



ERIDGE
UNDERWRITING

Commercial Vehicle

Motor Insurance Policy

Claim Service

If **you** are involved in an accident irrespective of blame, please always contact **us** immediately to enable **us** to provide **you** with the best possible service at a time when **we** know **you** will require as much support and assistance as possible.

If **you** need to notify **us** of a claim or accident, please contact the

CLAIMS HELPLINE on 0333 241 9200

which is open 24 hours a day, 365 days a year.

Our objective is to help minimise inconvenience and stress to **you** by organising a quick and efficient repair of the vehicle, whilst effectively managing any other claim covered by this Policy.

The more assistance and co-operation **you** can provide to **our** Claims Service, the easier it will be for **us** to provide **you** with the help **you** need.

The law

If **you** have an accident which involves an injury to any person or certain animals, another vehicle or damage to property, **you** must stop. If **you** own the vehicle **you** must give **your** name, address and insurance details to anyone who has a good reason to ask. If **you** do not own the vehicle **you** must also provide the owner's name and address.

If there is an injury and **you** do not give **your** details at the scene, **you** must report the incident to the police within 24 hours.

At the scene

Turn on **your** hazard lights and set up a warning triangle. Make sure **you** are as visible as possible.

It is important that **you** obtain the following information or material:

- Location and time of accident.
- Details of all the vehicles involved and registration numbers.
- The names, addresses and telephone numbers (preferably mobile phone) of the other driver(s) and of any witnesses.
- The number of passengers in each vehicle.
- The insurance details of the other driver(s).

Please take notes and supply **us** with details of the following as a result of the accident:

- Any known injuries sustained.
- Property damaged and extent of damage.
- If a Police Officer attends the incident record his or her name, number and police force.

If possible **you** should:

- Make a rough sketch of the accident scene showing the position of the vehicles before and after the accident. If possible, take mobile phone photos of the scene and damage to vehicles.

Do not admit that you were to blame. Do not sign anything at the scene.

Reporting the Accident

Report the accident immediately to our Claims Helpline

CLAIMS HELPLINE on 0333 241 9200

and provide **us** with all the information **you** obtained at the scene. This will enable **us** to deal with **your** claim effectively.

Approved Repairers

If the damage to the **vehicle** is covered and can be repaired, **we** will arrange for one of **our** approved repairers to contact **you** and:

- They will collect the **vehicle** free of charge.
- If the **vehicle** is not driveable **we** may move the **vehicle** to a safe place while it is waiting to be repaired or disposed of. **You** should remove all **personal belongings**.
- After the repair the **vehicle** will be returned to **you** having been cleaned inside and out.
- All work carried out by **our** approved repairers is guaranteed for 5 years providing **you** remain the owner of the **vehicle**.

Glass only claims

Contact the **Claims Helpline on 0333 241 9200**. Also refer to Section 4 of this Policy.

Contents

	Page Number
Claims Service	1
At the Scene	2
Reporting the Accident	3
Approved Repairers	3
Contents	4
Contract of Insurance	5
Definitions	9
Section 1. Accidental Damage	11
Section 2. Fire & Theft	11
How we will settle claims under Sections 1 and 2	13
Section 3. Liability to Others	14
Section 4. Glass	16
Section 5. Audio and Communication Equipment	17
Section 6. Foreign Use	18
Section 7. No Claims Discount	19
General Exclusions	21
General Conditions	23
Data Protection Notice	26
Complaints	31
Important Customer Information	32
Driving Abroad	33

Contract of Insurance

Commercial Vehicle Insurance Policy

This document is a legally binding contract of insurance between **you** and **us**. Nobody else has any rights they can enforce under this contract except those rights they have under road traffic law and the Third Parties (Rights Against Insurers) Act 2010. The Contracts (Rights of Third Parties) Act 1999 does not allow any additional rights under this Policy in favour of any third party.

We agree to insure **you** under the terms of this contract within the **territorial limits** during the **period of insurance** for which **you** have paid or agreed to pay the premium.

You must read this Policy, together with the **schedule** and the **certificate of motor insurance**. The **schedule** tells **you** which sections of the Policy are in force and any **endorsements** that apply. Please check all documents carefully to make certain they give **you** the cover **you** want. It is **your** responsibility to ensure that all persons insured are aware of the terms of this Policy.

Disclosure and Accuracy of the Information **You** Have Provided

In deciding to provide the insurance under this Policy and setting the terms of it, **we** have relied on the information **you** have given **us**. The information **you** give **us** in relation to the insurance under this Policy must be accurate and complete

In addition to the answers **you** have provided to questions asked **you** are required to disclose material circumstances that gives a fair presentation of the risks that are or would be insured under this Policy.

A fair presentation of the risks means that **you** must:

- disclose to **us** every material circumstance which **you** know or ought to know or, failing that, sufficient information to alert **us** of the need to make further enquiries; and
- make such disclosure in a reasonably clear and accessible manner; and
- ensure that, in such disclosure, any material representation as to:
 - a matter of fact is substantially correct, and
 - a matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence **our** judgement (as a prudent underwriter) in determining whether to take the risk and, if so, on what terms. If **you** are in any doubt as to whether a circumstance or representation is material, then **you** should disclose it.

If, before or after the start date of this insurance as shown under the **period of insurance**, **you** become aware that the information **you** have given to **us** is inaccurate or incomplete or **you** have any particular concerns about any of the information **you** have provided or should provide then **you** must advise **your insurance intermediary** as soon as possible.

If the information **you** have given **us** in relation to this insurance proves to be inaccurate or incomplete, then **we** may:

- amend the terms of this Policy, which may be applied as if they were already in place prior to any claim where the validity of that claim was impacted by the inaccurate or incomplete information, or
- reduce the amount **we** pay on a claim in the proportion the premium paid bears to the premium **we** would have charged **you** had the information not been inaccurate or incomplete, or
- treat this Policy as if it never existed, which means no claims will be paid and the premium paid under it will be returned to **you**. This will only be done if this insurance would not have been provided if the information had been accurate or complete.

If **we** establish that **you** deliberately or recklessly provided false or misleading information in relation to the insurance provided under this Policy, **we** will treat this insurance as if it never existed, which means no claims will be paid and **we** will not return the premium. If this happens **we** will advise **your insurance intermediary** and **you** in writing to **your** last known address.

Change in Risk Information

If the information **you** have given **us** in relation to the insurance provided under this Policy changes, or there is any change in or variance of the risk(s), before or during the **period of insurance**, then **we** need to know as it may result in:

- **us** applying different terms, and/or
- a claim not being paid (in whole or in part), and/or
- it being determined that the Policy is no longer suitable to meet **your** needs.

You must make a fair presentation of the risks to **us** if there is any change in or variance of the risks before or after the start date of this insurance as shown under the **period of insurance**. An explanation of fair presentation of the risks is shown under Disclosure and Accuracy of the Information **You** Have Provided above.

To enable **us** to assess any such changes or variations in information and/or risk(s) **you** must tell **us** immediately or as soon as practicable of any such changes or variations. This can be done by advising **your insurance intermediary**.

The Financial Services Compensation Scheme covers this Policy. **You** may be entitled to compensation if **we** cannot meet **our** liabilities under this Policy depending on the type of insurance and the circumstances of **your** claim.

This policy is issued in accordance with the authorisation **we** have granted to Eridge Underwriting Agency Ltd under the terms of a contract between Eridge Underwriting Agency Ltd and QIC Europe Limited. This contract makes Eridge Underwriting Agency Ltd the agent of QIC Europe Limited and gives Eridge Underwriting Agency Ltd the authority to perform certain acts on behalf of QIC Europe Limited, but does not affect **your** rights to claim or make a complaint.



John Hamilton
Managing Director
Eridge Underwriting Agency Ltd



Michael van der Straaten
QIC Europe Limited

Regulation:

Malta Financial Services Authority
Notabile Road
BKR3000
Attard
MALTA

www.mfsa.com.mt

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 659521. QIC Europe Limited is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.

Your right to cancel

You have 14 days to decide if this Policy meets **your** requirements. If **you** are not satisfied **you** can cancel within 14 days of the Policy starting or within 14 days of receiving **your** documents (whichever is the later). **We** will charge a premium for the period **we** have been insuring **you** and an administration charge of £10.00 plus insurance premium tax is applied. Refer to the General Conditions of the Policy for more information on cancellations.

This Policy is governed by the law which applies in the part of the United Kingdom in which **you** live, unless otherwise agreed by **you** and **us** before this Policy starts.

Contact Details

QIC Europe Limited
Level 4
The Hedge Business Centre
Triq ir-Rampa ta'San Giljan
Balluta Bay
St Julians STJ1062
Malta

Please address all policy and claims matters to:

Eridge Underwriting Agency Limited
22-23 London Road,
Tunbridge Wells,
Kent
TN1 1DA
Registered in England and Wales number 09574780

The Financial Services Compensation Scheme

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
www.fscs.org.uk

Financial Conduct Authority

www.fca.gov.uk

The Financial Ombudsman Service

Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Definitions

Certain words and phrases used in this document are shown in **bold** throughout the Policy and these have particular meanings which are shown below.

Accessories

Parts or products specifically designed to be fitted to the **vehicle**, including the manufacturer's standard tool kit and the **vehicle's** safety equipment.

Certificate of Motor Insurance

Evidence that **you** have the minimum motor insurance required by law to drive the **vehicle**. It shows who may drive the **vehicle** and what **you** can use it for.

Endorsement

A clause which alters the insurance cover and will be shown on **your schedule**.

Excess/Excesses

The amount **you** must pay towards any claim and shown on **your schedule** or Policy section.

Insurance Intermediary

The insurance broker, agent or adviser who acting on **your** behalf has placed this insurance with **us**.

Market Value

The cost of replacing the **vehicle** with one of the same make, model, specification and condition at the time of loss as assessed by **us**. **We** use guides which refer to vehicle values, engineers and other relevant sources to assess the **market value**, including the value declared by **you**.

Period of Insurance

The period of time covered by this insurance as shown in the **schedule** and/or the **certificate of motor insurance**.

Personal Belongings

Property which is worn or used in everyday life and which belongs to **you** whilst in the insured **vehicle**.

Proposal Form/Statement of Fact

A form that shows the information provided by **you** and declared as accurate for the purposes of entering into an insurance contract with **us**.

Road Traffic Acts

The laws which include details of the minimum motor insurance cover needed in the United Kingdom.

Definitions (continued)

Schedule

Confirms details of **you**, the insurance cover provided, the **vehicle** and **excesses** that apply. The **schedule** forms part of the contract of insurance and must be read together with the Policy.

Territorial Limits

United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries.)

Terrorism

Terrorism as defined in the Terrorism Act 2000 or any subsequent acts.

Theft

Any **theft** or attempted **theft** that **you** have reported to the police.

Vehicle

Any motor **vehicle** described in the **schedule** and for which **we** have issued a **certificate of motor insurance**. This includes **accessories** and spare parts which are fitted to or with the **vehicle**.

We, Our, Us

Your insurer, QIC Europe Limited.

You/Your/The Insured/Policyholder

The person named in the **schedule** and **certificate of motor insurance** as the policyholder or **the Insured**.

Your Partner

The husband or wife or civil partner of the **policyholder** living at the same address as the **policyholder** and sharing financial responsibilities. This does not include any business partners or associates.

Section 1

Accidental Damage

What is covered

We will cover **you** under this section for accidental and malicious damage to the **vehicle** including **accessories** and spare parts which are kept in or on the **vehicle**. **We** will also cover **personal belongings** if they are damaged as a result of an accident.

This is subject to the amount of **excess** shown in the **schedule**. **You** must pay the appropriate **excess** for each claim **you** make.

Section 2

Fire and Theft

What is covered

We will cover **you** under this section for loss of or damage to the **vehicle** caused by fire, lightning or explosion, **theft** or attempted **theft** including **accessories** and spare parts which are kept in or on the **vehicle**. If the keys to the **vehicle** or lock transmitter are lost or stolen **we** will pay the cost of replacing the door locks and/or boot lock, ignition/steering lock, the lock transmitter and central locking interface provided the location of where the **vehicle** is kept overnight is known to the persons in receipt of the keys or transmitter. **We** will also cover **personal belongings** in the **vehicle** if they are lost or damaged by fire or **theft**.

This is subject to the amount of **excess** shown in the **schedule**. **You** must pay the appropriate **excess** for each claim **you** make.

What is not covered under Sections 1 and 2

We will not cover:

- The amount of **excess** shown within the **schedule** or as an **endorsement** within the **schedule**.
- **Theft** of property from the **vehicle** if it is left unattended and all doors, windows and other openings have not been closed and/or locked.
- Loss or damage to the **vehicle** if it is left unattended and the ignition key or any similar device is left in or on the **vehicle**.
- Loss or damage to the **vehicle** if all doors, windows and other openings have not been closed and locked and the **vehicle's** electronic or mechanical devices are not set.
- More than £200 (after the deduction of the **excess**) following the loss or **theft** of the keys to the **vehicle** or the ignition keys or any similar device to the **vehicle** for replacing the door locks and/or boot lock, ignition /steering lock, the lock transmitter and/or central locking interface.
- Loss of use of the **vehicle** or any costs incurred which are not directly associated with the incident that caused **you** to claim.
- Wear and tear, depreciation, mechanical, electrical, electronic and computer failures, breakdowns or any loss or damage which happens gradually.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss of value of the **vehicle** as a result of a repair to it.
- Loss of or damage to the **vehicle** resulting from fraud or deception.
- Any amount over the manufacturer's latest list price for any part or accessory.
- Any payment amount exceeding £100 for loss of or damage to **personal belongings**.
- Loss of or damage to the **vehicle** if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.
- Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
- Loss of or damage to the **vehicle** if any person named on the **certificate of motor insurance** is driving under the influence of drink or drugs or any other substance and this is an offence under the driving laws of the country in which the accident happened.
- Damage to the **vehicle's** cooling system caused by freezing liquid.
- Loss of or damage to the **vehicle** caused by a member of **your** family or household or a permitted driver or persons known to **you** taking the **vehicle** without **your** permission.
- Loss of or damage to the contents of the **vehicle** including but not limited to telephones, two-way radio transmitters or receivers, removable satellite navigation system or money.
- Any repair or replacement part which improves the **vehicle**.
- **Theft** of or attempted **theft** of the **vehicle** unless reported to the police.
- Loss of or damage to the **vehicle** caused deliberately by **you** or by any person driving it with **your** permission.
- Loss or Damage caused by misfuelling.

How claims are dealt with under Sections 1 and 2

We will at **our** option choose to repair or replace the **vehicle** or settle **your** claim for the amount of the loss or damage. The most **we** will pay is no more than the **market value** of the **vehicle** at the time of loss, less the **excess** shown on **your schedule** and less the **excess** as shown below for young or inexperienced drivers:

- £150 of any claim if the driver in charge of the **vehicle** at the time of the loss or damage is 22 or under; or
- £100 of any claim if the driver in charge of the **vehicle** at the time of the loss or damage is aged 23 and 24; or

In addition to the **excesses** described above, an additional £100 **excess** applies to any person that has held a Full UK driving licence for less than 24 months.

If the **vehicle** is damaged and such damage is covered by this Policy, **we** will pay the reasonable cost of protecting it and removing it to the nearest approved repairer and returning it to **you** after repairs have been carried out.

When carrying out repairs **our** approved repairers may fit parts made by other manufacturers they recommend for which they or the manufacturer offer a warranty.

Following the payment for a total loss settlement to **you** the **vehicle** will become **our** property. If the **vehicle** is under a hire purchase or leasing agreement, **we** will make any payment for the total loss of the **vehicle** to the hire-purchase or leasing company as appropriate.

If **we** deem the **vehicle** to be a total loss following a claim, **we** will not refund any premium if the Policy is cancelled. If **you** pay in instalments **your** full annual premium remains payable, and if necessary, any outstanding premium may be deducted from any total loss settlement.

Section 3

Liability to Others

What is covered

This Policy covers **you** for **your** legal liabilities for the death of or injury to any person or damage to their property as a result of:

- **You**, driving the insured **vehicle your certificate of motor insurance** shows **you** are covered to drive. This includes towing any trailer, caravan or broken-down **vehicle**. This towing must be allowed by law and the trailer, caravan or broken-down vehicle that is being towed must be properly attached to the **vehicle**.
- An employer of anyone **you** allow to drive the **vehicle** if their driving and business use on behalf of that employer is covered by the **certificate of motor insurance**. This does not apply if the **vehicle** is owned, leased, or hired to the employer or business partner or if the insured is a corporate body or firm.
- Any person driving the **vehicle** with **your** permission provided **your certificate of motor insurance** shows he or she is allowed to drive the **vehicle**.

We will also provide the same cover to:

- Any passenger travelling in, getting into or out of the **vehicle**.
- Anyone **you** allow to use (but not drive) the **vehicle** for social domestic and pleasure purposes.

In the event of an accident involving a **vehicle** covered by this Policy **we** will also pay at **our** discretion reasonable legal costs and expenses **we** have previously agreed in writing relating to:

- Solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction.
- The defence of a charge of manslaughter or causing death by reckless or dangerous driving providing they relate to a claim resulting from an accident covered by this section.
- Any other legal costs incurred with any accident which may involve legal liability under this insurance.

Unless **we** agree otherwise in writing, **we** will not pay representation for the following:

- A plea of mitigation (unless the offence **you** are charged with carries a custodial sentence).
- Appeals'
- Any representation arranged by **you** without **our** consent.
- Any actions outside the **Territorial Limits**.

We may, at any time, stop paying such legal costs and expenses.

If anyone insured by this section dies, **we** will extend the cover to which they would have been entitled to their personal representatives.

What is not covered under Section 3

We will not cover:

- Liability for death or injury to any employee of the person insured arising during the course of their employment except where liability is required to be covered by the **Road Traffic Acts**.
- Loss of or damage to property of any person claiming cover under this section.
- Any amount over £2,000,000 for any one claim or series of claims from one event in respect of damage, loss of use or other indirect loss in respect of property.
- Loss, damage or injury which result from any deliberate act or omission by **you** or any person driving the insured **vehicle** with **your** permission.
- Death or injury to the driver or the person in charge of the **vehicle** if the death or injury occurred as a result of that person having driven the **vehicle**.
- Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at any specific time and place, or except as required by the **Road Traffic Acts**.
- Any other legal costs incurred with any accident which may involve **your** legal liabilities under this insurance.
- Any claim if any person insured under this section can claim under another Policy.
- Any damage, loss of use or any other indirect loss to any property in the custody or control of **you** or the person claiming cover under this section.
- Any damage, loss of use or any other indirect loss to property being carried by or loaded onto or unloaded from the insured **vehicle**.
- The liability of any person other than the driver or attendant of the **vehicle** arising from the loading or unloading or the carrying of a load to or from the **insured vehicle** beyond the limits of any carriageway or thoroughfare.
- Any liability, loss of use or any other indirect loss arising from the loading or unloading from the insured **vehicle** where this activity involves the use of any hoist, crane, lift or similar appliance.
- Any claim for any damage to any road surface or structure caused by the vibration or weight of the **vehicle**.
- Loss, damage or injury which result from a trailer, caravan or broken-down **vehicle** that is being towed that is not properly attached to the **vehicle** or if the **vehicle's** maximum towing weight limit as set by the **vehicle's** manufacturer is exceeded.

Emergency Treatment

We will also pay for emergency treatment charges as set out in the **Road Traffic Acts** resulting from an accident involving any **vehicle** covered by this Policy. If this is the only payment, then **your** No Claims Discount will not be affected.

To make a claim contact the Claims Helpline on 0333 241 9200

What is covered

- **We** will cover **you** for repairs or replacement for damage to the **vehicle's** windscreen or glass windows including scratching to the **vehicle's** bodywork if solely caused by the incident.
- For replacements using **our** approved Windscreen repairer **we** will pay the claim subject to a £100 **excess**.
- For repairs using **our** approved Windscreen repairer **we** will pay the claim subject to a £25 **excess**.
- If **you** do not use **our** approved repairer, the maximum **we** will pay is £75 after the deduction of the first £100.
- The maximum number of claims made under this section is two per Policy period.
- The maximum **we** will pay per claim for any repairs or replacement to the **vehicles** windscreen or glass windows is £400 after the deduction of the **excess**.

Any subsequent claims would be dealt with under Section 1 Accidental Damage.

What is not covered under Section 4

We will not cover:

- Damage to sunroofs, panoramic roofs, roof panels, lights or reflectors even if they are made of glass.
- The first £100 towards the cost of the replacement glass or windscreen.
- The first £25 towards the cost to repair the glass or windscreen.
- Extra costs for the work to be undertaken outside normal business hours, unless the windscreen is shattered, or the drivers vision or the security of the insured **vehicle**, is affected.

Section 5 Audio and/or Communication Equipment

What is covered

We will cover **your** permanently fitted audio and/or communication equipment against loss or damage. This is subject to the amount of **excess** shown in the **schedule**. **You** must pay the appropriate **excess** for each **claim you** make.

What is not covered under Section 5

We will not pay:

- More than £500 for permanently fitted audio and/or communication equipment unless it is standard equipment for the **vehicle** when built.
- More than £200 for loss or damage to permanently fitted navigation equipment unless it is standard equipment for the **vehicle** when built.
- Loss of or damage to removable audio, electrical or communication equipment.

Minimum Cover

While the insured **vehicle** is in:

- Any country which is a member country of The European Union (EU).
- Any country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 8 (1) second subparagraph 7 of EU Directive 2009/103/EC relating to civil liabilities arising from use of a motor **vehicle**.

This Policy automatically provides the minimum compulsory level of cover **you** need by law in the country concerned. This legal minimum does not include loss of or damage to the **vehicle**.

Full cover within the European Union

We will extend the Policy to provide the cover shown in **your schedule** for up to 60 days in any one **period of insurance** to any country of the EU and also Croatia, Iceland, Liechtenstein, Norway and Switzerland provided:

- **You** notify **us** via **your insurance intermediary** at least 10 days before going abroad.
- Obtain a green card for the period abroad.
- Pay any additional premium as required or agree to any terms that **we** may apply.
- The **vehicle** is taxed and registered within the **territorial limits**.
- **Your** main permanent home is within the **territorial limits**.
- **Your** visit abroad is only temporary.

this will cover the **vehicle** while it is being transported by rail or sea between any of the countries shown above provided it is not more than 65 hours in duration.

We will also pay any customs duty which **you** may have to pay and/or the reasonable cost of delivering the **vehicle** to **your** address in the United Kingdom.

Section 7

No Claims Discount

If **you** or any driver named on **your** Policy make a claim, even if **you** were not responsible (for example, if the **vehicle** is stolen or damaged by vandals), or a claim is made against **you**, **you** could lose part or all of **your** No Claims Discount. If a claim is made under **your** Policy, **we** may also increase **your** premium or **excess** when **you** renew **your** Policy.

Claims which do not affect **your** No Claims Discount:

- payments made for windscreen damage (up to two in the Policy period).
- payments for emergency treatment fees.
- claims which are not **your** fault where **we** have recovered all of **our** outlay.

If **your** renewal is due and a claim under **your** Policy is still outstanding, **we** may reduce **your** no claim discount provisionally. However, if **we** establish that the circumstances of that outstanding claim should not have affected **your** no claim discount, **we** will restore **your** no claim discount once the claim is concluded and refund any extra premium that has been paid in respect of the reduction in the no claim discount.

We apply a step-back Policy that reduces **your** No Claims Discount for each claim made when **you** renew **your** Policy, depending on the claim or claims made. For an example of what would happen if **you** made a claim within the **period of insurance**, please see the table below:

Number of years' No Claims Discount at the next renewal (without NCB Protection)	No Claims Discount at next renewal		
	No Claims Discount	One Claim in one Policy period	Two or More Claims in one Policy period
0	1	0	0
1	2	0	0
2	3	0	0
3	4	1	0
4	5	2	0
5	6	3	0
6	7	3	0
7	8	3	0
8	9	3	0
9	9	3	0

No Claims Discount (continued)

Protected No Claims Discount

If **you** have earned 4 or more years No Claims Discount, **you** can choose to pay an additional premium at the start or at renewal of **your** Policy, to protect it. By doing this **you** can prevent **your** No Claims Discount being reduced after a claim has been made on **your** Policy.

Protected No Claims Discount does not protect the overall price of **your** insurance Policy. The price of **your** insurance Policy may increase following an accident even if **you** were not at fault.

The table below shows how **your** No Claims Discount would be affected if **you** made a claim or claims and **you** have chosen to protect **your** No Claims Discount. If **your** Policy includes Protected No Claims Discount, this will be shown on **your** schedule.

Number of years' No claims Discount available (with NCB protection)	No Claims Discount at next renewal				
	No Claims Discount	One Claim in one Policy period	Two Claims in one Policy period	Three Claims in one Policy period	Four or more claims in one Policy period
4	5	4	4	2	0
5	6	5	5	3	0
6	7	6	6	3	0
7	8	7	7	3	0
8	9	8	8	3	0
9	9	9	9	3	0

General Exclusions

These exclusions apply to the whole of the Policy.

Your insurance does not cover claims arising from any of the following:

1. Use of the **vehicle**

Any accident, injury, loss or damage while any **vehicle** covered by this insurance is being:

- Driven by or in the charge of anyone who is not named in the **certificate of motor insurance** as a permitted driver or is excluded by **endorsement** unless it is with a member of the motor trade for servicing or repair.
- Driven by anyone who is disqualified from driving or does not hold a current valid driving licence or who is prevented by law from holding one, or who does not meet the terms, conditions and limitations of either their driving licence or provisional driving licence.
- Driven by or in the charge of any person (including **you**) who **you** know are a provisional licence holder and who is not accompanied by a person aged 21 or over and who has held a full UK or EU licence for at least three years.
- Used for a purpose which is not shown as covered in **your certificate of motor insurance**.
- Used in or on restricted areas of any airport, aerodrome, airfield or military bases including any place where aircraft land and take off, park or move, associated service roads, refuelling areas, ground equipment parking areas, passenger buildings and customs areas. **We** will not pay any claim concerning an aircraft within the boundary of the airport or airfield.
- Used in an unsafe condition or while carrying an insecure load.

2. Contracts

Any liability **you** accept under an agreement or contract unless **you** would have been liable anyway.

3. War, hostilities and terrorism

Any accidental loss, damage, injury or legal liability caused directly or indirectly by:

- War, invasion, hostilities (whether war is declared or not) civil war, revolution, act of foreign enemy, insurrection, rebellion, coup, military or usurped power or any similar event except where **we** need to provide cover to meet the requirements of the **Road Traffic Acts**.
- Any act of **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss except where **we** need to provide cover to meet the requirements of the **Road Traffic Acts**.

4. Other Insurance

Any loss or damage or liability that is also covered by any other insurance Policy.

General Exclusions (continued)

5. Earthquake, radioactivity, pressure waves, dangerous goods and riot

Direct or indirect loss, damage to or liability caused by or arising from:

- Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel.
- Radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part.
- Pressure waves caused by aircraft or other flying objects.
- Earthquake.
- Riot or civil commotion occurring in Northern Ireland or outside of the United Kingdom, the Isle of Man or the Channel Islands except where **we** need to provide cover to meet the minimum insurance required by the relevant law.
- Carrying any dangerous substances or goods for which **you** need a police licence (except where **we** need to provide cover to meet the minimum insurance required by the relevant law).
- Any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

6. Proceedings outside the **territorial limits**

Any decision or action of a court which is outside the **territorial limits** unless the proceedings are brought or judgment is given by a court of a country for which minimum compulsory insurance is provided by this Policy, or to which **we** have agreed to extend the Policy cover and for which **we** have received the necessary additional premium.

7. Imported Vehicles

Any **vehicle** which was manufactured outside the United Kingdom and imported other than through the manufacturers normal import arrangements.

8. Travel outside the European Union

Any loss or damage or liability that occurs outside of the countries shown under Section 9 unless **you** have paid an additional premium where required by **us** to extend **your** cover.

9. Track use, rallies and competitions

While the **vehicle** is being used for racing, pacemaking, speed testing, competitions, rallies, trials or track events or use on a de-restricted toll road (including the Nurburgring Nordschleife) or any form of race track or off-road activity.

General Conditions

These conditions apply to the whole of the Policy.

1. Notification of claims

As soon as possible after any incident which might lead to a claim under this Policy, **you** should telephone **our** Claims Helpline on **0333 241 9200** to tell **us** about it. **You** must send **us** any letter, claim, writ or summons as soon as **you** receive it unanswered. **You** must also let **us** know immediately if **you** or **your** legal advisors become aware of any prosecution, inquest or fatal accident inquiry concerning a claim which might be covered under this Policy.

You or any other person claiming under this Policy must not negotiate, admit fault, offer to pay or settle any claim unless **you** have written permission from **us**.

2. Dealing with claims

We will be entitled to:

- Take over and carry out the defence or settlement of any claims in **your** name or that of any other person insured by this Policy.
- Take any action or proceedings, which **we** will pay for, in **your** name or that of any other person insured by this Policy, to get back any money **we** have paid.
- Any information and help **we** need from **you** or any other person insured by this Policy.

3. Fraudulent claims

If **you** or anyone acting on **your** behalf makes a claim under this Policy through fraud (which includes but is not limited to concealment, misstatement or deliberately providing false information) then **we**:

- shall not be liable to pay the claim;
- may recover any claim already paid that was subject to the fraud;
- may involve the relevant authorities to bring criminal proceedings;
- may cancel this Policy with immediate effect from the date the fraud was first committed by writing to **your insurance intermediary** and **you** at **your** last known address, which means **you**:
 - will not have any cover under this Policy from any event occurring on or after the date of cancellation, and
 - will not receive any return of premium.

4. Looking after the **vehicle**

You (or anyone who has access to the **vehicle**) must:

- Take all reasonable and necessary steps to protect the **vehicle** from loss or damage;
- ensure that all keys and other security devices are kept on the person of the holder or in a secure place;
- ensure that the **vehicle** is kept in a roadworthy condition.

General Conditions (continued)

5. Keeping to the Policy terms

We will provide the cover described in this Policy only if:

- Any person claiming cover has kept to all its terms and conditions, as far as they apply, and
- All the information **you** have given **us** and upon which the contract is based is correct and complete.

6. Compulsory Insurance

If under the laws of any country in which this Policy applies, **we** have to make payments which, but for that law, would not be covered by this Policy, **you** must repay the amount to **us**. **You** or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement with the Motor Insurers Bureau.

7. Drink and Drugs Clause

If an accident happens whilst **you** or any person entitled to drive under **your** current **certificate of motor insurance**:

- Is found to be over the prescribed limit for alcohol.
- Is driving whilst unfit through drink or drugs, whether prescribed or otherwise.
- Fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

no cover under the Policy will be provided and instead liability will be restricted to meeting any obligations **we** may have as required by Road Traffic Law. In such circumstances, **we** will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under court judgement, for any claim arising from the accident.

8. Cancellation

Cancelling **your** Policy within first 14 days

You have 14 days to decide if this Policy meets **your** requirements. If **you** are not satisfied **you** can cancel within 14 days of the Policy starting or within 14 days of receiving **your** documents (whichever is the later). **We** will charge a premium for the period **we** have been insuring **you** and an administration charge of £10.00 plus insurance premium tax is applied. If any claim or accident giving rise to a claim has occurred there will be no return premium.

Cancelling **your** Policy after 14 days

If no claims have been made in the current **period of insurance**, **we** will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £55.00 plus insurance premium tax is applied. **We** will not refund any premium paid if **you** have made a claim or if one has been made against **you**.

General Conditions (continued)

Compulsory cancellation

We may cancel this Policy if:

- **you** provide any information that proves to be inaccurate or incomplete or **we** consider that **you** deliberately or recklessly provided false or misleading information (see Section headed Information **You** Have Provided on page 5); or
- **you** use threatening, abusive, bullying or intimidating behavior or inappropriate language towards **our** staff; or
- **you** or anyone acting on **your** behalf makes a claim under this Policy through fraud (which includes: concealment, misstatement or deliberately providing false information) (see General Condition 3 – Fraudulent Claims); or
- **you** fail to co-operate with **us** or provide **us** with information or documentation **we** reasonably require where such the lack of cooperation affects:
 - **our** ability to process a claim; or
 - the defence of **our** interests; or
 - the making of risk based underwriting decisions.

We will cancel this Policy by giving **you** 7 days' written notice to **your** last known address or via **your insurance intermediary**. **We** shall return the premium paid, unless **you** have made a claim or if one has been made against **you**, for the period from:

- the date the cancellation takes effect, to
- the end date of insurance provided under this Policy (the end date of the insurance provided under this Policy is shown under the **period of insurance**);

If **you** pay the premium by instalments and there is a default in the payments, **we** or **your insurance intermediary** may cancel the Policy giving **you** 7 days' notice of cancellation in writing to **your** last known postal and/or email address. If a claim has arisen during the current period, the full annual premium will be due. If a total loss claim is settled under this Policy any outstanding premium may be deducted from the claim's settlement.

9. Trading Sanction(s), Prohibition(s) or Restriction(s)

We shall not be liable to provide the insurance under this Policy or to pay claims or provide any benefit under it where to do so would expose **us** or any member of **our** corporate Group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

Data Protection Notice

Please read this data protection notice carefully as it explains how we use your personal information.

In this data protection notice, “**we**”, “**us**” and “**our**” refers to Eridge Underwriting Agency Limited and QIC Europe Limited unless otherwise stated.

This section contains important information about how **we** may use the information **you** give **us**. This section applies to anyone covered under **your** Policy and **you** should show this to them and obtain their permission before giving **us** their personal information.

Information **you** provide about **you** and others may be used by **us** to process **your** request for insurance, administer **your** Policy or any subsequent claim **you** make – see “How **We** Use the Information” below. **We** will do this in accordance with the General Data Protection Regulations (GDPR), Data Protection Act and other applicable laws.

In order to assess the terms of **your** insurance contract or administer claims that arise under it, **we** may need to collect data that is classed as special category data (such as information about drivers’ medical conditions) and information about criminal convictions including motoring offences.

Before **you** provide any information about someone else (e.g. an additional driver) **you** must have their permission to do so. **We** will act on the basis that **you** have done this.

Information **We** Hold

We collect and retain **your** information when **you** purchase an insurance Policy with **us**, renew or make changes to **your** Policy and when contacting **our** claims department. **We** only collect, use and store **your** information where **we** have lawful grounds and legitimate business reasons to do so. Information **we** store about **you** may include:

- Personal information; any information relating to a living person that can be used to directly and indirectly identify that person.
- Medical Conditions.
- Criminal Convictions.

You should let **us** know whenever **your**, or any additional drivers’, personal details change. **Your** Policy and the cost of **your** insurance are based on the information **you** have given **us**. It is very important that this is kept up to date.

Failure to notify **us** of a change to the Policy information may result in **your** Policy being cancelled from the start date, additional premium being applied, or **your** claim being rejected or not paid in full.

We will keep **your** information as long as **we** need to for the purposes as outlined in this notice. **We** will retain **your** information for these purposes after **your** Policy has come to an end; for instance, so **we** can respond to any complaints or challenges, which may arise after the **period of insurance** has expired. This will, usually, be a minimum period of seven years or otherwise, as determined by law or regulation.

Communication Recording

We may monitor or record telephone calls, emails text messages and other communications from **you**, with the purpose to:

- Provide a record of the instructions received from **you**.
- Help monitor quality standards and assist with staff training.
- Meet legal and regulatory requirements.

How **We** Use the Information

At quotation, renewal and if **you** make any changes during the **period of insurance**, **we** will use the information **you** provide **us** relating to anyone insured under **your** Policy, to:

- Maintain and update **your** Policy;
- Record and process claims;
- Understand customer's' needs and requirements;
- Carry out research and analysis about **our** products and services;
- Assess the premium and terms and conditions we offer which involves automated decision making;
- Prevent and detect crime, including fraud.

To validate the information **you** have provided, **we** may obtain information about **you** and additional drivers from third parties such as credit reference agencies, fraud prevention agencies and other databases and with other companies that help **us** provide our services. **We** may also check **your** claims history from other sources including, but not limited to, the DVLA and the Claims and Underwriting Exchange (CUE). When **you** tell **us** about an incident which may or may not give rise to a claim, **we** will pass information relating to it to these registers.

We may also search **your** (or any person included on the proposal) Driving Licence Number (DLN) against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during the **period of insurance**, including mid-term adjustment(s) and at renewal stage.

The DLN may also be used to search **your** (or any person included on the proposal) No Claim Discount (NCD) details against a no claims discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

We may pass details of **your** No Claims Discount (NCD) to certain organisations to be recorded on an NCD database. This will occur if information required updating or correcting at any stage and also at the renewal stage of **your** Policy and upon or after the cancellation of **your** Policy prior to the expiry date.

Sharing Data

We will share **your** information:

- Where **we** have to do so or where **we** are allowed to do so by law;
- With statutory bodies and regulatory bodies; or
- With third party agencies including but not limited to, credit reference agencies, the Claims and Underwriting Exchange (CUE) and fraud prevention agencies for the purposes explained in this notice;
- With other companies that help **us** to provide **our** services;
- With other insurers or reinsurers;
- With named drivers where they are **your** spouse or partner and anyone **you** nominate to act on **your** behalf;
- In other circumstances where **we** have **your** permission.

Your personal data won't be used for marketing, unless **you** have given **us** permission. It will only be shared within organisations involved with the administration of **your** Policy, claim or as otherwise set out in this Data Protection Notice.

Under the terms of **your** Policy, **you** must tell **us** about any incident (such as an accident or **theft**) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the Claims and Underwriting Exchange (CUE) and other appropriate agencies.

We may transfer **your** personal information outside of the United Kingdom, where necessary and only where **we** can be sure **your** information will be adequately protected. These transfers are governed by European Union (EU) standard contractual clauses or equivalent data transfer agreements to protect the security and confidentiality of personal information.

Preventing Fraud

During the course of **your** Policy **we** may share information **we** hold and which has been supplied to **us** with other insurers, law enforcement agencies and public bodies including the police and other similar databases or fraud prevention agencies including the Motor Insurance Anti-Fraud and Theft register administered by the Motor Insurers' Bureau. The aim is to help **us** check information that is given to **us** and to prevent or detect crime, including fraud.

If **we** find that false or inaccurate information has been given to **us**, or **we** suspect fraud, **we** will take appropriate action. If fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about **you** and others in **your** household on credit, insurance (including claims), debt tracing and to prevent crime. If such companies suspect fraud, **we** will share your relevant personal information with them. **We** may research, collect and use data about **you** from publicly available sources including social media and networking sites, using this data for the purposes of fraud detection and prevention.

Your Data Protection Rights

Under data protection legislation, **you** have the following legal rights:

- The right to be informed about **our** data processing activities, including through data protection notices such as this.
- The right of access to the personal information **we** hold about **you**.
- The right of rectification. **You** may ask **us** to correct any inaccurate or incomplete data.
- The right to erasure and to restrict processing of **your** data except where **we** have a legal obligation to process **your** personal information.
- The right to data portability. On **your** request, **we** will provide you with **your** personal data in an electronic format.
- The right to object to direct marketing, automated decision-making and profiling.

We will make all reasonable efforts to delete or, where applicable, anonymise **your** information, where **we** no longer need to use it for the purpose **we** collected it from **you**, or where **you** have either withdrawn **your** consent to **us** using **your** information (if **we** originally asked for **your** explicit consent to use **your** information for certain purposes such as marketing), or exercised **your** right to object to further legitimate use of **your** information.

We may not always have to comply with **your** request to delete **your** information, for example: if **we** need to keep using **your** personal information in order to comply with **our** legal obligations or where **we** need to use it to establish, exercise or defend legal claims.

If **you** require more information about how **your** data is used and would like to invoke any of **your** rights, please contact Eridge Underwriting Agency Ltd at the following address:

Data Protection Officer,
Eridge Underwriting Agency Ltd,
22-23 London Road,
Tunbridge Wells, Kent,
TN1 1DA.

In all cases please give **your** name, address and (if **you** have one) **your** insurance Policy number.

Motor Insurance Database

Information relating to **your** Policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing.
- Continuous Insurance Enforcement.
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders).
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, EEA or certain other territories), insurers and/or MIB may search the MID to obtain relevant information. Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on MID, **you** are at risk of having the vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com

Complaints

We aim to provide a high standard of service but in the event **you** are dissatisfied with the service **you** receive, **you** should in the first instance contact **your Insurance Intermediary** who sold **you** this Policy. If **you** remain dissatisfied, **you** should contact:

The Complaints Department,
Eridge Underwriting Agency Ltd,
22-23 London Road,
Tunbridge Wells,
Kent,
TN1 1DA

Please quote **your** Policy number and give full details of **your** complaint.

Eridge Underwriting Agency Ltd is authorised to issue a final response to **your** complaint but where appropriate the final response may be issued by **us**.

Should **you** remain dissatisfied having received a final response, **you** may refer **your** complaint to The Financial Ombudsman Service (FOS) within 6 months of receiving Eridge Underwriting Agency's or **our** final response letter.

Their address is:

The Financial Ombudsman,
Exchange Tower,
London
E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Important Customer Information

We recommend that **you** keep a record of all information (including copies of letters) sent to **us** or to **your insurance intermediary** when taking out this insurance.

In order to understand the extent of **your** cover, please read this Policy together with the **schedule** and the **certificate of motor Insurance**.

If **you** have any questions, or the cover does not meet **your** needs or any of the details are incorrect **you** should notify **your insurance intermediary**.

You are obliged to keep **your** Policy up to date, please tell **your insurance intermediary** immediately about changes which affect **your** insurance. Any changes agreed during the **period of insurance** will be treated as a continuation of the contract of insurance.

Some examples include but are not limited to:

- A change of **vehicle**.
- A change to the registered keeper and/or owner of the **vehicle**.
- **You** wish to change the drivers on the Policy.
- Someone who drives the **vehicle** receives a motoring conviction or criminal conviction or has a claim on another Policy.
- Someone who drives the **vehicle** is diagnosed with a medical condition.
- The **vehicle** is changed from the manufacturer's standard specification.
- A change of occupation by **you** or any other driver.
- A change of address or where the **vehicle** is kept overnight.
- A change in the use of the **vehicle**.
- The **vehicle** is involved in an accident.
- Where a driver has had a change of licence e.g. a learner driver passes their test and obtains a full licence.

If **you** do not tell **us** about changes, **your** insurance may be invalidated in part or in full.

We may refuse to continue cover if **you** make more than three changes of **vehicle** during a **period of insurance** and if **we** do continue cover **you** may be asked to provide evidence that **you** are the owner and/or registered keeper of the **vehicle**.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that may be charged by **your insurance intermediary**. Please approach **your insurance intermediary** for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes	Cancellation within 14 days	Cancellation after 14 days
£18.00	£18.00	£10.00	£30.00	£10.00	£55.00

Please refer to the General Conditions in the Policy for full details of the cancellation terms.

Driving Abroad (Refer to Section 6)

All insurance documentation should be taken with **you**, including **your certificate of motor insurance, your schedule**, and **your** motor insurance Policy.

This Insurance applies throughout the European Union and in Liechtenstein, Norway, Iceland, Croatia and Switzerland and provides the minimum cover required by law in each of the above countries.

Esso ha validita in tutta l'Unione Europea, in Liechtenstein, Norvegia, Islanda, Croazia e Svizzera e garantisce la copertura minima richiesta per legge in ciascuno dei Paesi summenzionati.

Cette assurance est egalement valable dans toute l'Union europeenne et dans le Liechtenstein, en Norvege, en Islande, en Croati et en Suisse. Elle sonne le droit a la couverture minimum exigee par la loi en vigueur dans les pays susnommes.

Este Seguro se aplica tambien en toda la Union Europea y en Liechtenstein, Noruega, Islandia, Croacia y Suiza. Este Seguro da la cobertura minima exigida po la ley en cada uno de los paises antedichos.

Die Versicherung gilt fur alle Lander de Europaischen Union sowie fur Liechtenstein, Norwegen, Island, Kroatien und die Schweiz und gewahrt in all diesen Landern den gesetzlich erforderlichen Mindest-Versicherungsschutz

Insurer:

QIC Europe Limited

Level 4

The Hedge Business Centre

Triq ir-Rampa ta'San Giljan

Balluta Bay

St Julians STJ1062

Malta

UK Administrator:

Eridge Underwriting Agency Ltd

22-23 London Road,

Tunbridge Wells,

Kent

TN11 1DA

Registered in England and Wales Company No. 09574780.