - a Take You and Your passengers to the approved repairer, nearest local amenity, or safe place within 10 miles of the incident location; and
  - b Cover up to a maximum of £100 for any one claim to travel home or to Your original destination; or
  - c Cover overnight accommodation, including breakfast, up to £100 per person, and up to a maximum of £250 for any one claim if You are more than 25 miles away from Your home address. Receipts will be required to validate Your claim. Overnight accommodation will only be covered if it is within 24 hours of the incident.
- 6 If Your Car cannot be driven as a result of damage insured by this insurance, We will arrange to move the car so that it can be repaired, returning it after repair to Your address as set out in the Schedule. We will not be responsible for any costs arising from damage caused when moving Your Car from or to Your address and / or to a place where it can be repaired.
- 7 All repairs carried out by Our approved repairers are guaranteed for 5 years from the date the repairs are completed, as long as You own the vehicle. Any parts used during the repair are covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, You may use another repairer providing We agree for the work to be carried out. If You do not wish to use Our approved repairers an additional Excess will apply, which will be confirmed on Your Policy Schedule. We will be unable to provide You with a courtesy car. You will need to give Us an estimate from Your preferred repairer. If We think the estimate is unreasonable, We can:

- a arrange for Your Car to be moved to Our approved repairer, or
  - b ask You to give an estimate from another repairer.
- 8** At Your request, We can sub-contract the repair work that We are to carry out to a repairer of Your choice, but this may lead to delays in arranging the repairs We do not provide a courtesy car if You request that We sub-contract the repair work that We are to carry out to a repairer of Your choice, even if the courtesy car option is shown in Your Schedule.
- 9** If We consider Your Car is Beyond Economic Repair as a result of an accident or incident covered by this insurance, subject to clause 11 below We will provide the owner of Your Car with settlement of its Market Value after deducting the Excess.  
Our obligation to repair Your Car shall be limited to the cost calculated by applying the proportion that the value of the repair service that We are to provide bears to the Market Value of Your Car less the applicable Excess(es).
- 10** If Your Car is stolen and not recovered, subject to clause 11 below We will provide the owner of Your Car with settlement of its Market Value at the date it was stolen after deducting the applicable Excess(es).
- 11** If You have bought Your Car under a finance, hire purchase or leasing agreement or Your Car is wholly or partly electronically powered and the batteries are leased and a settlement is due to be made by Us under this policy, and We decide to make a monetary payment to either repair the loss or damage, or because Your Car is Beyond Economic Repair, or because Your Car is stolen and not recovered, then any settlement made will be used to discharge any sums owed to the hire purchase company, leasing company, bank or other lenders, less the applicable Excess(es).  
If the settlement amount under the finance or hire purchase agreement is less than the sum due under the policy, We will settle the difference with You. If the settlement amount under the leasing agreement is less than the sum due under the policy, no further settlement will be made to You.
- 12** If We make a settlement of the Market Value of Your Car in settlement of a claim under sections B1 and / or B2:
- a You must send Us the Car Registration Document and any current test certificate.
  - b Your Car will become Our property.
  - c Unless We agree to let this insurance continue on a replacement car, this insurance will end on the date You accept settlement.
  - d We will deduct any outstanding premiums from any settlement due.

### Your Excess

- 13** If Your Car is lost, stolen or damaged You are responsible for paying the applicable Excess shown in the Schedule no matter how the loss or damage happened.

### Driver Specific Excess

- 14** Unless the loss or damage is caused by fire or theft, You will also be required to pay the Driver Specific Excess of the driver last in the custody or control of Your Car and named in the Schedule. Driver Specific Excess is specified for each driver in the Schedule.

## B3 NEW CAR REPLACEMENT (COMPREHENSIVE POLICIES ONLY)

- 1** If Your Car is less than 12 months old and it is:
- a stolen and unrecovered; or
  - b damaged and the cost of repair is more than 59% of the current UK list price (including VAT),
- We will replace Your Car with one of the same model and specification subject to the applicable Excess(es), provided that
- a You are the first and current registered keeper,
  - b the original purchase invoice is available,
  - c Your Car was originally purchased within the Territorial Limits,
  - d it was purchased under an agreement where ownership was passed to You, and
  - e anyone with a financial interest agrees to settle the claim in this way.

- 2 If You do not want Us to replace Your Car, or a car of the same model and specification is not available from UK stock, the most We will pay is the Market Value. After Your claim is settled the lost or damaged car becomes Our property.
- 3 We will also provide cover if You are the second registered keeper of Your Car, providing it was first registered to the dealership where it was bought and had a mileage of less than 50 miles. We will only replace Your Car with another pre-registered car of the same model and specification. If a suitable replacement is not available from UK stock, the most We will pay is the Market Value.

#### **B4 ACCESSORIES**

- 1 If Accessories (as defined by this insurance) are damaged or stolen from Your Car, subject to the Excess We will repair or replace up to a maximum of £1,000 in total. At Our discretion, in some circumstances We may decide to settle the claim by making a monetary payment instead of repairing or replacing the Accessories.
- 2 Where We take the option of making a monetary payment instead of repairing or replacing the Accessories, We will reduce the settlement to take into account wear, tear and loss of value, subject to the applicable Excess(es).

#### **B5 WINDSCREEN AND WINDOW COVER**

- 1 If the Schedule includes windscreen and window cover, We will replace or repair damage to Your Car's windscreen or windows (excluding sunroofs, detachable hardtops and panoramic roofs) subject to a £115 Excess for replacement or £25 Excess for repair.
- 2 At Your request, We can sub-contract the repair work that We are to carry out to a repairer of Your choice. A £50 limit to the value of any replacement or repair work applies should You wish Us to sub-contract the replacement or repair work to a sub-contractor of Your choice. You will be responsible for the Windscreen Excess.
- 3 We will cover the recalibration of Your Car's ADAS (Advanced Driver Assistance System) as a result of any repairs. If any parts are no longer available, We will cover the cost shown in the manufacturer's latest price guide together with reasonable fitting costs. A £250 limit will apply should You wish Us to sub-contract the recalibration work to a sub-contractor of Your choice.
- 4 Any claim relating to Your Car's windscreen or windows will not affect Your No Claims Discount.
- 5 If We consider Your Car is Beyond Economic Repair as a result of an accident or incident covered by this insurance, subject to Section B - Provisions applicable to B1 and B2 clause 11, We will provide the owner of Your Car with settlement of its Market Value after deducting the Windscreen Excess. Our obligation to repair Your Car's windscreen or windows shall be limited to the cost calculated by applying the proportion that the value of the repair service that We are to provide bears to the Market Value of Your Car less the applicable Excess(es).

#### **B6 PERSONAL BELONGINGS**

- 1 If You have comprehensive cover, We will cover loss of or damage to Your Personal Belongings caused by an accident, fire, theft or attempted theft whilst they are in Your Car up to a maximum of £250 for any one incident.
- 2 If You have Third Party Fire and Theft cover, We will cover loss of or damage to Your Personal Belongings caused by fire, theft or attempted theft whilst they are in Your Car up to a maximum of £250 for any one incident.
- 3 No cover will be provided in respect of the theft of any property which is in an open or convertible car unless it is kept in a locked luggage compartment.
- 4 We are entitled to reduce settlement to take into account wear and tear when We settle claims.
- 5 Any claim for Your Personal Belongings is subject to the Excess.

#### **B7 CHILD CAR SEAT**

- 1 We will provide cover to replace a damaged (whether damage is visible or not) child car seat following an insured incident up to a maximum of £75 for any one claim.
- 2 Any claim for Your child car seat is subject to the Excess.

#### **B8 WHAT IS NOT COVERED?**

See also Section M - General Exclusions

Section B does not cover:

- 1** In respect of each and every claim, the applicable Excess(es) as shown in the Schedule including, or together with, any Driver Specific Excess or Windscreen Excess.
- 2** Except as provided by Section B4 loss of or damage to any Accessories or property other than Your Car. For the avoidance of doubt there is no cover for communication equipment, navigation systems, audio visual equipment or radio equipment.
- 3** Damage or loss to Your Car, spare parts, Accessories or Personal Belongings by theft, attempted theft or unauthorised use when:
  - a** Your Car (including its boot and bonnet) is unlocked; or
  - b** Your Car's windows, sun roof or convertible roof are left open; or
  - c** The keys (or other form of Car entry device) have been left in Your Car; or
  - d** There are no signs of forced or violent entry; or
  - e** You have not taken other reasonable precautions to protect Your Car.
- 4** The cost of replacement locks, keys or electronic systems as a result of damage to or loss or theft of Your Car's keys.
- 5** Damage to Your Car's sunroof, detachable hardtop or panoramic roof panels whether glass or plastic.
- 6** Wear and tear, including rust and corrosion.
- 7** Loss or damage caused by driving Your Car through deep water or over rough terrain.
- 8** Repairs or replacements which improve Your Car or Accessories beyond their condition before the loss or damage occurred. If it is necessary to make improvements to Your Car or Accessories by repair or replacement, You will be required to make a contribution to the cost of repair or replacement.
- 9** Loss of or damage to Your Car as a result of mechanical, electrical, electronic, computer or software breakdowns, failures, faults or breakages.
- 10** Loss of or damage to a Trailer or goods inside or attached to a Trailer.
- 11** Damage to tyres unless caused by an accident which is covered by this insurance.
- 12** Damage due to liquid freezing in Your Car's cooling system unless You have taken reasonable precautions and followed the maintenance instructions, as provided by Your Car manufacturer.
- 13** Damage or loss due to the use of the wrong fuel or lubricants, or contaminated fuel.
- 14** Loss of value, whether or not that results from damage covered by this policy.
- 15** The cost of alternative transport (including hire car costs) or compensation for You being unable to use Your Car or any consequential losses (including loss of profits or hire charges) incurred by You or anyone insured under this policy.
- 16** The extra cost of obtaining replacement parts which are not readily available in the UK. This includes increased repair and replacement part costs due to non-availability and / or waiting time and any additional storage costs.
- 17** Any amount more than the last known list price of any part or Accessory which is no longer available.
- 18** Loss or damage caused by a person who obtained Your Car by fraud or deception.
- 19** Loss of or damage to Your Car if, at the time of the incident, it was in the custody or control of a person with Your permission who is not covered by this policy.
- 20** Loss of or damage to Your Car as a result of it being taken or driven by a person who is not insured to drive it by this policy but is a member of Your family or household, or any other person known to You, unless You can prove they intended permanently to deprive You of Your Car.
- 21** Loss or damage to Your Car when it is being used for any criminal purpose except for minor driving offences.
- 22** Loss or damage to Your Car whilst the driver is under the influence of, or affected by the use or consumption of:
  - a** Alcohol,
  - b** Illegal drugs, or;
  - c** Medication (prescribed or otherwise, where the driver has been advised or instructed not to drive whilst taking that medication, including but not limited to instruction/guidance provided in information leaflets accompanying medication).
- 23** Anybody who can claim for the same loss under any other insurance policy.
- 24** Death of or injury to the driver or person in charge of Your Car.

- 25** Death of or injury to any passenger travelling in the course of their work (except as required by the Road Traffic Acts.)
- 26** Any claim arising as a result of an act of Terrorism or attempts to avoid Terrorism other than as required by the Road Traffic Acts.
- 27** Loss resulting from Your Car being repossessed and returning it to its rightful owner.
- 28** Loss or damage caused by any government, public or local authority confiscating or destroying Your Car.
- 29** Loss or damage to any Car You are driving or using which is not Your Car.
- 30** Loss or damage to Your Car whilst it is hired or let out or carrying passengers for reward unless this relates to car-sharing agreement which accords with Section G – Car sharing of this policy.
- 31** Damage or loss to Your Car when Your Car is carrying or transporting goods for money unless:
  - a** The Limitations as to use section in Your Certificate of Motor Insurance allows Business Use and the carrying or transport of goods; or
  - b** The reward is a mileage allowance permitted by Your contract of employment.
- 32** Loss or damage where You have not opted to have Your ADAS (Advanced Driver Assistance System) recalibrated when it has previously been recommended or required.
- 33** In relation to claims under Section B, Provisions applicable to B1 and B2 clause 5:
  - a** Additional hotel charges, such as food and drink,
  - b** Accommodation for more than 1 night,
  - c** Any cost where a receipt or proof of payment cannot be provided.

## Section C

# Claims by third parties

### What is covered?

- 1 We will cover persons listed in Section C clause 3 for legal liability caused by or arising out of the use of Your Car or any Trailer attached to, and / or being towed by Your Car:
  - a Causing bodily injury or death to a third party (including a passenger); or
  - b Damage to a third party's property up to a maximum of £20 million for each claim or series of claims arising from one accident or incident which occurs during the Period of Insurance.
- 2 We will cover any emergency treatment fee as required by the Road Traffic Acts.
- 3 We will cover the following people in respect of the cover provided in Section C clause 1 and 2:
  - a You, when driving, travelling as a passenger in or getting into, or out of, Your Car.
  - b Any person driving Your Car with Your permission who is named in the Certificate of Motor Insurance and insured by this policy.
  - c Any passenger travelling in, or getting into or out of, Your Car.
  - d Any person using (but not driving) Your Car with Your permission for social, domestic or pleasure purposes.
  - e The legal personal representative(s) of any deceased person identified in Section C clause 3 a) to d).

### Driving other cars

- 4 If shown in Your Schedule or Certificate of Motor Insurance, the cover provided in Section C clause 1 and 2 is extended to cover You whilst driving any other car but only if:
  - a The other car is in Great Britain, Northern Ireland, the Republic of Ireland, Isle of Man or Channel Islands,
  - b You have the owner's express permission to drive the other car,
  - c You are aged 25 or over and have held a full driving licence for at least 3 years consecutive,
  - d You do not own, hire (under a hire purchase agreement), rent or lease the other car,
  - e Your Car listed on the Schedule has not been sold or scrapped and is in a roadworthy condition that complies with all statutory regulations and car licensing authority regulations regarding its use, road worthiness and condition,
  - f The other car is insured in its own right elsewhere, and
  - g The other car is a car or MPV. Vans or any form of commercial vehicle is excluded from this cover.

### Conditions applicable to Section C

- 5 You must notify Us of any police interview, coroner's inquest, fatal accident enquiry or other court proceedings following an accident covered by Section C – Claims by third parties. We may decide to arrange legal representation. We are entitled to appoint solicitors of Our choice. Our contribution towards legal fees will usually be limited to £2,000 but We may contribute more in exceptional circumstances subject to Our sole discretion.
- 6 We are not obliged to cover legal costs and expenses incurred without Our prior written consent. Further, We require 14 days notice from You or Your legal representatives intention to issue court proceedings on Your behalf in relation to a claim made against the other driver. Failure to provide notification could prejudice Our position, and should this result in Us incurring legal costs without Us considering the prospects of success or Our legal cost exposure, then We will seek recovery from You and / or Your legal representatives.
- 7 Where an all sections Excess or an Excess applicable to Section C – Claims by third parties is shown in the Schedule, insofar as it is permitted under the Road Traffic Acts, in respect of each and every occurrence for which a settlement is made by Us under Section C – Claims by third parties, this Excess is payable to Insurers by You as a contribution to any settlement made by Us.

**What is not covered?**

See also Section M - General Exclusions

Section C does not cover:

- 1** Any person insured under this policy who does not keep to the terms and conditions of this insurance.
- 2** Liability covered by another insurance policy.
- 3** Loss of or damage to Your Car (see section B – Loss of or damage to Your Car if You have comprehensive or third party fire and theft cover).
- 4** Loss of or damage to the property owned or in the custody or control of the person claiming cover under this section of the policy (see Section B – Loss of or damage to Your Car if You have comprehensive or third party fire and theft cover).
- 5** Except as required by the Road Traffic Acts, loss, damage or liability to third parties which arises as a result of a passenger opening any door or aperture of Your Car.
- 6** Any person who is aware the driver of Your Car does not hold a valid licence to drive it for the purpose for which it is being used.
- 7** Liability for death or injury to the person driving or in charge of Your Car or to any person being carried in or on, getting into or off, a Trailer.
- 8** Liability in respect of any person killed or injured when travelling in Your Car in the course of their employment (except as required by Road Traffic Acts).
- 9** Except as required by the Road Traffic Acts, loss, damage or liability to third parties which arises when Your Car is being driven for reward, unless:
  - a** The Limitations as to use section of Your Certificate of Motor Insurance allows Business Use,
  - b** The reward is a mileage allowance permitted by Your contract of employment, or
  - c** You have a car-sharing agreement which accords with Section G - Car sharing of this policy.
- 10** Liability for death, injury or damage resulting from Your Car or machinery attached to it being used as a tool of trade.
- 11** In relation to Trailers, liability:
  - a** For loss or damage caused by a Trailer which is being towed for profit.
  - b** Where more than one Trailer is being towed at any one time.
  - c** Where a Trailer is not properly secured to Your Car by towing equipment manufactured for the purpose.
  - d** Where a Trailer is towed for reward.
  - e** Where a Trailer is not attached to and / or being towed by Your Car when it causes damage.
- 12** Damage to any public or private highway caused by weight or spillage.
- 13** Any consequence of Terrorism or steps taken to avoid Terrorism unless required by the Road Traffic Acts. Our liability under the Acts will be limited to the minimum required by the Acts.
- 14** Fines, penalties, punitive or exemplary damages.

## Section D

# Medical expenses

- 1 We will provide cover for medical expenses up to £100 for each passenger of Your Car injured in an accident covered by this policy unless those costs are paid under any other motor insurance policy or any other section of this policy.
- 2 If You hold comprehensive cover, We will provide cover for the insured driver's medical expenses up to £100.
- 3 The maximum We will cover in respect of medical expenses for any one accident covered by this policy is £400.

## Section E

# No Claims Discount

This section applies to annual policies only.

- 1 The maximum No Claims Discount We accept is 5 years.
- 2 If during the Period of Insurance no claims are assessed as being a fault or Split Liability claim, You will earn an additional 1 year of No Claims Discount.
- 3 If, during the Period of Insurance, one claim is assessed as being a fault or Split Liability claim, Your No Claims Discount will be reduced as shown in the table below. You will not earn any additional years No Claims Discount for the Period of Insurance in which the claim occurs.
- 4 If You have protected Your No Claims Discount, Your No Claims Discount will not be affected as long as no more than 1 claim is assessed as fault or Split Liability within the Period of Insurance. You will not earn any additional years No Claims Discount for that Period of Insurance. In the event that any further fault or Split Liability claims arise within the same Period of Insurance, Your No Claims Discount will be reduced as shown in the table below for each subsequent fault or Split Liability claim:

| NCD   | NCD AFTER EACH FAULT OR SPLIT LIABILITY CLAIM |
|-------|-----------------------------------------------|
| 0yr   | 0yr                                           |
| 1yr   | 0yr                                           |
| 2yrs  | 0yr                                           |
| 3yrs  | 1yr                                           |
| 4yrs  | 2yr                                           |
| 5yrs  | 3yrs                                          |
| 5yrs+ | 3yrs                                          |

We reserve the right to withhold Your No Claims Discount proof where there is an outstanding payment due.

### Uninsured driver benefit

- 1 If You are involved in an accident with an uninsured driver and it was not Your fault, Your No Claims Discount will not be reduced, provided You can supply the make, model and registration number of the third party vehicle and the incident is reported to the police and assigned a crime reference number.
- 2 If Your claim is not settled when Your renewal is due, Your No Claims Discount may be reduced. However, once We confirm the uninsured driver was at fault, We will reinstate Your No Claims Discount.

### Vandalism promise

This term only applies where You have comprehensive cover.

If Your Car is damaged as a result of vandalism, Your No Claims Discount will not be reduced, provided that the incident is reported to the police and assigned a crime reference number and the damage has not been caused by another vehicle.

## Section F

### Using Your Car abroad

- 1** Provided that Your Car is being used for social, domestic and pleasure use only unless expressly agreed by Us, We will provide You with the minimum level of cover for Your Car required by law in any country listed below:

|                      |               |                     |              |
|----------------------|---------------|---------------------|--------------|
| Andorra              | France        | Luxembourg          | San Marino   |
| Austria              | Germany       | Malta               | Serbia       |
| Belgium              | Gibraltar     | Monaco              | Slovakia     |
| Bosnia & Herzegovina | Greece        | Netherlands         | Slovenia     |
| Bulgaria             | Hungary       | Norway              | Spain        |
| Croatia              | Iceland       | Poland              | Sweden       |
| Czech Republic       | Italy         | Portugal            | Switzerland  |
| Denmark              | Latvia        | Republic of Cyprus  | Vatican City |
| Estonia              | Liechtenstein | Republic of Ireland |              |
| Finland              | Lithuania     | Romania             |              |

- 2** The Certificate of Motor Insurance takes the place of an International Motor Insurance Card (Green Card).
- 3** If the compulsory insurance requirements of the country in which the incident occurs (being a country identified in Section F, clause 1) requires a higher minimum level of cover than is provided by Section C – Claims by third parties, We will provide the minimum level of cover required by that country.
- 4** We may agree to provide You with the same level of insurance cover You have in the UK on a weekly basis, up to a maximum of 31 days, subject to:
- a** Prior notice of at least 48 hours is given before using Your Car abroad; and
  - b** Any additional premium due being paid.
- 5** If the law of a foreign country covered by this insurance requires Us to settle a claim We would not otherwise be liable to settle, We may recover the amount of the claim from You or the person the claim was made against.
- 6** In the event of a claim, You will be required to evidence Your travel.
- 7** Cover under this section only applies when:
- a** Your Car is registered in the Territorial Limits
  - b** Your Car is normally kept within the Territorial Limits
  - c** You have a permanent residence within the Territorial Limits.

## Section G

# Car Sharing

- 1 You will still be covered by this insurance if You receive payment for giving lifts to passengers so long as:
  - a Your Car is not constructed or adapted to carry more than 8 people and is not a motorcycle; and
  - b You do not make a profit from the payments received; and
  - c The passengers are not being carried in the course of a business of carrying passengers.

## Section H

### **Business use**

- 1** If the Limitations as to use section of Your Certificate of Motor Insurance allows Business Use, the sections of this policy which apply to Your insurance will automatically apply equally when Your Car is being used for the Business Use specified in the Limitations as to use section of Your Certificate of Motor Insurance.
- 2** Please see the table on page 4 for which Sections of this policy apply to the type of cover You hold.

# Section I

## Repair plus

### What is covered?

- 1 In the event that;
  - a You, when driving Your Car, or
  - b any person driving Your Car with Your permission who is named in the Certificate of Motor Insurance and insured by this policy, or
  - c Your Car

is involved in an accident or incident with a car or vehicle which is driven by a third party who;

- a can be traced, and
- b has valid and current insurance to drive the third party vehicle, and
- c this accident or incident causes damage to Your Car,

Then, if We decide that;

- a the accident or incident has involved no fault on Your part or on the part of any person driving Your Car with Your permission, who is named in the Certificate of Motor Insurance and insured by this policy and was entirely the fault of the third party, and
- b the damage has not rendered Your Car Beyond Economic Repair,

We will repair the damage to Your Car which is caused by the accident or incident, occurring during the Period of Insurance, and We will then seek recovery from the third party.

### Conditions applicable to section I

- 2 We will only provide cover under Section I if the third party who was wholly responsible for causing the accident or incident can be traced within a reasonable time but in no event longer than 3 months and is validly and currently insured in respect of the loss or damage caused.
- 3 If You or any person driving Your Car with Your permission, who is named in the Certificate of Motor Insurance and insured by this policy were/are in any way at fault in the incident and You knew this or would have been reasonably expected to have known and did not inform us, then We will not provide any further assistance and We will be entitled to seek immediate recovery of Our costs from You.
- 4 If Your Car cannot be driven as a result of damage covered by this insurance, We may arrange to move the car so that it can be repaired, returning it after repair to Your address as set out in the Schedule. We will not be responsible for any costs arising from loss or damage caused when moving Your Car from or to Your address or to a place where it can be repaired.

### What is not covered?

See also Section M - General Exclusions

- 1 Where We have agreed to handle Your claim under Section I of this policy, We will not provide cover if it subsequently transpires that in Our sole opinion, You or any person driving Your Car with Your permission, who is named in the Certificate of Motor Insurance and insured by this policy were/are at fault in any part for the accident or incident. We will cover any repairs already performed or irrevocably contracted to be performed prior to it becoming clear to Us that You are at fault, unless condition 3 applicable to Section I – Repair plus applies.
- 2 Repairs or replacements which improve Your Car or Accessories beyond their condition before the damage occurred.  
If it is necessary to make improvements to Your Car or Accessories by repair or replacement, You will be required to make a contribution to the cost of repair or replacement (betterment).
- 3 Loss of or damage to a trailer or goods inside or attached to a trailer.
- 4 Loss of value even if it results from damage covered by this policy.

- 5** The cost of alternative transport (including hire car costs) or compensation for You being unable to use Your Car or any consequential losses (including loss of profits or hire charges) incurred by You or anyone insured under this policy.
- 6** The extra cost of obtaining replacement parts which are not readily available in the UK. This includes increased repair and replacement part costs due to non-availability and / or waiting time and any additional storage costs.
- 7** Any amount more than the last known list price of any part which is no longer available.
- 8** Loss or damage to Your Car when it is being used for any criminal purpose except for minor driving offences.
- 9** Loss of or damage to Your Car whilst the driver is under the influence of, or is affected by the use or consumption of:
  - a** Alcohol
  - b** Illegal drugs, or
  - c** Medication (prescribed or otherwise, where the driver has been advised or instructed not to drive whilst taking that medication, including but not limited to instruction/guidance provided in information leaflets accompanying medication).
- 10** Any claim arising as a result of an act of Terrorism or attempted Terrorism or attempts to avoid or escape acts of Terrorism / attempted Terrorism other than as required by the Road Traffic Acts.
- 11** Loss or damage to Your Car whilst it is hired or let out or carrying passengers for reward unless this relates to car-sharing agreement which accords with Section G - Car sharing of this policy.
- 12** Loss or damage to Your Car when Your Car is carrying or transporting goods for money unless:
  - a** The Limitations as to use section of Your Certificate of Motor Insurance allows Business Use and the carrying or transport of goods; or
  - b** The reward is a mileage allowance permitted by Your contract of employment.

## Section J

# General conditions

These General Conditions apply to all sections of this insurance. If You do not comply with the General Conditions, We may:

- 1 Cancel Your policy,
- 2 Refuse to deal with Your claim,
- 3 Reduce the amount of any settlement under the policy,
- 4 Void Your policy from inception,
- 5 Charge You an additional premium, or deduct any additional premium due from any settlement under the policy.

### Your duties

We will only provide insurance if:

- 1 Any person insured by this insurance has complied with all the Conditions in this contract and in the Schedule.
- 2 You and anybody left in charge of Your Car have take all reasonable steps to prevent loss of or damage to it.
- 3 You and anybody left in charge of Your Car maintain Your Car in an efficient and roadworthy condition and comply with all statutory regulations and Car licensing authority regulations regarding its use, roadworthiness and condition (e.g. You must hold a valid MOT certificate and Your Car must have legally correct tyres, lights, brakes etc).
- 4 The information given in the proposal form or statement of fact and declaration and at each renewal is, as far as You know, correct and complete.
- 5 The information provided when making any claim under the policy is true to the best of Your knowledge.
- 6 You notify Your Broker as soon as possible of any changes to the information provided in the proposal form or statement of fact and declaration and at each Renewal. Examples of material changes include:
  - a A change of Car.
  - b Your policy will be cancelled if You change Your Car more than 4 times throughout the duration of the Period of Insurance.
  - c All changes made to Your Car if they make it different from the manufacturer's standard specifications (even if the changes are purely cosmetic).
  - d A change of Your address.
  - e Change to Your contact details i.e. contact telephone number or email address.
  - f A change in Your occupation or that of any driver named on Your policy.
  - g A change in the purpose for which Your Car is used.
  - h A change in the person who drives Your Car most frequently.
  - i You or any named driver passing Your driving test if a provisional driving licence was held at inception of the insurance:
  - j Changes to the Endorsements required.
  - k Motoring convictions.
  - l Details of medical conditions which may affect Your ability (or the ability of anybody insured to drive Your Car) to drive. These include, but are not limited to, diabetes, epilepsy or a heart condition.

- m** Changes to the information provided in the proposal form or statement of fact may result in amendments to Your cover or premium, for example
  - i** We may apply additional terms or restrictions to Your policy.
  - ii** If You make an adjustment to Your policy during the Period of Insurance which results in an increase in Your premium, any outstanding premium due will be calculated by Us on a pro rata basis
  - iii** If You make an adjustment to Your policy during the policy period which results in a decrease in Your premium, the refund of premium due to You will be calculated by Us on a pro rata basis. Any refund will be issued to Your Broker.

If at the time of the adjustment You or a third party has made a claim or reported an incident which may give rise to a claim under this insurance policy, We will retain the whole premium whilst the claim is in the process of being settled. The claim will be settled for the purpose of this section when a final settlement is made by Us or when We receive notification that a claim by You or a third party will not be pursued further. If settled as a fault claim and We have incurred costs as a result then no refund of premium will be given.
  - iv** If You request a change which falls outside of the policy acceptance criteria, We may cancel Your policy in accordance with the terms set out in Section L – Cancelling Your policy.
- 7** You allow Us to examine Your Car at any reasonable time, if requested.
- 8** You successfully complete broker validation requirements.
- 9** Unless You have Our written agreement, You (or any person covered by this insurance) must not admit blame, or make any offer, promise or payment to a third party or parties.

## Section K

# Claims notification and co-operation

### Conditions

- 1 Following any event that may lead to any claim on Your policy You must tell Us as soon as You can, by telephone on **0173 2747 100** OR text **"CLAIM" to 83118**.
- 2 If You are involved in an accident or incident that involves another person, or injury to another person or damage to another person's vehicle or property, You must tell Us as soon as You can and **within 24 hours** of the accident or incident first occurring. You must do this even if You do not think that You are to blame.
- 3 Following any occurrence which may give rise to a claim under this policy You must immediately notify Us by telephone using the contact details in the Schedule, to provide preliminary information about the loss or damage.  
This will include:
  - a Your contact details and details of anybody else in Your Car at the time of the incident.
  - b Details of any convictions and pending prosecution for You and any named driver.
  - c Your policy number.
  - d Information about Your Car and details of the incident.
  - e Details of any witnesses.
  - f Details of other parties involved in any incident, any injuries suffered by them and any damage to their property.
- 4 You must report any theft, attempted theft or malicious damage relating to Your Car or other property to the police as soon as You can and obtain a crime reference number. You will give Us the crime reference number if We ask You.
- 5 You agree at all times to help Us with Our reasonable enquiries and reasonable requests for information about any claim, accident or incident.
- 6 If You do not tell Us **within 24 hours** of the accident or incident first occurring about any accident or incident that involves another person, or injury to another person or damage to another person's vehicle or property and that may lead to a claim on Your policy then, unless You have a reasonable excuse for not telling Us, We may refuse to settle Your claim except as required by The Road Traffic Acts. Our experience shows that when claims are reported quickly it is often easier and costs less to settle those claims, which helps to keep down Our costs and Your premiums. Late reporting can make it more difficult and more expensive to settle a claim.
- 7 If You do not tell Us about an accident or incident involving another person, or injury to another person or damage to another person's vehicle or property **within 24 hours** of it first occurring, then We will look at why You did not tell Us and We will decide if You had a reasonable excuse for not telling Us in time about Your accident or incident. A reasonable excuse would include if You were unable to get in touch with Us because You or a passenger were in hospital or had to attend a police station following the relevant accident or incident. We do not consider that forgetting to tell Us or being too busy to tell Us would be a reasonable excuse.
- 8 We can also refuse to settle Your claim except as required by The Road Traffic Acts if You do not help Us with Our reasonable enquiries and requests for information about any accident or incident that may lead to a claim on Your policy. We will look at whether You have a reasonable excuse for not helping Us, for example, because You have to stay in hospital after the accident or incident.
- 9 Unless You have a reasonable excuse for any delay, if We incur additional costs under this insurance because of Your delay in providing Us with information or failing properly to help with Our reasonable enquiries, We reserve the right to recover the additional costs from You, or at Our discretion, to discontinue with the management of the claim. You will be held responsible under the policy for delays caused by any other person insured by this policy.
- 10 If Exclusion 5 of Section C does not apply and a passenger causes an accident whilst travelling in, or getting into or out of, Your Car, You must provide Us with a letter that includes a request that We provide cover for that passenger in connection with third party claims (if required). Please be aware that if the passenger has alternative insurance cover for the accident, no cover will be provided by Us.

- 11 Where, at Your request, We agree to sub-contract any of Our repair services to a sub-contractor of Your choice, or where, at Our discretion, We agree to settle Your claim by making a monetary payment, We will not accept responsibility for the cost of repairs or replacements which are not authorised in advance by Us.
- 12 Where, at Your request, We agree to sub-contract any of Our repair services to a sub-contractor of Your choice, or where, at Our discretion, We agree to settle Your claim by making a monetary payment, any estimate for repairs that You obtain should be copied and marked with Your policy and claim number and sent to **Acorn Claims, PO Box 681, Sevenoaks, TN13 9YA**, or via email to [info@theacorngroup.com](mailto:info@theacorngroup.com).
- 13 You must let Us know as soon as You can by telephone on 0173 2747 100 OR text "CLAIM" to 83118, if:
  - a You receive any letter or other documents about the incident.
  - b You become aware that anyone insured under this policy may, or will be, prosecuted or if there is going to be an inquest or fatal accident inquiry as a result of an accident covered by this insurance.
  - c You become aware that a civil claim may or will be made against anyone insured by this policy arising out of an accident covered by this insurance.
- 14 You must not answer any letters or proceedings without Our written permission.
- 15 Under no circumstances should You instruct Your own solicitor. We only agree to pay costs once the appointed representative has been agreed by Us.
- 16 Where We or any other repairer carry out work on Your Car, parts and accessories, including green recycled parts that are not made or supplied by the vehicle manufacturer but are of similar type and quality, may be used.

#### **Conduct of claims/subrogation**

- 1 We are entitled to take over any third party claim against You (or any other person claiming under this policy) and to conduct the defence or settlement of any such third party claim in Your name or the name of any person claiming under this policy.
- 2 We are entitled to instruct solicitors of Our choice to act for You in any civil or criminal claim against You or any person claiming under this policy. We will have full control over any legal proceedings brought against a third party.
- 3 We will have full control over any legal proceedings brought against a third party.
- 4 Where We consider it appropriate, We may admit liability on Your behalf or on behalf of anybody else insured by this policy. We have full control of all claims covered by this policy.
- 5 We may, at Our expense, bring a claim in Your name or in the name of any person claiming under this policy to recover any costs incurred by Us.
- 6 If We accept Your claim but cannot agree its value, We will appoint a barrister, whose identity is to be agreed between Us or failing agreement who is nominated by the Chair of the Bar Council, to value Your claim. You and We will be bound by that valuation.
- 7 The Market Value of Your Car will be determined as the cost of the replacing Your Car with one of similar make, model and specification, taking into account the age, mileage and condition of Your Car. To determine the Market Value, We will typically request the advice of an engineer and refer to guides and any other relevant sources.
- 8 You will fully assist Us at all times as is necessary in the conduct of the claim in order for Us to recover all costs from the liable party.
- 9 If We incur additional costs under this insurance because of Your delay in providing Us with information or otherwise co-operating with Our reasonable enquiries, We reserve the right to recover the additional costs from You, or at Our discretion, to discontinue with the management of the claim. You will be held responsible under the policy for delays caused by any other person insured by this policy.
- 10 If any benefit is received directly by You in respect of any cost incurred by Us then You shall inform Us and remit such benefits directly and immediately to Us.
- 11 Where We agree to handle Your case as a Non Fault Accident We will repair Your Car and We will handle all aspects of the claim on Your behalf, subject to the provisions set out in Section I – Repair plus.

**Our right of recovery**

- 1 For the avoidance of doubt, the cover provided by the policy meets the requirements of the provisions of the Road Traffic Acts and to the extent more limited cover is provided by any provisions under this policy the minimum cover required under the Road Traffic Acts will apply, but this is subject to Our right of recovery referred to in clause 2 below.
- 2 If, under the law of any country this policy covers You in, We must settle a claim for which We would not otherwise provide cover, We may recover any claim settlement from You or from the person who the claim was made against.

**Fraud**

- 1 If You or anybody insured by this policy makes a claim knowing it to be fraudulent, false or exaggerated, provides false documents or makes false statements in support of a claim, this insurance will be void and all claims will be forfeited.
- 2 In the event of fraud, We will retain all premiums paid.

**Other insurance**

- 1 Where a claim under this insurance is also covered by another insurance policy, We will only settle Our share of the claim.
- 2 If a person other than You is driving Your Car and is covered by other insurance for claims by third parties, no settlement for those claims will be made under this policy.
- 3 If You have separate insurance cover for losses which are not insured by this policy, You must tell Us about any settlements You receive which are connected with any claim under this policy. You must also tell Us about any claim Your other insurers bring for recovery of sums paid by them.

**Contracts (rights of third parties) act 1999**

No person, persons, company or other party not named as insured in the Schedule has any right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent or amended legislation to enforce any terms of this policy.

This does not affect any right or remedy of a third party that exists or is available apart from that Act.

**Assignment**

This policy is a contract personal to You and may not be assigned or transferred in any circumstances and no person apart from You (or in the case of Your death Your legal representative) shall have any right against Us in respect of the subject matter of this insurance or any right to receive moneys payable either before or after loss and whether admitted or not unless this right has been endorsed on the policy and signed by Us.

## Section L

# Cancelling Your policy

**1** This section applies to policies cancelled by You or by Us.

- a** If at the time of cancellation You or a third party has made a claim or reported an incident which may give rise to a claim under this insurance policy, We will retain the whole premium whilst the claim is in the process of being settled. The claim will be settled for the purpose of this section when a final settlement is made or when We receive notification that a claim by You or a third party will not be pursued further.
- b** If the claim is settled as non-fault, and subject to payment of any Excess, We will refund a part of the premium according to the number of days remaining before the end of the Period of Insurance from the date of cancellation. If settled as a fault claim and We have incurred costs as a result, then no refund of premium will be given, and the full annual premium will be payable.
- c** If at the time of cancellation no claims have been made, We will refund a part of the premium according to the number of days remaining from the date of cancellation until the end of the Period of Insurance.
- d** Any refund due will be sent to Your Broker.
- e** Granite Underwriting and Your Broker may charge You a cancellation fee.

### If You decide to cancel

- 2** You may cancel this insurance at any time by contacting Your Broker, requesting Your policy to be cancelled. You will not be insured from the date of cancellation. Should You produce a cancelled Certificate of Motor Insurance with the intention of deceiving any person into accepting it as genuine, You may be prosecuted.
- 3** Please note We are obliged to charge You for the period You were on cover unless You can provide Us with proof of alternative cover with another insurer.

### If We decide to cancel

- 4** We or Your Broker may cancel the insurance by sending 7 days' notice of cancellation to the email address held on file by Us or Your Broker, or Your last known postal address. You will not be insured from the 8th day after the notice is issued to You. The notice will provide an explanation as to why Your policy is being cancelled.

### Cancellation with immediate effect / voidance

At Our option, We or Your Broker may cancel Your policy with immediate effect or void Your policy from inception at any time where; there is evidence of fraud or a valid reason for doing so, including but not limited to:

- 1** Deliberately or recklessly telling Us something which is untrue or misleading in response to any question We ask You when applying for, amending or renewing Your policy.
- 2** Carelessly misrepresenting relevant information which, if correctly represented at the time of applying for, amending or renewing Your policy would have caused Us to decline You for cover.
- 3** Where We have evidence of fraud or dishonesty.
- 4** Where We have evidence of abusive or threatening behaviour.
- 5** Where You have not paid the premium or You or Your bank reverse the payment of the insurance premium (chargeback).
- 6** If You are in breach of any of the Terms, Exceptions, Exclusions, Conditions or Endorsements of Your policy.
- 7** If You fail to fulfil broker validation requirements.

Where fraud is identified, We may retain all premiums paid.

## Section M

# General exclusions

These exclusions apply to the whole of Your policy:

- 1** We will not cover any claim for loss, damage or liability, and Your policy may be cancelled, if Your Car is being:
  - a** Driven by or in charge of anybody who is not named in the Certificate of Motor Insurance as a person entitled to drive unless:
    - i** That person is a member of the motor trade who is servicing or repairing Your Car; or,
    - ii** Your Car was stolen or taken without Your permission and has been reported as such to the Police. You must provide Us proof of prosecution or ongoing investigation.
  - b** Driven by anyone (including You) who You know is disqualified from driving, or does not hold a licence to drive Your Car, or is prevented by law from holding a licence; or
  - c** Used for a purpose that involves criminal activity (other than minor motoring offences).
  - d** Used in or on restricted areas of airports or airfields. We will not provide cover for any claim concerning an aircraft within the boundary of the airport or airfield.
  - e** Used for purposes other than those in the Limitations as to use section of the Certificate of Motor Insurance.
  - f** Used to carry a load which is more than it was constructed to carry and more than the maximum capacity.
  - g** Used to carry dangerous substances or goods or inflammable liquids or gasses in bulk.
  - h** Driven by anyone (including You) who is under the influence of, or is affected by the use or consumption of:
    - i** Alcohol,
    - ii** Illegal drugs, or
    - iii** Medication (prescribed or otherwise, where the driver has been advised or instructed not to drive whilst taking that medication, including but not limited to instruction/guidance provided in information leaflets accompanying medication).
- 2** No cover will be in place for the recovery of any Car from a police or government impound unless explicitly authorised by Us.
- 3** We will not cover any costs You have accepted under an agreement or contract unless You would have had to cover those costs even if the agreement did not exist.
- 4** We will not provide cover for deliberate loss or damage caused by anybody insured by this policy.
- 5** We will not cover any liability, loss, damage, cost or expense insured by another policy.
- 6** We will not cover any claim for loss, damage or liability directly or indirectly caused or contributed to by, and Your policy may be cancelled, if:
  - a** Your Car is being used on the Nürburgring Nordschleife or any racetrack, circuit, or prepared course,
  - b** Your Car is being used for any formal or informal race, whether prearranged or not, or
  - c** Your Car is being used to partake in any test, competition, or organised motoring event, or
  - d** You exceed the seating capacity of Your Car.
- 7** Unless the Limitations as to use section of the Certificate of Motor Insurance provides cover for Business Use, and except as required by the Road Traffic Acts, We will not cover any loss or damage if You or anybody insured by this policy uses Your Car to travel:
  - a** For work purposes if that work involves driving.
  - b** To and from work or a place of study if that involves driving for more than a monthly average of 4 hours a day.
- 8** Unless You have Business Use cover and except as required by the Road Traffic Acts, We will not settle any claim by a third party if You use Your Car for the purposes outlined in clause 7. a and 7. b above.
- 9** Where a person is identified in the Endorsements section of the Schedule as a Supervised Driver, except as required by the Road Traffic Acts We will not insure that driver or Your Car whilst being driven by that driver unless they are

accompanied at all times by at least one of the following:

- a** You; or
- b** A parent of the driver who is also a qualified driver; or
- c** A qualified driving instructor or examiner.

This Section applies unless and until You receive an amended Schedule. So, for example, where a learner driver passes his or her driving test, they will not be entitled to drive unsupervised until You have an amended Schedule issued by Us. Please note there may be an additional premium to pay if We agree to remove a Supervised Driver Endorsement and allow a previously Supervised Driver to drive Your Car unsupervised.

- 10** We will not provide repair services or cover for loss, damage or injury caused (directly or indirectly) by war, invasion, act of foreign enemy, hostilities (regardless of whether or not war has been declared), civil war, rebellion, revolution, or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property or under the order of any government or public or local authority. Nor will We cover loss, damage or injury arising from attempts to control or prevent these causes. But We will provide cover required by the Road Traffic Acts and by the minimum insurance requirements of any foreign country which We have agreed to extend this insurance to cover (please see Section F – Using Your Car abroad).
- 11** We will not provide repair services or cover for any loss or damage (whether direct or indirect) or liability caused by, contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, or from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- 12** We will not provide repair services or cover for any loss or damage (whether direct or indirect) or liability caused by, contributed to or arising from pressure waves caused by aircraft and other flying objects.
- 13** We will not provide cover for any proceedings or judgment against You in any court outside the United Kingdom, unless they arise out of Your Car being used in a foreign country which We have agreed to extend this insurance to cover.
- 14** Except as strictly required by the Road Traffic Acts, We will not provide repair services or cover for any liability, loss, damage, cost or expense if We consider that the driver of Your Car was under the influence of drink or drugs or any substance which would be considered an offence under the relevant law applicable to the driving of vehicles at the time of the accident.
- 15** We will not provide repair services or cover for any liability directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except to the extent that it is necessary to comply with the minimum requirements of the law relating to compulsory insurance.
- 16** We will not provide repair services or cover for any liability directly or indirectly caused by resulting from or in connection with pollution or contamination unless the pollution or contamination rises directly from an incident which is covered under the terms of the policy.
- 17** We will not provide cover for loss or damage if any person insured by this policy does not keep to the terms, exclusions and conditions of this policy.
- 18** We will not provide repair services or cover for loss or damage to any equipment, integrated circuit, computer chip, and computer software or any other computer related equipment caused by computer failure, computer error, malfunction, or a corruption or harmful unauthorised code that is maliciously or accidentally introduced to propagate a computer system.
- 19** We will not provide cover for any loss, damage, liability, cost or expense of any kind, directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, or any other gradually operating cause or the process of cleaning, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.
- 20** We will not provide cover for any Cyber Loss regardless of any other cause or event contributing concurrently or in any sequence thereto (except as required by the Road Traffic Acts).
- 21** We will not provide cover for any acts of Terrorism causing a Cyber Loss.
- 22** We will not provide cover for any loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data is not covered, nor will be considered as physical loss or damage for the purposes of this exclusion or any other part of this policy wording.

# Important information

## WHO ARE WE?

### The Insurer

Haven Insurance Company Limited is registered in Gibraltar number 85914. Our registered office is located at **No.1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA**. We are authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services Act 2019. In addition to this, We are also regulated by the Financial Conduct Authority (FCA) by means of cross border services. Haven Insurance is a member of the UK's Motor Insurers' Bureau (MIB) and Association of British Insurers (ABI).

### Granite Underwriting

Granite Underwriting is a trading name of Acorn Insurance and Financial Services Ltd, a private limited company incorporated in England and Wales (Company Number 01636368). Registered Address 98 Liverpool Road, Formby, L37 6BS. Authorised and Regulated by the Financial Conduct Authority under Firm Reference Number: 311873. Granite Underwriting are permitted to act as agent of the Insurer offering non-investment insurance policies.

## FINANCIAL SERVICES COMPENSATION SCHEME

If We are unable to meet Our liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0207 741 4100**.

## SHARING YOUR PERSONAL DATA - DATA PROTECTION

Please view Our full Privacy Statement at [www.haven.gi](http://www.haven.gi) which will provide further information on how We use Your personal data. We will only use Your personal data in accordance with Data Protection Legislation.

### How We will use Your personal data To manage Your insurance with Us

This may include sharing Your personal data with:

- 1 Your Brokers to process and administer Your insurance. As part of Your Brokers processing they may carry out checks with credit reference and fraud prevention agencies in order to verify Your identity, assess Your application for a quotation or credit and offer You the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as Your credit history). A record of the search will appear on Your credit report. As part of the quote process, Your Broker may exchange information with various industry databases in order to verify the information that You have provided such as the Claims and Underwriting Exchange (CUE), the Hunter Database, the Motor Insurance Anti-Fraud and Theft Register or the No Claims Discount Database. Your Brokers may also carry out checks against data they already hold on You such as data from existing products or account data. They may use this data to help them assess and rate Your application for a quote and determine Your premiums.
- 2 Subcontractors and service providers to process Your personal data and provide services on Our behalf.
- 3 Our Appointed Claims Handlers to manage claims under Your insurance.
- 4 Industry Regulators to monitor and enforce Our compliance with any applicable regulations.
- 5 Other Insurers, if You move to a new insurer We may confirm certain details about Your insurance to them. We will only confirm details to genuine organisations. Any requests for policy information by a private individual other than the insured will require permission from the insured to do this.
- 6 Third parties involved in a claim, including their insurer, solicitor, or representative.
- 7 The Compensation Recovery Unit, Department for Work and Pensions, and National Health Service in relation to a claim.
- 8 The Financial Ombudsman Service, if You make a complaint about the service We have provided.
- 9 The Motor Insurance Anti-Fraud and Theft Register and to the Claims and Underwriting Exchange Register, which are both administered by Motor Insurers' Bureau (MIB).
- 10 The DVLA, Your Driving Licence Number may be provided to the DVLA in order for a search to be carried out to confirm Your licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out as part of Your quote and at any point throughout the duration of Your insurance policy. A search with the

DVLA will not show on Your driving licence record. For details relating to information held about You by the DVLA, please visit [www.dvla.gov.uk](http://www.dvla.gov.uk). Undertaking searches using Your driving licence number helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.

- 11** The Motor Insurance Database (MID); information relating to Your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB) and the Motor Insurers' Information Centre (MIIC). MID and the data stored on it may be used by certain statutory and / or authorised bodies including the Police, the DVLA, the DVLNI, Highways England, Anti-Fraud Organisations, the Insurance Fraud Bureau, any other third party who is authorised by the MIB or MIIC to have access for the purpose of checking motor insurance details of individuals for the detection and prevention of crime, and other bodies permitted by law for purposes not limited to but including
- a** Electronic Licencing;
  - b** Continuous Insurance Enforcement;
  - c** Law enforcement (prevention, detection, apprehension, and/or prosecution of offenders);
  - d** The provision of government services and other services aimed at reducing the level and incidence of uninsured drivers.

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your Car seized by the Police. You can check that Your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

## **Administration**

To manage and administer Our relationship with You, including Your registrations, transactions and communications with Us, to perform all orders and contracts with You, to provide the products and information You request, and to respond to Your comments, questions and support requests, and to monitor compliance with and enforce the terms of Our relationship and any contracts with You.

## **Telephone Calls**

We may monitor and record telephone calls for the purpose of security and training.

## **Market Research/Data Analysis**

To help improve Our services We, Your Brokers and recipients of Your Personal Data may also use Your Personal Data for the purposes of marketing research and data analysis. This helps to develop and improve the products and services that are offered.

## **Complaints**

To investigate and respond to complaints made in relation to insurance policies We underwrite.

## **To prevent and detect fraud**

Before We provide services, goods or financing to You, We undertake checks for the purposes of preventing fraud and money laundering, and to verify Your identity. These checks require Us to process personal data about You.

The personal data You have provided, We have collected from You, or We have received from third parties will be Used to prevent fraud and money laundering, and to verify Your identity.

Details of the personal information that will be processed include, for example: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address and vehicle details. We and fraud prevention agencies may also enable law enforcement agencies to access and Use Your personal data to detect, investigate and prevent crime. We process Your personal data on the basis that We have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect Our business and to comply with laws that apply to Us. Such processing is also a contractual requirement of the services or financing You have requested.

Fraud prevention agencies can hold Your personal data for different periods of time, and if You are considered to pose a fraud or money laundering risk, Your data can be held for up to six years.

If We, or a fraud prevention agency, determine that You pose a fraud or money laundering risk, We may refuse to provide the services or financing You have requested, or to employ You, or We may stop providing existing services to You. A record

of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to You.

If You have any questions about this, please contact Us on the details below.

Whenever fraud prevention agencies transfer Your personal data outside of the European Economic Area, they may impose contractual obligations on the recipients of that data to protect Your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

## **Your Rights**

Your personal data is protected by legal rights, which include Your rights to object to Our processing of Your personal data in certain circumstances; request that Your personal data is erased or corrected; request access to Your personal data.

For more information or to exercise Your data protection rights, please contact Us Using the contact details below. If You would like to read the full details of how Your data may be used please view Our privacy statement here: [www.haven.gi](http://www.haven.gi), email [dataprotection@haven.gi](mailto:dataprotection@haven.gi), or write to Us at Haven Insurance Company Limited, No. 1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA.

You also have the right to complain to the Information Commissioner's Office (UK) or the Gibraltar Regulatory Authority (Gibraltar) which regulate the processing of personal data:

### **Information Commissioner's Office**

**Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF**

[www.ico.org.uk](http://www.ico.org.uk)

Gibraltar Regulatory Authority  
2nd Floor Eurotowers  
41 Europort Road  
Gibraltar

[www.gra.gi](http://www.gra.gi)

## **COMPLAINTS**

We're committed to providing You with a first class service but We recognise that there may be an occasion when You feel We may not have done this and You wish to make a complaint. We will always try to resolve any complaint speedily and at the earliest possible stage.

If You are not satisfied with the service provided by Your Broker, please contact them. If You are not satisfied with Our service please contact Us straight away by emailing [complaints@haven.gi](mailto:complaints@haven.gi)

If You want to make a complaint in writing, please contact Our Customer Relations Team at:

### **Customer Relations**

**Haven Insurance Company Limited  
No.1 Grand Ocean Plaza  
Ocean Village  
Gibraltar GX11 1AA**

We will try to resolve Your complaint on receipt but if this is not possible then We will send You a written acknowledgement after We receive Your complaint. This will tell You the name of the person handling Your complaint and enclose Our complaints procedure leaflet.

We will write to You to confirm Our resolution of Your complaint. If We have not resolved Your complaint within eight weeks, or if Your complaint is still not resolved to Your satisfaction, You have the right to refer Your complaint to the Financial Ombudsman Service. You must refer Your complaint to the Financial Ombudsman Service within six months of the date of Our final response letter to You. The contact details for the Financial Ombudsman Service are:

**Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

**Telephone: 0800 0234567**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

The Financial Ombudsman Service will handle most complaints You might have, but there are some instances that fall outside its authority. The Ombudsman's decision is binding upon Us, but You are free to reject it without affecting Your legal rights.

# Endorsements

**Please refer to Your Policy Schedule for Endorsements applicable to Your policy.**

## 100 DRIVING OTHER VEHICLES

The Policyholder is entitled to drive any other private car provided the car is not owned, hired, rented, or leased by the Policyholder. Cover is limited to third party legal liability only. This cover only applies if the owner of the car has given their express permission for the Policyholder to drive the car. The car must be insured by the owner and must be driven within the Territorial Limits only. Cover is limited to Social, Domestic and Pleasure use only. Commuting use is allowed if the Limitations as to use section of Your current Certificate of Motor Insurance allows Commuting. This cover is subject to the terms and conditions contained within the policy wording under section C – Claims by third parties.

## 102 WARRANTED TRACKER

You must fit a vehicle tracker to Your vehicle. This must be in full working order with relevant subscriptions. Theft cover will be excluded in the event this not in use/activated.

## 103 WINDSCREEN COVER

We will replace or repair damage to Your vehicle's windscreen or windows (excluding sunroofs, detachable hardtops and panoramic roofs), subject to a £115 Excess for replacement or £25 Excess for repair. A £50 limit to the value of any replacement or repair work applies should You wish Us to sub-contract the replacement or repair work to a sub-contractor of Your choice.

## 104 LIMITED MILEAGE

You have agreed that the vehicle on this insurance will not be driven more than a declared amount of miles in any one Period of Insurance. In the event the actual mileage used by this vehicle is in Excess of this level, the policyholder will be liable for an additional premium to reflect increased risk.

## 105 PROTECTED NCB

We agree that Your No Claims Bonus will not be reduced at next renewal in the event of a single claim during any one Period of Insurance.

## 106 MODIFICATIONS

Costs of any modifications from the manufacturers original model are excluded in the event of Accident / Total Loss.

## 108 OVERNIGHT PARKING

If the vehicle on this insurance is damaged or stolen overnight and not kept in the declared locked building or compound, private driveway or carport Your claim will be declined.

## 109 ACCESSORIES

If Accessories ( as defined in the Policy Booklet ) are damaged or stolen from Your Car, subject to the Excess We will pay for their repair or replacement up to a maximum of £1,000 in total.

## 113 APPROVED REPAIRERS

At Your request, We can sub-contract the repair work that We are to carry out to a repairer of Your choice but an additional Excess of £200 will be applicable. This Excess is in addition to any other Excesses under Your policy.

**114 COURIER**

Subject to all the Terms and Conditions of this policy and the details on the Certificate of Insurance, cover includes use by the drivers named for the delivery of Goods and Parcels.

**115 FOOD DELIVERY**

Subject to all the Terms and Conditions of this policy and the details on the Certificate of Insurance, cover includes use by the drivers named for the delivery of Food.

**120 PROVISIONAL LICENCE HOLDER**

Whilst You hold a provisional driving licence, You must be accompanied at all times by an accompanying driver aged over 21 who holds and has held a full UK driving licence for a minimum of 3 years. The accompanying driver must sit in the front passenger seat of the insured car whilst supervising Your driving. "L" plates must be displayed in an obvious position on the front and rear of the insured vehicle as required by law.

**121 TRAILER EXTENSION**

Third Party Cover is extended to include a Trailer being towed within the limitation of the full policy terms.

September 2025  
Version 1.0

[www.haven.gi](http://www.haven.gi)

Haven Insurance Company Ltd.  
Registered office:  
No.1 Grand Ocean Plaza,  
Ocean Village, Gibraltar, GX11 1AA  
Registered number: 85914



**Granite**  
UNDERWRITING