

JUBILEE
motor policies

SIDCUP HOUSE STATION ROAD SIDCUP KENT DA15 7EX

HIRE CAR POLICY

www.jubilee-insurance.com

ADVICE AND WARNING

Advice

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

If you have any queries or problems understanding your cover, please contact your chosen Broker or Intermediary.

Please Note

Your attention is drawn to the following:

Market Value

If your vehicle is a total loss the pre-accident value will be determined by a valuation provided by an independent valuer of our choice; based on the best assessment of the pre-accident condition of your vehicle, or in the event that the vehicle or its remains are unavailable for inspection upon the relevant vehicle documentation (including MOT Certificate, Purchase & Service Documentation).

Use of

If your vehicle suffers damage as a result of the

incorrect fuel

use of incorrect fuel, your policy will not operate in respect of this damage or for any costs incurred for the removal &/or disposal of the incorrect fuel (see Exception to Section 2(c)).

Keys

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

Cancellation

Cancellation charges are generally based on the

Charges

Underwriters short period charges as indicated in the following table. Because your insurance premium comprises of a number of factors, if you cancel this policy, before the expiry date, some of these will be chargeable in full, meaning that you will not receive a pro rata return.

ADVICE AND WARNING continued

Cancellation Charges (continued)

Period Not Exceeding Proportion of Annual Premium Payable

One Month 20% (minimum premium £25.00)

Two Months 30%

Three Months 40%

Four Months 50%

Five Months 60%

Six Months 70%

Seven Months 80%

Eight Months 90%

Over Eight Months Full Premium

Drivers

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

Licencing

This insurance is operative provided the person

Authority

driving and the insured vehicle comply with the Licensing Authority Conditions of Licence and all other Statutory requirements.

Data Protection

Your policy details will be added to the Motor Insurance

Note

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

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

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

DOCUMENT OF INSURANCE CONTENTS

The proposal form which you have signed or the statement of insurance confirmed by you has been relied on by us and is the basis of this Insurance Contract. In consideration of the premium which you pay we will insure you against loss in accordance with the terms, exceptions and conditions set out in this Policy.

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

This Insurance Policy has been issued by Jubilee Managing Agency Limited under the authority granted by the Lloyd's Underwriting Byelaw 2003.

Signed

**Julian R Cashen
Underwriter**

Jubilee Motor Policies at Lloyd's

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Hire Car Policy Version 1.0 – 01/10/08

**INSURANCE COVER
DEFINITIONS**

The Schedule issued with the Certificate of Motor Insurance states the type of cover
Jubilee

you have.
Motor Policies
at Lloyd's

**SECTION NAME
COVER APPLICABLE
PAGE No. Comprehensive Third Party
Fire & Theft
Third Party
Only
Section 1
Liability to Others**

...

**4
Section 2
Loss of or Damage
to Your Vehicle**

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Section 3
Windscreen and
Window Glass**

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Use of Your
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**We/Us/the
Underwriters**

**You/the Insured/
Policyholder**

**Your Vehicle/
Insured Vehicle**

Accessories

The Schedule

Endorsement

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

Excess

**Fare Paying
Passenger**

**Hazardous
Goods**

Market Value

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

Jubilee Motor Policies at Lloyd's Syndicate 1231.

The company or person named in the Schedule.

The vehicle including its accessories, as defined, and spare parts as declared to us and described in the Schedule.

All accessories as supplied by the manufacturers as standard or as a manufacturer's optional extra, permanently fitted to, or forming an integral part of the Insured Vehicle.

All other accessories including radios, other entertainment equipment, any public address system and/or two-way radio equipment, in vehicle cameras, roof signs, taxi metering, ticketing machines, data transmission equipment and/or television/video equipment, but excluding any portable satellite navigation equipment or mobile phones.

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

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

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

A person carried by You or a permitted driver during the course of Your business or occupation as declared to Us.

Any explosives, chemicals, chemical by products, acids or any other goods of a generally dangerous or hazardous nature.

Market Value will be determined by a valuation provided by an independent valuer of our choice based on the best assessment of the pre-accident condition of Your Vehicle, or in the event that the vehicle or its remains are unavailable for inspection upon the relevant vehicle documentation (including MOT Certificate, Purchase & Service Documentation).

DEFINITIONS continued

Liability An obligation at law to compensate others.

Certificate of

Motor Insurance

A document confirming that you have, at least the minimum legal insurance cover for motor vehicles under the relevant Road Traffic Act(s) provided you, or where appropriate the driver, obey all the terms, conditions and limitations described on the Certificate of Motor Insurance.

Driving/Driven Means being, or having been, in charge of a motor vehicle for the purpose of driving it or having care, custody and control of a motor vehicle.

Policy This document including the Schedule, Certificate of Motor Insurance and any Endorsements which provide details of the Insured and the insurance cover.

Period of

Insurance

The duration of the Policy as shown in the Schedule and Certificate of Motor Insurance.

Trailers Any trailer used for carrying goods but which cannot itself be driven, primarily constructed to be towed by a motor vehicle.

Terrorism (i) Any act including but not limited to

(a) the preparation, use or threat of force and/or violence and/or

(b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by person(s) and/or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or any intention to disrupt any segment of the economy.

(ii) Any action taken in controlling, preventing, suppressing or in any way relating to (i) above.

(iii) Any act deemed by the Government to be an act of terrorism.

SECTION 1 LIABILITY TO OTHERS

YOUR COVER

A. Your own We will insure You for all amounts which You may be held legally Liability

liable to pay for the death of or injury to any person and/or for damage to property as a result of any accident involving Your Vehicle.

B.

Other persons' In the same way as You are insured, We will insure: Liability (1) anyone You allow to drive or use Your Vehicle provided this is permitted by your Certificate of Motor Insurance and Schedule.

(2) any passenger travelling in or getting into or out of Your Vehicle.

C. A legally appointed

Following the death of anyone insured under this Policy, We will insure, to the same extent, that person's Legal

Representative

Personal Representative against Liability incurred by that person provided that Liability is covered by this section.

D.

Emergency We shall pay for emergency medical treatment fees as laid medical down by the Road Traffic Act(s) resulting from any incident treatment involving any Insured Vehicle. Any payments made by virtue of this will not affect any No Claims Discount which you may be entitled to under this Policy.

E. Legal fees and We will pay provided We have given our written consent: expenses

(1) the solicitor's fee incurred by any person We insure when represented at a Coroners Inquest, Fatal Accident Enquiry or Court of Summary Jurisdiction.

(2)

for legal services to defend any proceedings for manslaughter or causing death by reckless or dangerous driving.

(3)

the cost of defending You against any charges brought under The Corporate Manslaughter & Corporate Homicide Act 2007 up to a maximum sum of £5,000,000 for any one event for which indemnity is provided under this Policy.

(4)

any other reasonable expenses in connection with any incident which may involve legal Liability under this section. Where costs apply to both bodily injury and damage to property the costs will be allocated in the same proportions as the damages each element represents of the total damages.

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

**SECTION 1 LIABILITY TO OTHERS continued
EXCEPTIONS TO SECTION 1**

F.

Towing We will also insure You against legal Liability to others while any WHAT IS NOT COVERED Trailer, or disabled mechanically propelled vehicle is being towed by the Insured Vehicle. The insurance does not cover:

The cover provided by this Policy will be operative while Your Vehicle 1. (a) Liability for the death of or injury to or damage to the is towing one disabled mechanically propelled vehicle or Trailer property of any person arising out of or in the course of and We will provide insurance as described in this section of the his/her employment by anyone We cover under this Policy in respect of the towed vehicle or Trailer insurance other than as required under the Road Traffic provided that: Act(s).

(i)

such vehicle is not towed for reward

(ii)

there is no cover against legal Liability in respect of damage (b) Liability incurred by anyone which is subject to indemnity to the towed vehicle or Trailer or property being conveyed under any other insurance. on or in such vehicle or Trailer.

(c)

damage to Your property or any other vehicle belonging to

G. Indemnity

We will indemnify any owner of the Insured Vehicle as You or to any property in the care of any person covered by to owner though they were the Insured. this insurance.

H. Limit of

The maximum amount We will pay in respect of damages (d) Liability in respect of damage to Third Party property being Indemnity

and costs in respect of any one accident or series of accidents conveyed in Your Vehicle or being handled by any driver arising out of one event will be £5,000,000 including costs in covered under this Policy unless the property is being respect of any Insured Vehicle. accompanied by a Fare Paying Passenger.

I.

Principals

We will indemnify You for Liability assumed under an agreement 2. You, if You, or the driver of Your Vehicle do not hold a valid driving clause

with any person (the Principal) for the execution of works or licence, or are disqualified from holding or obtaining a licence to services or in connection with the access to any premises or road drive the vehicle. in ownership or occupation of the Principal provided that:

(i)

You have arranged with the Principal that We will have full 3. any person who does not comply with the terms of this insurance. authority over the conduct and control of claims.

(ii)

the Principal observes and is subject to the terms and 4. anyone excluded by Endorsement(s) in your Schedule. conditions of this insurance.

(iii)

We will not make any payment in respect of death or bodily injury to or damage to the injury to anyone employed by the Principal which arises out property of any person arising out of the carriage of Hazardous of and in the course of that employment. Goods other than as required under the Road Traffic Act(s).

NOTE: General Exception 5 does not apply to this clause.

6. any Liability under Section 1 (E) Legal Fees and expenses, where any person has committed a deliberate or intentional criminal act giving rise to a corporate manslaughter or corporate killing charge.

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SECTION 2 LOSS OF OR DAMAGE TO YOUR

VEHICLE

YOUR COVER

A. Repair or total loss

If Your Vehicle is stolen or damaged, including malicious damage caused by a person other than by an employee, We will choose to:

(a) pay for the cost of repairing Your Vehicle & Accessories
OR

(b) pay the Market Value which is the cost of replacing Your Vehicle & Accessories as far as may be practical with a vehicle of similar make, model, age and condition.

Market Value will be determined by a valuation provided by an independent valuer of our choice; based on the best assessment of the pre-accident condition of Your Vehicle, or in the event that the vehicle or its remains are unavailable for inspection upon the relevant vehicle documentation (including MOT Certificate, Purchase & Service Documentation).

The most We will pay is the lesser of either, the Market Value or the value of Your Vehicle as declared to Us by You.

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

B. Recovery and redelivery

We will pay the reasonable cost of taking Your Vehicle to the nearest suitable repairer and, after repair, to your chosen address in the UK. You may use our approved repairer scheme and if You take advantage of this service repairs can proceed without written estimates being forwarded to Us first.

C. Audio equipment

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

These sums are not payable in addition to the Schedule or Market Value of the vehicle as defined under Section 2A.

EXCEPTIONS TO SECTION 2

WHAT IS NOT COVERED

The insurance does not cover:

(a) wear, tear and depreciation or that part of the cost of repair which improves Your Vehicle beyond its condition before the loss or damage occurred.

(b) diminution of the resale value of Your Vehicle as a result of loss or damage whether repaired or not.

(c) mechanical, electrical, electronic or computer fault(s), failures, breakdown or breakages including loss or damage arising from the use of incorrect fuel.

(d) loss or damage to tyres caused by braking, punctures, cuts or bursts, or any other cause except loss or damage to tyres where this results from an accident to Your Vehicle.

- (e) the cost of obsolete spare or replacement parts in excess of the manufacturer's last list price.**
- (f) loss of use of Your Vehicle or any other losses that are not directly associated with the incident that caused you to claim unless expressly stated in the Policy.**
- (g) loss of or damage to Your Vehicle or its contents arising from theft or attempted theft if the vehicle has not been locked or if the windows or sunroof have been left open or the keys have not been removed from the vehicle.**
- (h) loss of Your Vehicle or the proceeds of the sale of Your Vehicle as a result of a fraud or deception.**
- (i) any sum in excess of £10,000,000 in respect of any one loss or series of losses arising from one event.**

SECTION

3

WINDSCREEN AND WINDOW GLASS

EXCLUDING SUNROOFS, FRONT LIGHTS AND REAR LIGHTS

We will pay the cost of replacing or repairing any broken windows of Your Vehicle, provided that You use our approved supplier. The maximum sum We will pay under this Section is shown in the Schedule. You are responsible for the Excess shown in the Schedule.

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

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

Provided that no other claim or payment is made any payment under this Section will not effect your No Claims Discount.

SECTION

4

NO CLAIMS DISCOUNT

Renewal Discount

If You renew Your annual insurance with Us, You will be entitled to a discount from the renewal premium provided no claim has arisen or is pending since last renewal or inception of cover. In order to obtain the no claims discount the insurance must be in force for ten months or longer in any one insurance year. If you make a claim under Your Policy, we will reduce Your no claims discount accordingly.

SECTION 5 USE OF YOUR VEHICLE ABROAD

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

B. Geographical limits

The cover provided by the insurance is automatically extended in respect of the use of Your Vehicle by an authorised driver to give the minimum insurance cover required to comply with the laws relating to compulsory insurance of motor vehicles in:

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

(3) in any other country provided We have given our prior agreement and any additional premium has been paid.

C. Policy cover Provided We have given our prior agreement and any additional premium has been paid, this insurance can be extended to provide the cover as described in Your Policy whilst Your Vehicle is in

any of the territories designated above.

D. Green Card All countries whose insurance requirements follow EC/EU directives have agreed that a Green Card is no longer necessary.

Your Certificate of Motor Insurance should provide sufficient evidence that You are complying with the laws relating to compulsory motor insurance.

E. Customs duty We will pay any customs duty arising as a direct result of any loss or damage covered by this insurance.

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GENERAL EXCEPTIONS
GENERAL EXCEPTIONS continued

THIS INSURANCE DOES NOT COVER: 5.

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

1.

any Liability, injury, loss or damage while any Insured Vehicle is being driven or used

6. any vehicle while it is being used or driven on the runways or any other parts of an airport, airfield establishment or aerodrome to

(a)

other than for the purposes as specified in Your Certificate of which aircraft have access. Motor Insurance or Schedule except while in the custody or control of a motor trader for servicing or repair 7. any loss, damage or Liability whilst Your Vehicle is being driven or

(b)

by You or any other person entitled to drive unless the used for conveying a load in excess of that for which it was

person driving holds a licence to drive the vehicle or has constructed or in excess of the maximum carrying capacity of Your

held and is not disqualified from holding or obtaining a Vehicle or while any load is being conveyed in an unsafe condition.

driving licence and is acting in accordance with the terms,

conditions and limitations of that driving licence, except 8. any Liability if Your Vehicle is in an unsafe condition. Where

where the Insured Vehicle is being driven in circumstances applicable the lack of a valid MOT Certificate and/or Plating

where a driving licence is not required by law Certificate or PSV Certificate will be sufficient evidence that the

(c)

by anyone driving without Your permission or order Insured Vehicle is in an unsafe condition.

(d)

anyone who fails to fulfil the terms and conditions of this

insurance 9. any Liability in respect of death, illness, bodily injury or damage

(e)

for the carriage of Hazardous Goods unless specifically directly or indirectly caused by or contributed to by or arising

agreed by Us. from:

(a)

spillage, leakage, or misdelivery of any load which may be

2.

any Liability, injury, loss or damage arising from earthquake or any carried by the Insured Vehicle. consequence of war, invasion, act of foreign enemy, hostilities (b) contamination

(whether war is declared or not), civil war, rebellion, revolution,

insurrection, terrorism or military or usurped power except so far except so far as is necessary to meet the requirements of the Road

as is necessary to meet the requirements of the Road Traffic Act(s). Traffic Act(s).

3.

any Liability, injury, loss or damage arising from riot or civil 10. any Liability in respect of death, injury or damage resulting from the

commotion occurring outside Great Britain, the Isle of Man or the process of loading or unloading of Your Vehicle

Channel Islands.

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

4.

(a) loss or destruction of or damage to any property or any Traffic Act(s).
resulting loss or expense or any other losses that are not
directly associated with the incident that caused You to 11. We shall not be liable for the amount
of the Excess shown in the
claim, unless expressly stated in the Policy Schedule.

(b)

any legal Liability directly or indirectly caused by,
attributable to, or arising from: 12. any Liability if the person driving and/or the Insured Vehicle
does

(i)

ionising radiation or contamination by radioactivity not comply with the Licensing Authority
Conditions of Licence

from any irradiated nuclear fuel or from any and all other Statutory requirements.
nuclear waste from the combustion of nuclear fuel,

or

(ii)

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

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GENERAL CONDITIONS
GENERAL CONDITIONS continued

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

- 1. Insured's Duty** The information provided by You on your proposal form or statement of insurance and the declaration made by You are, to the best of Your knowledge, complete and correct. You must notify Us of any changes affecting Your insurance when they occur.
- 2. Care of your** You must take all reasonable steps to prevent Your Vehicle and its vehicle contents being lost or damaged. You must ensure that Your Vehicle is maintained in a safe and roadworthy condition in accordance with the manufacturer's recommendations and take all reasonable precautions to protect Your Vehicle from loss or damage. We require You to allow Us free access at all reasonable times to examine Your Vehicle. You must have a valid Ministry of Transport (MOT) Certificate and/or Plating Certificate where applicable.
- 3. Claims** You must notify Us in writing as soon as possible of any loss or Procedure damage or if You or Your Vehicle are involved in any accident. All communications received by You regarding any claim must be sent to Us without delay. You must also inform Us if You know of any pending prosecution, Coroner's Inquest or legal process. You must not admit or repudiate Liability or enter into negotiation in respect of any claim without our approval.

We retain the right to:

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

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

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

- 4. Other**
If any loss, damage or Liability covered by this insurance is also Insurances covered by any other insurance, We will pay only our rateable proportion of any claim.

5.

Installment

Where the premium for this insurance is payable by installments, Premiums

each payment must be made when due, otherwise all benefits under this insurance will be forfeited and the insurance will be cancelled from the date when any unpaid installment was due. In this event You must immediately also surrender the Certificate of Motor Insurance to Us.

6.

Cancellation You may cancel this insurance at any time by returning to Us Your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate of Motor Insurance is received by Us. Where this is an annual Policy the appropriate refund of premium will be calculated in accordance with our short-period rates as indicated in the Advice & Warning Section. Any refund will be subject to no claims having been made in the Period of Insurance since last renewal. We may cancel this insurance at any time by sending seven days notice by first class post to the last known address on our records. A pro rata refund of premium for the remainder of the Period of Insurance will be allowed if the Certificate of Motor Insurance is returned within seven days.

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

7.

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

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

8.

Right of

The law of any country in which this insurance operates may

Recovery

require Us to make payments which are not covered by this insurance. Furthermore We may have to make payments under law(s) in circumstances where You or the driver of Your Vehicle has not complied with the terms and conditions of this insurance.

You or the person creating the Liability must repay Us any amounts paid in these circumstances.

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**GENERAL CONDITIONS continued
ENDORSEMENTS**

9. Arbitration

10. Motor

Insurance

Database

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

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

The Endorsements shown below apply only if the Endorsement number is specified in Your current Schedule and are subject to the terms, conditions and limitations of this Policy.

Where an Endorsement number is followed by:

(a) the registration number of a vehicle and/or the name of any person then the Endorsement shall only apply to either that vehicle or person

(b) additional wording, then such wording shall be read in context with the full Endorsement wording

Drivers

E5 Named Driver(s)

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

E6 Excluded Drivers Under a Specified Age

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

E7 Specified Driver(s) Included

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

E8 Excluded Drivers Who Have Not Held a Full Licence for a Specified Period

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

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

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

ENDORSEMENTS continued
ENDORSEMENTS continued

Excess Excess

E11 Damage Excess E60 Additional Accidental Damage Excess
You will be liable to pay the first amount specified in the Schedule of each claim arising under Section 2 other than claims in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This Excess is in addition to any other Excess that may apply.

E12

Damage Fire & Theft Excess

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

the charge of any person under 21 years of age.

(ii) the first £200 in respect of loss or damage when the Insured

E13 Named Driver(s) Damage Excess

Vehicle is driven by or for the purpose of being driven is in the charge of any person 21 years of age and over but whilst the Insured Vehicle is being driven by or for the purpose of being driven is in the charge of the person(s) specified in the Schedule of each claim arising under Section 2, other than claims in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This Excess is in addition to any other Excess that may apply.

(iii) the first £150 in respect of loss or damage when the Insured Vehicle is driven by or for the purpose of being driven is in the charge of

in respect of loss or damage by fire, self-ignition, lightning, explosion or by theft or attempted theft. This Excess is in addition to any other Excess that may apply.

(a) any person who has not held a full Great Britain or Northern Ireland Driving Licence to drive a vehicle

E14

to any other Excess that may apply.

Named Driver(s) Damage Fire & Theft Excess

Whilst the Insured Vehicle is being driven by or for the purpose of being driven is in the custody or control of any person whose alcohol content in their blood or urine is in excess of the legal limit.

(b) any person holding a provisional driving licence.

Drink Driving Excess

being driven is in the charge of the person(s) specified in the Schedule of each claim arising under Section 2. This Excess is in addition to any other Excess that may apply.

E17

content in their blood or urine is in excess of the legal limit.

Windscreen Cover

E15 Fire & Theft Excess

You will be liable to pay the first amount specified in the Schedule of each claim arising under Section 2 in respect of loss or damage

Section 3 of this Policy is deleted and replaced by the following:
We will pay for any breakage of Your Vehicle(s) windscreen or window glass including resultant scratching of bodywork caused by fire, self-ignition, lightning, explosion or by theft or attempted theft. This Excess is in addition to any other Excess that may apply. accidentally, but not resulting from theft or attempted theft. The limit of indemnity under this Section is £250 subject to an Excess of E16 All Claims Excess General £50. However, the Excess is waived if the windscreen is repaired. You will be liable to pay the first amount specified in the Schedule of each claim arising under this insurance. This Excess is in E18 Deleted Section(s)
Any Section or Sub-Section of this insurance specified in the addition to any other Excess that may apply. Schedule is deleted and deemed inoperative.

ENDORSEMENTS continued
ENDORSEMENTS continued

General General

E19 Anti-Theft Device E24 Audio Equipment Excluded

There is no cover for theft or attempted theft under Section 2 unless there is an insurance industry (Thatcham) approved Anti-Theft Device (Category 1 or 2) fitted to Your Vehicle(s) and the device is fully operational at all times when Your Vehicle(s) is left unattended. We will not pay for loss of or damage to radio and audio equipment including any public address system and/or two-way radio equipment, taxi metering, ticketing machines and/or television/video equipment.

E20 Partial Suspension of Cover E25 Accessories Clause

E21

E23

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

Alcohol/Drugs

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

Quarterly Adjustable Clause

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

At expiry of each quarter You must then pay Us or We will return to You as the case may be a percentage of the annual premium set out below:

E41

E42

E44

We will pay for loss of or damage to Your Vehicle's Accessories as set out below. In each case the maximum We will pay and the amount of each and every claim for which You are responsible are specified against this Endorsement in the Schedule. Only the paragraph stated in the Schedule applies to Your Insurance.

(a) radio and audio equipment including any public address system

(b) two-way radio equipment

(c) taxi metering equipment

(d) ticketing machines

(e) television/video equipment

Trailers – Third Party Only

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

Unauthorised Movement – Third Party Only

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

Windscreen Cover

At expiry of the first quarter 87.5%

At expiry of the second quarter 62.5%

At expiry of the third quarter 37.5%

At expiry of the last quarter 12.5%

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

Section 3 of this Policy is deleted and replaced by the following:

We will pay for any breakage of Your Vehicle's windscreen or window glass including resultant scratching of bodywork caused accidentally, but not resulting from theft or attempted theft. The amount of each and every claim for which You are responsible (the Excess) and the maximum amount which will be paid are specified against this Endorsement in the Schedule. The Excess will not apply if the windscreen is repaired.

COMPLAINTS PROCEDURE
COMPLAINTS PROCEDURE continued

It is Our intention to provide a high quality service and We wish to maintain this at all times.

If You have questions or concerns about Your Policy or the handling of a claim, these should initially be addressed to Your chosen broker or intermediary because, acting as Your agent, their role is to look after Your interests.

You may choose to contact Us direct and if Your concern relates to the Policy You should write to “The Underwriter” quoting your policy number.

If your concern relates to a claim You should write to “The Claims Manager”, quoting the claim reference.

The address is:

Jubilee Motor Policies at Lloyd’s
Sidcup House
Station Road
Sidcup
Kent
DA15 7EX

If You are unable to resolve the situation and wish to make a complaint You can do so at any time by referring the matter to the Complaints Department at Lloyd’s

Their address is:

Complaints Department
Lloyd’s
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd’s insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a Lloyd’s insurer is unable to meet its obligations to You under this contract. If You were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is

available from the Financial Services Compensation Scheme
(7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN)
and on their website (www.fscs.org.uk).

JUBILEE MOTOR CLAIMS SERVICE

REPORTLINE CALL US FREE ON 0870 0402861

If the Insured Vehicle has been involved in an accident, please telephone our reportline to notify the claim.

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

A claim form will still have to be completed and You will have to pay the Policy Excess and where appropriate VAT, to the repairing garage.

For broken windscreen and/or window glass (excluding sunroofs)

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No Excess payable if glass can be repaired

•

We will settle invoices direct subject to cover (less any Excess and where appropriate less VAT)

A limit of £100 will apply if our approved supplier is not used.