

Your Car Insurance Guide



Welcome to Admiral Car Insurance

This booklet describes **your** contract of private car insurance. Please read it carefully along with **your** current **Policy Schedule** and current **Certificate of Motor Insurance**. We recommend **you** keep **your Motor Proposal Confirmation** for **your** records. This is important as the agreement to insure **you** is based on this information.

Important Numbers

Single car

Customer Services	0333 220 2000
Claims	0333 220 2033
Renewals	0333 222 6715
Calling from abroad	+44 2920 601 294

MultiCar

Customer Services	0333 220 2001
Claims	0333 220 2033
Renewals	0333 222 6716
Calling from abroad	+44 2920 601 294

Please note, if **you** are trying to contact the Claims Department outside of opening hours **you** will be redirected to a contracted third party recovery service who will begin the claim procedure for **you**.

Helplines

Roadside emergency (following an Insured Incident)	0800 600 840
Glass Repair Helpline (open 24 hours a day)	0333 220 2025

Opening Hours

	Claims	Customer Services	Renewals
Weekdays	8am - 9pm	8am - 8pm	8am - 8pm
Saturday	9am - 5pm	9am - 5pm	9am - 5pm
Sunday	10am - 4pm	9.30am - 4pm	10am - 4pm

Bank Holidays subject to change, closed Christmas Day, Boxing Day and New Year's Day.

We hope **you** are happy with **your** policy. However, if it does not meet with **your** requirements, subject to **you** not making a claim, please contact **us** within 14 days of **your** welcome letter or email. A charge will be made to cover the costs of setting up **your** policy. Changes to **your** policy or cancellation will incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited', available online and included with **your** documents issued at inception and renewal.

Your cover

The types of cover available are listed below along with a short explanation to help **you** understand if the cover is suitable for **your** needs. The relevant sections are included to help **you** find the parts of the policy that apply to **you**.

Your Policy Schedule will show **you** the type of cover **you** have selected.

Comprehensive – All sections apply

A Comprehensive policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle for accidental damage and damaged caused by fire or theft.

Third Party Fire and Theft – Sections 2, 3, 4, 6 and 7

If **you** have purchased Windscreen cover section 5 will also apply

A Third Party Fire and Theft policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle and for damage caused by fire or theft.

Third Party Only – Sections 4, 6, and 7

If **you** have purchased the additional Windscreen cover section 5 will also apply

A Third Party Only policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle.

General Conditions, General Exceptions and Extra Conditions

General Conditions and General Exceptions always apply.

Extra Conditions only apply if they appear on **your Policy Schedule**.

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Making a claim

If there is an incident or accident involving your car please call us immediately on 0333 220 2033.

You do not have to make a claim, but **we** need to know the circumstances, regardless of who is responsible for the incident. Our dedicated claims team will then advise **you** as to how **we** can help, and what would be required if **you** decide to make a claim.

By reporting to **us** quickly, **we** can act quickly and keep the potential costs of any claim as low as possible. The earlier **we** can manage **your** claim, the easier the process becomes for **you**.

If there is another person involved in the incident **we** will attempt to speak to them immediately and potentially stop them from making an expensive or false claim against **you**.

Uninsured Driver Promise

If **you** have an accident that is not **your** fault and the driver of the other vehicle is not insured and **your** vehicle has comprehensive cover, **your** No Claim Discount won't be affected and **we** will cover **your** policy **excess** providing **you** can supply:

- The vehicle registration number and the make and model of the vehicle; and
- The driver's details, if possible

When **you** claim **you** may have to pay **your excess**. If when **your** renewal is due **your** claim is not settled, **your** no claim discount may be reduced and **you** may be required to pay an increased premium. However, once **we** confirm that the incident was the fault of the uninsured driver **we** will reinstate **your** no claim discount, reimburse **your excess** and refund any extra premium **you** have been asked to pay as a result of **your** no claims discount being reduced.

Damage Repair Process (within Territorial Limits)

If the damage to **your car** (excluding glass, lock or hood damage) is covered under this policy and **your** vehicle cannot be driven safely from the accident site, **we** will arrange for our approved nationwide Vehicle Recovery Operator to:

- collect **your** vehicle from the accident site and deliver it as instructed by **us** to an Approved Repairer, **your** home or a safe place of storage within a 30 mile radius
- move **you** and **your** passengers away from the accident site if it's not safe to the nearest point of local amenity

If the damage to **your car** is covered under this policy **we** can arrange for one of our nationwide Approved Repairers to repair **your** vehicle. The Approved Repairer will:

- arrange collection and redelivery of **your** vehicle
- give **you** a **courtesy car** while **your** vehicle is being repaired in our body shop, unless **we** decide **your car** is beyond economic repair. **Courtesy cars** provided by our Approved Repairers will be covered under **your** insurance policy on the same terms and conditions as **your car** (Comprehensive cover only)

If **you** do not wish to use our Approved Repairers an additional **excess** will apply, which will be confirmed on **your Policy Schedule**. **We** will be unable to provide **you** with a **courtesy car**, and **you** will need to obtain two estimates from a chosen repairer. If **we** think the repair estimate is unreasonable, one of the following will happen:

- **we** may arrange for **your** vehicle to be moved to our Approved Repairer
- **we** may ask **you** to provide another estimate from a chosen repairer

All repairs carried out by our Approved Repairers are guaranteed whilst **you** own the vehicle. Any parts that are used during the repair will be covered under the manufacturers guarantee.

Glass Repair Helpline (open 24 hours a day): 0333 220 2025

If **your** policy includes windscreen damage cover, and, either **your** windscreen or a window is broken, please call our glass repair helpline so that **we** can arrange for repair or replacement (subject to the relevant windscreen **excess**).

IMPORTANT

A **courtesy car** will not be provided if **your car** has been stolen, originally produced for sale outside the EC, or is a classic car or camper van. **We** cannot guarantee to provide a vehicle adapted to any special needs or disability, or a like for like vehicle as a **courtesy car**.

You must tell us about any court documentation you receive and send us any summons or bill within 48 hours.

See also:

Section 6: Going Abroad if **you** are making a claim outside the **territorial limits**.

Admiral Car Insurance

Your contract of insurance

Your contract of insurance has been arranged for **you** by EUI Limited. **Your** contract of insurance has been arranged with the **Authorised Insurers**, whose names can be supplied on application and which appear on **your Certificate of Motor Insurance**.

EUI Limited is an insurance intermediary; it is not an insurer itself. EUI Limited is permitted to sell insurance on behalf of the **Authorised Insurers** and acts on **your** behalf in arranging **your** contract of insurance.

The **Authorised Insurers** have agreed to cover **you**, subject to the terms, conditions, limitations and exclusions contained in this document, against liability, loss, destruction or damage that may occur during any **period of insurance** directly sustained in connection with **your car**.

The parties to **your** contract of insurance are **you** and the **Authorised Insurers**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999, and no variation to this contract, nor any supplemental or ancillary agreement shall create such rights unless expressly so stated. This does not affect any right, or remedy of a third party which exists or is available apart from under the Contracts (Rights of Third Parties) Act 1999.

However, to make things simpler, **you** will only have to contact **us** (EUI Limited) for anything related to **your** contract of insurance. **We** will arrange everything with the **Authorised Insurers** on **your** behalf.

Several Liability Notice

The **Authorised Insurers** will each have "subscribed" or agreed to cover a proportion of **your** insurance and their obligations will be limited to the proportion that they have agreed to cover. This means that, if there are, for example, three insurers who have agreed to cover 10%, 30% and 60% of **your** insurance respectively, then each insurer is only responsible for the percentage of cover that it has agreed to provide. When added together this will amount to 100% insurance cover.

However, each insurer is therefore not responsible for any other insurer who, for any reason, does not satisfy all or part of its obligations. So in our example, the insurer covering 60% of the insurance will not be liable for anything greater than that percentage.

Our authority

In order that this document may be signed and issued as evidence of **your** contract for insurance, the **Authorised Insurers** mentioned in **your Certificate of Motor Insurance**, have entered into an agreement with EUI Limited which allows an authorised Underwriter at EUI Limited to sign and issue this document on their behalf.



David Stevens, Active Underwriter

EUI Limited. Registered at Ty Admiral, David Street, Cardiff CF10 2EH

Your promise to us

Your contract of insurance is based on the information given by or for **you** when this insurance was applied for. This information is shown on **your Motor Proposal Confirmation**. **You** promise, as far as **you** know, that the information **you** have given **us** is true.

Reading your policy

You must read **your** policy as a whole. The General Exceptions and General Conditions apply to all sections of **your** policy.

Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

The role and responsibilities of the policy administrator

All policies must have a **policy administrator**.

The **policy administrator** must be a **policyholder** within the current policy term and will be our primary point of contact in relation to the policy.

The **policy administrator** is responsible for:

- All payments relating to the policy, including the payment of the premium for the whole policy, the costs relating to any changes made to the policy by the **policy administrator**, a named driver or an acceptable caller and any other costs incurred in the administration of this policy by **Admiral**
- Ensuring all **policyholder(s)** read and check their policy documentation throughout the current and subsequent **periods of insurance**, including renewal
- The **policy administrator**:
 - Will have access to all documentation, information and personal data relating to all drivers on this policy
 - Can nominate another **policyholder** to become the **policy administrator**
 - Can make any change to all parts of the policy
 - Can cancel the whole policy in line with General Condition 4

Please see the **policy administrator** table on page 8.

Roles and Permissions							
What you need to do	Change Own	Cancel Own	Change Other	Cancel Other	Cancel All	Add New	Payment Update
Policy administrator (must be a policyholder)	✓	✓	✓	✗	✓	✓	✓
Policyholder or joint policyholder (must be an insured)	✓	✓	✓	✗	✓	✓	✓
Named insured (driver/occupant)	✓	✗	✗	✗	✗	✓	✓
Third party payer	✗	✗	✗	✗	✗	✗	✓*
Acceptable caller (parent/guardian/spouse/partner of a policyholder)	✓	✗	✗	✗	✗	✓	✓
Executor/lawyer	✓	✓	✓	✗	✓	✓	✓
Secretary/PA**	✓	✗	✗	✗	✗	✓	✓
* The right to request that we stop using their card details or change to other card details in their name.							
** A Secretary/PA will only be added on request of a policyholder .							

Data Protection

A **policy administrator**, **policyholder** or joint **policyholder** must pass data protection on their own vehicle/home only, they are then free to discuss all vehicles/homes.

A named insured or an acceptable caller must pass data protection on each vehicle/home they wish to discuss.

Definitions

Whenever the following words are bold in this booklet or in **your** current **Policy Schedule** they will have the meaning given below:

Agreed valuation	Subject to Underwriting approval an agreed value policy can be obtained. If we consent the most we will pay you is the amount stated on the Agreed Valuation Certificate. Your Policy Schedule will show if this extra condition (endorsement) applies.	Motor Proposal Confirmation	These documents are a record of the information you have provided at the start and renewal of your policy. The information detailed on these forms must be correct.
Authorised Insurers	The insurance companies as listed in your Certificate of Motor Insurance .	Partner	Your husband, wife, civil partner or a person with whom you live on a permanent basis at the same address, sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Certificate of Motor Insurance	The document which is evidence that you have the insurance needed by law, showing who can drive the car and for what purposes it can be used.	Period of insurance	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance .
Courtesy car	A small car (typically abi group s1/s2) provided by an Admiral approved repairer (or another company instructed by Admiral). This car is not intended to be on a like for like basis with your car .	Policy administrator	The policyholder who chooses or is chosen to be responsible for all payments and distributing all documents for the policy.
Excess	The amount you must pay towards any claim for damage or loss of your car . Admiral will not be responsible to you for the excess under any circumstances. You are responsible for the excess even if the accident is not your fault or not the fault of any driver named on your policy.	Policy Schedule	The document that shows the car we are insuring and the level of cover you have with us .
Market value	The cost of replacing your car , with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Use of the term 'market' in which you would normally shop for your car e.g. Retail value, will not apply if you bought your car privately or at an auction. Non-European manufactured cars will be valued based on European import values or the nearest British equivalent.	Private motor car	A motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads.
Modifications	Any changes to your cars standard specification, including accessories and additional parts; optional extras and after market alterations; trade related changes and parts. These include, but are not restricted to, cosmetic and/or performance changes or changes related to your business or profession.	Road Traffic Act(s)/ Road Traffic Law(s)	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
		Territorial limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.
		We, us and Admiral	EUI Limited.
		You, your, policyholder	The person named as the policyholder on your current Certificate of Motor Insurance .
		Your car	Any private motor vehicle insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule .

Keeping your policy up to date

IMPORTANT

You must tell **us** if any information detailed on **your Motor Proposal Confirmation** changes, as **we** may not be able to arrange cover in every case. Any incorrect information could affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being cancelled or declared void. Please read in accordance with General Condition 15.

The **Motor Proposal Confirmation** is **your** record of the information **you** have provided, any changes could alter the terms of our agreement to insure **you** or the premium **you** pay. For example, if **you** have received motoring convictions since **your** policy started.

If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us**. Please note the notification timescales described below.

1. Please tell us before

- about any **modifications** to **your car**
- if **you** are going to change to a different car
- if **you** are going to change what **you** use **your car** for (e.g. If **you** start using it for business travel when **you** were not covered for this before)
- if **you** would like to add another driver to **your** policy
- if **you** are going to change **your car's** registration number
- if **you** are going to take **your car** abroad and think **you** will exceed the 90 days cover in this **period of insurance** (see Section 6 going abroad)

2. Please tell us immediately

- if **you** or any driver named on **your** policy, are involved in an accident or suffer a loss, no matter how trivial and even if **you** do not wish to make a claim
- if **you** sell **your car**
- if **you** change **your** address
- if **you** change where **your car** is kept overnight

- if **you** need to change **your** annual mileage
- if **you** or any driver named on **your** policy change occupation
- if **you** or any driver named on **your** policy stop being resident in the UK
- if **you** or any driver named on **your** policy, have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed, for example if **you** pass **your** driving test and **your** licence changes from a provisional licence to a full licence
- if the registered owner of **your car** has changed
- if **you** change **your** email address

3. Please tell us when you renew your insurance

- of any motoring offences including fixed penalties or convictions **you** or any driver on **your** policy had during the year, or any pending prosecutions. **You** will need to tell **us** of the DVLA offence code if applicable
- of any accidents, incidents, thefts, losses or claims (Fault or Non Fault) that **you** or any driver on **your** policy have made, excluding any claims made under this policy
- if any details shown on the **Motor Proposal Confirmation** enclosed with **your** renewal documents are incorrect
- if **you** or any driver have any unspent non motoring convictions or if a non motoring conviction **you** have previously told **us** about has become spent under the rehabilitation of offenders act 1974

Section 1: Damage to your car

1. Cover for your car and its accessories

If **your car** is damaged as a result of an accident **you** will be covered for the damage to:

- **your car**
- **your car's** standard accessories or spare parts whilst in or on **your car**
- **your car's** audio/visual or electronic equipment, as long as it is permanently fitted to **your car**. Any equipment fitted by the manufacturer will be covered in full. The most **we** will pay for aftermarket equipment is 15% of the value of the car up to a maximum of £1250

2. What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair **your car**, or
- pay a cash sum to replace the damaged car or item. **We** may reduce the settlement, or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged or for audio/visual equipment that has been removed from **your car**

A decision will be made based on the garage/engineers recommendation.

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the car or items claimed for. If **your car** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

We will only repair **your** vehicle with parts made by the vehicles manufacturer. If any parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

If **your car** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **you** have acquired **your car** through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the car, or the amount required to settle the agreement, whichever is less. If **your car** is not repairable, **your car** will become our property after the settlement of **your** claim, for further information see General Condition 10 on page 19.

See also:

General Exceptions

General Conditions

Section 3: Exclusions which apply to sections 1 and 2

Extra Conditions (endorsements)

Section 6: Going Abroad

Section 2: Fire and theft

1. Cover for your car and its accessories

If **your car** is lost or damaged as a result of fire, lightning, theft or attempted theft, **you** will be covered for the loss or damage to:

- **your car**
- **your car's** standard accessories and spare parts whilst in or on **your car**
- **your car's** audio/visual or electronic equipment, as long as it is permanently fitted to **your car**. Any equipment fitted by the manufacturer will be covered in full. The most **we** will pay for aftermarket equipment is 15% of the value of the car up to a maximum of £1250

In the event of **your car** keys being lost or stolen from somewhere other than **your car**, **we** will pay up to £300 towards the cost of replacing the locks.

2. What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair **your car**, or
- pay a cash sum to replace the lost or damaged car or item. **We** may reduce the settlement or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged, or for audio/visual equipment that has been removed from **your car**

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the car or items claimed for. If **your car** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

We will only repair **your** vehicle with parts made by the vehicles manufacturer. If any parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

If **your car** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **you** have acquired **your car** through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the car, or the amount required to settle the agreement, whichever is less. If **your car** is not repairable, **your car** will become our property after the settlement of **your** claim, for further information see General Condition 10.

See also:

General Exceptions

General Conditions

Section 3: Exclusions which apply to sections 1 and 2

Extra Conditions (endorsements) What is not covered

Section 6: Going Abroad

Section 3: Exclusions which apply to sections 1 and 2

What is not covered

We will not pay:

- the first amount of any claim as shown in **your** current **Policy Schedule** under Excess Details. **You** are responsible for the **excess** regardless of fault or the driver of **your car**
- loss or damage to **your car** or loss of money, where possession of it is gained by deception
- for the replacement of **your** CD player, radios, satellite navigation equipment or any other audio/visual equipment, if **we** pay **you** a cash sum to replace **your car**
- for damage caused to **your car** caused by it being driven after an accident unless it is necessary in the interests of safety
- for loss of use (including the cost of hiring a vehicle)
- for wear and tear
- for any loss or damage caused by mechanical, electrical, electronic, computer failures, breakdowns or breakages
- for damage caused to **your** tyres by normal road use, including braking, cuts, punctures or bursts
- for any loss to the **market value** of **your car** as a result of it being repaired
- for replacing or repairing any **modifications**, unless they form part of the manufacturer's standard specification, optional extras or accessories fitted due to disability that **we** have agreed to cover. See also Extra Conditions (endorsement 11)
- when **your car** is taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household or who is **your partner**
- if any malicious damage, theft or deliberate fire is not reported to the police
- for any loss or damage to **your car** as a result of racing formally or informally against another motorist, or any deliberate or reckless act caused by **you** or any driver insured to drive **your car** that is likely to damage **your car**
- for replacing parts that have been contaminated or damaged as a result of putting the incorrect fuel in **your car** or failing to keep the correct amount of lubricant in **your car**; and loss or damage to the car caused by an inappropriate type or grade of fuel being used
- for repairs authorised by **you** outside of the **territorial limits**
- for any onward travel arrangements
- for transportation of luggage or personal belongings back to the UK

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 6: Going Abroad

Section 4: Liability to other people

1a. Driving your car

You will be covered for everything **you** are legally responsible to pay due to an accident in **your car** and:

- someone else is killed or injured
- someone else's property is damaged – motor third party property damage losses for private cars is limited to £20,000,000 per occurrence per policy

This cover also applies to an accident involving a single trailer, caravan or broken-down car **you** may be towing (as long as **you** hold the correct driving licence entitlement to do so).

1b. Driving other cars

If **you** are 25 or over and qualify under this section, cover is for the **policyholder** only and it is third party only, while driving a **private motor car** within our **territorial limits**. **Your** current **Certificate of Motor Insurance** will say if **you** have this cover.

You will be covered for everything listed in clause 1a when **you** are driving any other car as long as:

- the other car is not a hire or rental car, is not owned by **you** or **your partner** nor obtained by **you** or **your partner** under a hire purchase or lease agreement
- **your** current **Certificate of Motor Insurance** says so
- **you** hold a valid Driving Licence and are not disqualified
- **you** have the owner's permission to drive the car
- there is a valid insurance policy in force for that car
- **you** are not covered by any other insurance to drive it
- **you** still have **your car** and it has not been damaged to the extent it is damaged beyond economic repair, stolen nor sold and it has a valid road fund licence and valid MOT certificate (if applicable)

2. Other people using your car

You are covered for:

- anyone named on **your** current **Certificate of Motor Insurance** to drive **your car**, as long as they are driving with **your** permission, hold a valid driving licence and are not disqualified from driving
- anyone **you** allow to use (not including driving **your car**), for social or domestic purposes
- anyone who is getting into or out of **your car**

3. Cover for legal costs

If **we** agree in writing, **we** will pay the following legal costs and expenses following a claim:

- solicitors' fees for representing anyone **we** insure at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction
- reasonable legal costs for defending a criminal charge of manslaughter or causing death by dangerous or reckless driving
- any other legal costs and expenses if **we** agree beforehand, these could include counsel fees, medical records fees and expert reports. Please contact the claims department for further information

The cover for these charges will be reliant on **us** providing indemnity on the claim generally.

4. Cover for emergency medical treatment

We will pay for:

- emergency treatment fees as set out in the **Road Traffic Act**

5. What is not covered

- anyone who has any other insurance covering the same liability
- death or injury to anyone while they are working with or for the driver or **policyholder** of the car except as required by **Road Traffic Law**

Section 4: Liability to other people (cont.)

- any damage to property belonging to, or held in trust by, or in the charge or control of a person claiming to be insured under this section
- any loss or damage to property in the care of the **policyholder** or any person entitled to drive on the current **Certificate of Motor Insurance**
- any loss, damage, death or injury arising as a result of **your car** being used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road 4x4 event
- any loss where **your car** is being used for criminal purposes (including avoiding lawful apprehension), or deliberate use of **your car**:
- to cause damage to other vehicles or property; and/or
- to cause injury to any person and/or to put any person(s) in fear of injury

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 5: Windscreen damage

1. Cover for your windscreen

As long as there has not been any other loss or damage

We will pay:

- to repair or replace broken glass in **your car's** windscreen, windows or sunroof
- to repair any scratching to the bodywork caused by the broken glass

2. What is not covered

We will not pay:

- any **excess** shown on **your** current **Policy Schedule**. **You** are responsible for the **excess** regardless of fault or the driver of **your car**
- for the replacement of the hood/roof structure of a convertible car when the glass is not repairable
- for a **courtesy car**
- any windscreens or windows not made of glass e.g. Perspex
- more than £25 for each glass repair or £50 for each glass replacement after **we** have deducted **your excess**, if the repair or replacement is not arranged via our glass repair helpline
- more than the **market value** of the car at the time of loss (less any **excess**)

Claims under this section will not affect **your** No Claims Bonus.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If **your car** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer, but are of a similar standard.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 6: Going Abroad

Section 6: Going abroad

IMPORTANT - GREEN CARDS

A Green Card is a document which acts as evidence that **you** have the insurance required to drive in the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland.

For cover under this section to apply **you** must contact **us** for a Green Card prior to travelling. If **you** fail to contact **us**, **you** may not be able to enter the countries **you** wish to visit and **your** insurance policy will not be valid.

Please note in the event of a claim **you** will be required to evidence **your** travel.

Please be aware that none of the services described under Damage Repair Process in Making a claim are available when **you** are outside of the **territorial limits** (see page 2).

Your policy provides the minimum cover needed to comply with **road traffic law** when **your** vehicle is being used in any country listed above.

We will also provide the cover shown on **your Certificate of Motor Insurance** for a maximum of 90 days in a **period of insurance**.

If **you** require full policy cover for more than 90 days in a **period of insurance**, **you** will need to contact **us**. Any extension of cover will need to be agreed by **us** and **you** will need to pay an additional premium. If **you** do not contact **us** or **we** do not agree with the extension, **we** will only provide the minimum cover described above.

Your vehicle is also covered whilst it is being transported by air, sea or rail between any country mentioned in this section.

Residents of Northern Ireland

If **you** are a permanent resident of Northern Ireland, the cover shown on **your Certificate of Motor Insurance** is extended for the **period of insurance** for travel in the Republic of Ireland.

Cover under this section only applies when

- **we** have issued a Green Card
- **your** vehicle is registered in the **territorial limits**
- **your** vehicle is normally kept in the **territorial limits**
- **you** are a permanent resident in the **territorial limits**

What is not covered

- repairs authorised by **you** outside of the **territorial limits**
- any onward travel arrangements
- transportation of luggage or personal belongings back to the UK

Section 7: Your No Claims Bonus

1. What happens to your Bonus if you claim

If **you** (or any driver named on **your** policy) make a claim or a claim is made against **you**, and **you** do not have protected or guaranteed No Claims Bonus, **your** No Claims Bonus will be reduced.

Protected or guaranteed No Claims Bonus 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.

Protected No Claims Bonus allows **you** to make up to 2 claims before **your** no claim bonus entitlement is reduced.

Guaranteed No Claims Bonus allows **you** to make unlimited fault claims without **your** bonus being reduced. Without guaranteed No Claims Bonus any fault claim will reduce **your** bonus.

If eligible, **you** can choose to pay an additional premium at the start or at renewal of **your** policy, to protect or guarantee **your** No Claims Bonus. There are differences in the level of protection given, so, for further details, please see Extra Conditions (endorsements) 5 and 6.

If **you** have any questions about **your** No Claims Bonus, please call our Customer Services Department on **0333 220 2000** for Single Car, or **0333 220 2001** for MultiCar.

IMPORTANT - PROTECTED or GUARANTEED NO CLAIMS BONUS

If **you** make a claim during **your** insurance term **you** will not earn any No Claims Bonus entitlement for that insurance term. Where **your** No Claims Bonus remains unaffected, in most instances a claim will lead to some increase in premium at renewal. However, our motor premium calculation will include the No Claims Bonus discount to which **you** are entitled.

If **your** No Claims Bonus is Guaranteed and **you** make a claim after **your** renewal premium has been calculated, **your** premium may change.

If **your** No Claims Bonus is Protected and **you** make a claim after **your** renewal premium has been calculated, **your** No Claims Bonus entitlement will be amended or removed and **your** premium changed.

Please see the Step Back procedure shown in the adjacent tables for details.

Protected No Claims Bonus

Number of years No Claims Bonus for this Quote/Renewal	No Claims Bonus at next renewal date without NCB protection			No Claims Bonus at next renewal date with NCB protection		
	1 claim	2 claim	3 claim	1 claim	2 claims	3 claims
	in next 12 months			in next 12 months		
1 year	×	×	×	No Claims Bonus Protection not available with less than 4 years		
2 years	×	×	×			
3 years	1 year	×	×			
4 years	2 years	×	×	4 years	4 years	2 years
5 years or more	3 years	1 year	×	5 years or more	5 years or more	3 years

Guaranteed No Claims Bonus

Number of years No Claims Bonus for this Quote/Renewal	No Claims Bonus at next renewal date without Guaranteed NCB			No Claims Bonus at next renewal date with Guaranteed NCB		
	1 claim	2 claim	3 claim	1 claim	2 claims	3 claims
	in next 12 months			in next 12 months		
1 year	×	×	×	No Claims Bonus Protection not available with less than 5 years		
2 years	×	×	×			
3 years	1 year	×	×			
4 years	2 years	×	×			
5 years or more	3 years	1 year	×	5 years or more	5 years or more	5 years or more

Section 7: Your No Claims Bonus (cont.)

IMPORTANT

This is a No Claims Bonus and not a no blame bonus. If a claim occurs which is not **your** fault and **we** have to make a payment, **your** No Claims Bonus will be reduced unless **we** can get back all that **we** paid from those responsible.

If **you** make a claim and **your** renewal premium has already been calculated, **your** No Claims Bonus will be amended and **your** premium will change.

2. Claims that don't affect your Bonus

- payments made for windscreen damage
- payments for emergency treatment fees
- claims which aren't **your** fault where **we** have recovered all of our money
- a claim where the incident is caused by an identified uninsured driver

The table below shows the average No Claims discount received by customers with the following number of No Claims Bonus years. Percentages are based on the EUI Limited brands: Admiral, Bell, Diamond and Elephant.

Number of years No Claims Bonus	Average NCB Discount in 2018
One year NCB	2%
Two years NCB	14%
Three years NCB	16%
Four years NCB	26%
Five years NCB	27%
Six years NCB	27%
Seven years NCB	30%
Eight years NCB	33%
Nine years or more NCB	37%

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements) - specifically extra conditions 5 & 6

Section 8: Extra cover

1. Personal Injury Benefit

If **you** or **your** married spouse/civil **partner** are accidentally injured as a result of a road traffic accident in **your** vehicle, **we** will pay the injured person [or their legal representatives] £5,000 if within 3 months of the accident the accident causes the injured person:

- Death
- permanent blindness in one or both eyes
- loss of one or more limbs

The most payable in one **period of insurance** is £5,000. If **you** or **your** spouse/civil **partner** have more than one policy with **us** **we** will only pay out under one policy.

You are not covered for:

- any injury or death caused by suicide or attempted suicide

2. Medical expenses

If **your car** is involved in an accident, **we** will pay medical expenses of up to £100 for each person injured in **your car**.

3. Child equipment and personal belongings

If **you** have a child's car seat fitted or a pushchair in the vehicle and **your car** is involved in an insured incident, provided **you** are making a claim under sections 1 or 2 of this policy, **we** will pay for the cost of a replacement of a similar model and standard. **You** may also claim up to a maximum of £50 for loss or damage to any children's accessories.

We will pay up to £150 for personal belongings in **your car**, if they are damaged or stolen. This amount is increased to £500, if it is a Camper Van to include extra cover for non standard fixtures and fittings.

If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you**, once **we** have done so.

You are not covered for loss or damage to:

- money, credit or debit cards, stamps, tickets, vouchers, documents or securities
- goods or samples carried in connection with any trade or business

- any property insured under another policy
- property from an open and/or unlocked convertible car, unless the property was locked in the boot or glove compartment

4. New car replacement

If **your car** is 12 months old or less and **you** are the first registered keeper and the car is:

- stolen and unrecovered; or
- suffered damage which is covered by the policy and the cost of repairing is more than 59% of the current UK list price (including VAT)

We will:

- Replace **your car** with one of the same make, model and specification

We must gain authorisation from anyone else who has an interest in **your car** before **we** can offer this benefit.

If **we** settle a claim under this section, the lost or damaged car becomes our property.

What is not covered:

- Any car which was not supplied as new in the UK
- Any car purchased under a finance or lease agreement where ownership does not pass on to **you**
- Cars sold as 'ex demonstrators' and 'nearly new'
- Campervans

If **you** do not wish for **us** to replace **your car** or a car of the same make, model and specification is not available from stock held in the UK, the most **we** will pay is the **market value** of **your car** at the time of loss (less any **excess** applicable).

See also:

General Exceptions
General Conditions

General Exceptions to Your Cover

You will not be covered for any liabilities **you** may have for any of the following:

1. Any accident, injury, loss, theft or damage which happens while **your car** is:
 - used by a person or for any purpose not shown on **your** current **Certificate of Motor Insurance**
 - driven by **you** if **you** do not hold a valid Driving Licence or are breaking the conditions of **your** Driving Licence
 - driven with **your** consent by someone who does not hold a valid Driving Licence or are breaking the conditions of their Driving Licence
 - taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household or who is **your partner**
 - used by **you** or any driver shown on **your** current **Certificate of Motor Insurance** for criminal purposes (including avoiding lawful apprehension), or deliberate use of **your car**:
 - To cause damage to other vehicles or property; and/or
 - To cause injury to any person and/or to put any person(s) in fear of injury;
 - used for merchandise delivery, renting out, peer to peer hire schemes (including when the hirer is using **your car**) or used for hire and reward including but not limited to taxiing and chauffeuring
 - used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road track, or at an off-road 4x4 event
2. Any liability **you** have under any agreement unless **you** would have had the liability even if the agreement did not exist.
3. Loss of use of **your car** and for any indirect losses which result from the incident which caused **you** to claim.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - ionising radiations or contamination by radioactivity from any nuclear fuel, or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof irrespective of whether other causes have contributed to such loss, destruction or damage
5. All loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause of event contributing concurrently or in any other sequence to the loss: any act of terrorism, war, civil war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, nationalisation, requisition or any act of any person acting on behalf or in connection with any organisation with activity directed towards the overthrow by force or its Government de jure or de facto. Except so far as to meet the requirement of the **Road Traffic Act**.

The policy excludes any death, injury, or damage to property caused by or in the course of an act of terrorism. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or government, which it is reasonable to conclude was committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
6. Any accident, injury, loss or damage (except under Section 4 - Liability to other people) caused by:
 - earthquake
 - riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands
7. The ownership, operation, maintenance or use of any car principally used for:
 - transportation of high explosives or any other similar explosive
 - bulk transportation of liquefied petroleum, gasoline or any inflammable liquid
 - transportation of chemicals or gases in liquid, compressed or gaseous form
8. Motor traders risks.
9. Any accident, injury, loss or damage when **your car** is in an area where aircraft are usually to be found taking off, landing, manoeuvring or parked or in an area where airport ground equipment is parked or on service roads leading to it.
10. Any accident, injury, loss or damage arising from the use of public emergency service vehicles, military and law enforcement vehicles, motor coaches and omnibuses, tramways (including trolley-buses) or any vehicles on rails, contractors plant and equipment.

General Conditions of Your Cover

1. Your duties

You will be provided with the cover set out in this policy if:

- **you** or anyone else claiming cover under the policy has kept to all the terms and conditions of the policy
- the information confirmed on **your Motor Proposal Confirmation** or when registering a claim is true and complete

2. Claims procedure

- If **you** or **your car** are involved in any type of claim, accident or loss regardless of fault, **you** must tell **us** about it within 48 hours

Also **you** must:

- immediately report to the police any claim involving malicious damage, theft or deliberate fire or when **your car** is taken without **your** consent, and obtain a crime reference number which relates directly to the incident **you** are reporting to **us** within 24 hours of receiving it
- give **us** all the information about the claim that **we** need
- send **us** any court documentation **you** receive in connection with any claim, accident or loss as soon as **you** receive them, including any writ, summons or bill
- tell **us** at once if **you** are charged with an offence, receive any notice of prosecution, inquest or fatal enquiry

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

Keeping your damaged car safe

If **you** want **us** to pay for damage to **your car**, its accessories and spare parts, **you** must take steps to make sure it is kept safe until it is repaired. **You** can arrange to have **your** damaged car moved to the premises of the nearest competent repairer. **We** will pay any reasonable charges for safeguarding **your car** and getting it to and from the repairers. It is important **you** tell **us** as soon as is reasonably possible where **your car** is or **you** will be responsible for any charges that occur.

You must not:

- admit that the accident was **your** fault
- attempt to negotiate the settlement of the claim unless **we** have given **you** our permission in writing

We are entitled to:

- conduct the defence or settlement of any claim on **your** behalf
- take legal action over any claim in **your** name or the name of any person insured on the policy for our own benefit
- admit negligence for any accident or claim on **your** behalf
- investigate **your** claim and exchange information with other parties involved with the accident or claim. However, **we** will treat **your** information carefully and only reveal it in cases where **we** believe it is necessary
- appoint an Approved Repairer to repair **your car**. In the unlikely event the repairs are considered unsatisfactory, the Approved Repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, **you** may then use another repairer providing **we** have confirmed it and agreed the work to be carried out

Payments made under compulsory insurance regulations and right of recovery

If **we** are required to pay a claim under **Road Traffic Law** or the law of any country in which this policy operates (including settling such a claim on a reasonable basis in anticipation of such a liability), which **we** would not otherwise be liable to pay had the law not existed, **we** shall be entitled to recover such payments (including legal costs of reasonably defending the claim) **we** make from **you** if **you** or any other insured person:

- caused the loss directly or indirectly
- caused or permitted the vehicle to be driven by an uninsured driver
- through act or omission, caused this insurance to be invalid

3. Care of your vehicle

You or any person covered by the policy must:

- protect **your** vehicle from loss or damage
- make sure **your** vehicle is roadworthy
- allow **us** to inspect **your** vehicle at any reasonable time **we** ask
- remove the keys or secure any device that allows access to **your** vehicle; if it is left unoccupied

If an incident happens, and **you** or any person covered by this policy fails to protect **your** vehicle from loss or damage through:

General Conditions of Your Cover (cont.)

- the inappropriate conduct of the driver; or
- the condition of the vehicle, caused or contributed to the accident; or
- **your** vehicle being left unlocked or unsecured

No cover under the policy will be provided and instead our responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

4. Cancelling your policy

You may cancel cover under this policy for **your car**, at any time, by contacting **us**.

We will cancel **your** policy from the date **you** contact **us**, or from any later date **you** ask. **You** cannot cancel **your** policy from an earlier date.

Instruction to cancel all cars on cover can only be taken from the **policy administrator** covered under this policy. **We** will only cancel all cars on cover, once **we** have sent 7 days notice in writing to each **policyholder's** last known address, and no objection has been raised from any other **policyholder**.

If **you** have more than one car on cover, or have arranged to insure other cars from a future date, then **you** would have received a discount on **your** overall premium. If any car is removed from the policy, the entitlement to a discount is lost. Consequently, the premium will be adjusted for each car.

If there is an outstanding premium, it must be paid within 10 days of **your** policy being cancelled. Where possible, **we** will apply for any outstanding amounts from the payment details held on file. Delayed payments will incur additional charges. Details of these can be found in 'Your agreement with EUI Limited'.

Cancellation will incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited', available on-line and included with **your** documents issued at inception and renewal.

If **you** have made a claim, or a claim has arisen during the **period of insurance** for **your car**, **your car's** part of the premium is due, and no refund will be given, regardless of the payment method. If this policy has only one car on cover, then the total premium is due, and no refund will be given, regardless of the payment method.

Your cancellation rights

If **you** cancel **your** policy within 14 days from the receipt of **your** welcome/renewal letter or email, **you** will receive a full refund minus an administration charge.

Should **you** cancel outside the 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium.

Details of these charges are given in 'Your Agreement with EUI Limited', available online and included with **your** documents issued at inception and renewal.

Our cancellation rights

We can cancel **your** policy at any time by sending 7 days notice in writing to **your** last known address if **you**:

- break any of the General Conditions of **your** cover
- ignore or fail to comply with General Exceptions 1, 8 and 9
- fail to respond to written requests for further information or documentation
- harass or use abusive or threatening behaviour towards our staff
- behave in a manner that makes it inappropriate for **us** to continue **your** insurance
- fail to pay the premium due for **your** policy (**we** will give **you** 14 days notice in writing if **we** intend cancelling due to non payment of **your** monthly instalments, in order to give **you** time to resolve the matter)

If **you** or anyone acting for **you** makes or supports a fraudulent claim against **us** or deliberately or recklessly provides **us** with false information when taking out the policy, making changes to it or at renewal that would either impact the terms and conditions or our ability to offer cover itself, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium. For further information see General Condition 9.

If **we** cancel **your** policy, provided no claim has been made, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium.

General Conditions of Your Cover (cont.)

Should **your car** be stolen and/or deemed a total loss, **we** will cancel **your** policy without prior notice by writing to **your** last known address. **We** may deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**. If **your car** is a total loss please refer to General Condition 10.

If **you** have any questions on cancelling **your** policy, please contact our Customer Services Department.

5. Payment of your premium and/or other charges

The **policy administrator** is responsible for all payments relating to the policy.

Unless **you** ask **us** to change **your** payment details, **we** will debit the payment details **we** have on file to collect any premium due. If **we** are unable to collect any amount by the due date, **we** will cancel **your** policy in line with General Condition 4.

If a claim is made and **you** have not paid in full, **we** may deduct the outstanding premium from any claim settlement **we** make to **you**. **We** will not refund premium for changes made to **your** policy after a claim.

If the policy is paid by instalments and has gone into default during the current **period of insurance**, **we** will not be able to offer the Direct Debit option at renewal. To renew **your** policy **you** will have to pay the premium for the whole **period of insurance** in full.

If **you** are due a refund, **we** will credit the bank account or card used to pay for the majority of the policy premium.

IMPORTANT

Card payers must contact **us** immediately if the card is lost or stolen. **We** also need to know if the card account is closed or the cardholder decides to cancel the authority.

6. Settling disagreements

If **we** have agreed to settle a claim, but there is a disagreement in the amount to be paid, the problem must be referred to the Quality Manager. If the matter remains in dispute, the problem can be referred to the Financial Ombudsman Service. Please see 'Comments and Complaints'.

7. Dual insurance

We will not pay any claim if any loss, damage or liability covered under this policy is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this policy not been effected.

This does not apply to personal injury benefit, please see Section 8: Extra Cover.

8. Car sharing

We will not cover any loss arising out of the use of **your car** for the carriage of passengers for hire or reward. However, **you** can accept money for fuel if **you** carry passengers for social or similar purposes as part of a car sharing arrangement as long as:

- **your car** is not made or adapted to carry more than eight passengers
- **you** are not carrying the passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

9. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information at any time during the policy that would impact either the terms and conditions or our ability to offer cover itself, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium.

We will not pay a claim which is in any part fraudulent, false, exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way, or where **we** have been given a false statement, or any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any premium.

10. Total loss of your car

If **your car** is beyond economic repair, all cover, including the driving of other cars extension if applicable, will be cancelled for **you** and any other drivers on the policy. Once **we** make a payment to **you**, **your car** will become our property. **We** will deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**.

General Conditions of Your Cover (cont.)

11. Drink and drugs clause

If an accident happens whilst **you** or any person entitled to drive under Section 3 of **your** current **Certificate of Motor Insurance** is driving **your** vehicle and:

- is found to be over the legal limit for alcohol or drugs
- 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 the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under a Judgement, of any claim arising from the accident.

12. No longer applicable

13. Instructions

For **your** benefit and to ensure an efficient administration process, it is our policy to deal with **your** spouse, **partner** or parent and any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf, please let **us** know.

If an accident happens, to ensure an efficient and speedy claim process **we** will take instruction from **you** or any other person provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf, please let **us** know.

14. Residency

You will only be provided with the cover set out in this policy, if **you** and any additional drivers on **your** policy, are permanently resident in Great Britain, Northern Ireland, the Isle of Man, Alderney, Guernsey and Jersey.

If **you** intend to leave the country for 30 days or more, and **you** are not taking **your car**, **you** must contact our Customer Services Department.

15. Changes in circumstances

You must tell **us** if any information detailed on **your Motor Proposal Confirmation** changes, as **we** may not be able to arrange cover in every case. If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us**. If **we** are not able to arrange cover, **your** policy will be cancelled or even declared void.

Any incorrect information could result in an additional premium, affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being declared void.

Changes to **your** policy or cancellation will incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited', available online and included with **your** documents issued at inception and renewal.

Please read in accordance with 'Keeping Your policy up to date'.

16. Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise. **We** will contact **you** by **your** chosen method of communication before **your** policy ends and before taking any payment to confirm **your** renewal premium and policy terms. If **you** do not want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal in all circumstances, for example **we** may need to discuss **your** renewal invite with **you** or **your** payment method may change. **Your** renewal invite will advise if **your** policy will be automatically renewed or if **you** need to call **us**. If **we** are unable to offer renewal terms **we** will write to **you** at **your** last known address to let **you** know.

Extra Conditions (endorsements)

These Extra Conditions (endorsements) only apply if shown on **your** current **Policy Schedule**. Please read **your** current **Policy Schedule** to see which of these endorsements apply to **your** policy.

1. Provisional licence holder

You will not be covered if **your car** is being driven by, or is in the possession of, a Provisional Driving Licence holder who is not keeping to the terms and limitations of their Licence.

5. Protected No Claims Bonus

If **you** have Protected No Claims Bonus and

- **you** make two claims within three consecutive insurance terms the protection will be removed at renewal
- **you** make three claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced by two years
- **you** make four claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced to one year
- **you** make more than four claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced to zero

Please read in conjunction with Section 7 Your No Claims Bonus.

6. Guaranteed No Claims Bonus

Your No Claims Bonus will not be affected at renewal if **you** make a claim on this policy.

IMPORTANT - PROTECTED NO CLAIMS BONUS

If **you** make a claim during **your** insurance term **you** will not earn any No Claims Bonus entitlement for that insurance term. Where **your** No Claims Bonus remains unaffected, in most instances a claim will lead to some increase in premium at renewal. However, our motor premium calculation will include the No Claims Bonus discount to which **you** are entitled. If **you** make a claim after **your** renewal premium has been calculated, **your** No Claims Bonus entitlement will be amended or removed and **your** premium changed.

IMPORTANT - GUARANTEED NO CLAIMS BONUS

If **you** make a claim during **your** insurance term **you** will not earn any No Claims Bonus entitlement for that insurance term. Even though **your** No Claims Bonus will not be affected, in most instances a claim will lead to some increase in premium at renewal.

However, our motor premium calculation will include the No Claims Bonus discount to which **you** are entitled. If **you** make a claim after **your** renewal premium has been calculated, **your** premium may change.

Please read in conjunction with Section 7 Your No Claims Bonus.

8. County council interest (loan agreement)

The company or organisation named against this endorsement in **your** current **Policy Schedule** has a loan agreement with **you** in connection with **your car**.

9. Noting owner's interest

Your car is owned by the person or organisation named against this endorsement.

11. Standard parts replacement

Your policy does not cover any non standard parts (**modifications**). Manufacturers optional extras and adaptations made due to a disability are only covered if they have been declared and **we** have agreed to arrange cover for them.

If **you** make a claim for loss or damage to **your car**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for **your car** to meet the manufacturers specification along with any optional extras and/or disability adaptations **you** declared.

14. No suspension of cover

We will not suspend any cover on this policy.

Extra Conditions (endorsements) (cont.)

15. Drink and drugs clause

If an accident happens whilst **you** or any person entitled to drive under Section 3 of **your** current **Certificate of Motor Insurance** is driving **your** vehicle and:

- is found to be over the legal limit for alcohol or drugs
- 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 the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under a Judgement, of any claim arising from the accident.

16. Suspension of cover

All cover under this policy is suspended.

18. Agreed value

This endorsement amends or provides cover as stated.

Your car is covered for an agreed value instead of the **market value** in recognition of supporting evidence supplied by **you**, providing **you** have a current Agreed Valuation Certificate from **us**.

If **your car** is lost, stolen or damaged beyond repair, the most **we** will pay **you** is the agreed value as stated on the current Agreed Valuation Certificate.

Should **you** feel the valuation has changed at any point during the policy term **you** may request a revaluation. If this situation arises please contact **us**. **You** are covered to attend Club Rallies and Competitions as long as **your** use does not involve racing, pace making, rallying, track days trials or speed tests either on a road, track, private grounds or at an off road 4x4 event.

19. Camper vans

This endorsement amends or provides cover as stated.

The policy definition of **your car** includes Camper Vans.

We will pay up to £500 for personal belongings including non standard fixtures and fittings if they are damaged or stolen.

You are covered to attend Club Rallies and Competitions as long as **your** use does not involve racing, pace making, rallying, track days trials or speed tests either on a road, track, private grounds or at an off road 4x4 event.

20. 'Box-in-Car' policy

This policy is subject to additional terms, conditions and charges relating to the type of 'Box-in-Car' policy **you** have. Please see the 'Box-in-Car' policy guide, available from the **Admiral** website, for full details.

Comments and Complaints

At **Admiral, we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do our best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your policy

Complaint Manager, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**
Email: customerassurance@admiral.com
Fax: 0330 333 5886

Complaint about your claim

Claims Quality Manager, Admiral Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5887**
Email: claimsquality@admiralgroup.co.uk
Fax: 0333 222 5770

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

How to escalate your complaint

If **we** have given **you** our final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
www.financial-ombudsman.org.uk

Tel: **0800 0 234 567**
Or: **0300 123 9 123**
Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling your Complaint'.

Privacy and Security Statement

Your Privacy and Security

Please view our full Privacy Statement at www.admiral.com/your-privacy-and-security/ which will help **you** understand how **we** collect, use and protect **your** personal data.

1. Driving Licence Number (DLN)

Please note that from July 2015, **we** may collect **your** Driving Licence Number (DLN or "MyLicence") as part of **your** application for motor insurance; in some cases, **we** may not be able to insure **you** without this information. For details relating to information held about **you** by the Driver and Vehicle Licensing Agency ("DVLA") please visit www.dvla.gov.uk and www.myllicence.org.uk. To view **your** driving licence, visit: www.gov.uk/view-driving-licence.

What data is collected from my DLN?

The number is used to do an automatic check with the DVLA driver database, to retrieve the required information. The provided information is:

- Type of licence held
- Length of time the licence has been held for
- Entitlements to drive
- Penalty points
- Convictions
- Conviction dates
- Disqualifications

How will we use your DLN data?

The data provided by the DVLA may be used alongside other information **you** have provided:

- To calculate a motor insurance quote
- To administer the policy
- **We** may also use **your** DLN to search **your** (or any person included on the proposal) NCB details against a No Claims Bonus database ("NCB") to obtain information in relation to **your** 'No Claims Bonus' entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark ("VRM") and or postcode. A search of the DLN against the NCB should not show a footprint against **your** (or another relevant person included on the proposal) driving licence
- **We** may conduct a search against **your** DLN if an insurance policy is inceptioned at the renewal stage
- For anti-fraud purposes

They will not be used for any other purpose, or be made available for anyone else. Only the motor insurance industry may use this information. If **you** apply for a quote with **us** and don't decide to take out insurance with **us**, the data returned from the DVLA database will be anonymised or deleted no later than 30 days after receipt of that data.

Privacy and Security Statement (cont.)

Please note that under our User Agreement with the Motor Insurance Bureau, individual agents do not have access to the data returned by a DLN search and as such will not be able to discuss issues relating to **your** DLN with **you**. In these instances, **we** suggest checking the information associated with **your** DLN is correct at www.gov.uk/view-driving-licence.

2. Confidentiality and disclosure of your data

We will endeavour to treat **your** personal data as private and confidential. From time to time **we** will employ agents and subcontractors to process **your** personal data on our behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction.

We would like to bring to **your** attention our obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- Where **we** are legally compelled to do so
- Where there is a duty to the public to disclose
- Where disclosure is required to protect our interest
- Where disclosure is made at **your** request or with **your** consent

In the unfortunate event that **you** have to make a claim then **we** will need to disclose data with any other party involved in that claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative
- Medical teams, the police or other investigators

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the General Data Protection Regulation (GDPR) and keep **your** personal data strictly confidential.

Please note that **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention. From June 2015, these checks may also include **your** DLN/MyLicence.

Using data obtained from **your** DLN, **we** may pass details of **your** 'No Claims Discount' to certain organisations to be recorded on an NCD database. This may occur if information requires 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.

Credit reference

When **you** apply to **us** to open an account, at renewal and in certain circumstances where an amendment to **your** agreement is requested, **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering. To obtain this information, **we** will check the following records about **you** and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

- Our own records
- Credit Reference Agency (CRA) records. When **we** search these records CRAs will place a search footprint on **your** credit file that may be seen by other lenders. They supply **us** with both public (including the electoral register), and shared credit and fraud prevention information
- Fraud Prevention Agency (FPA) Records

We make searches about **you** at credit reference agencies who will supply **us** with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not **your** application proceeds. The searches will not be seen or used by lenders to assess **your** ability to obtain credit. **We** may use scoring methods to assess this application and to verify **your** identity.

Credit searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially, may be used by EUI Limited and other companies if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of **your** account. Alternatively, **we** may ask **you** to provide physical forms of identification.

We may also make periodic searches at CRAs and FPAs to manage **your** account with **us**.

Information on applications will be sent to and recorded by CRAs. When **you** borrow from **us**, **we** will give details of **your** account(s) and how **you** manage it/them to CRAs. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt.

This information may be supplied to other organisations by CRAs and FPAs to perform similar checks, and to trace **your** whereabouts and recover debts that **you** owe. Records remain on file for six years after they are closed, whether settled by **you** or defaulted.

If **you** give **us** false or inaccurate information and **we** suspect or identify fraud, **we** will record it and may also pass this information to FPAs and other organisations involved in the prevention of crime and fraud.

Privacy and Security Statement (cont.)

If **you** borrow from **us** and do not make payments that **you** owe **us**, **we** will trace **your** whereabouts and recover debts.

Your data may also be used for other purposes for which **you** give **your** specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the GDPR.

When you make a claim

If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential.

In the case of motor insurance, insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services (IDS) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). This helps insurers check information and prevent fraudulent claims. When **we** deal with **your** request for insurance **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident **we** will pass information to the Registers.

Information relating to **your** motor insurance 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, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

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

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

Fraud prevention and detection

In order to prevent and detect fraud insurers may, at any time share information about **you** with our other group companies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of Insurance
- checking details of job applicants and employees

MyLicence

As part of our fraud prevention and detection measures, **we** may undertake searches against **your** (or any person included on the proposal) DLN against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against **your** (or another relevant person included on the proposal) driving licence.

Please contact **us** on **0800 052 3144** if **you** want to receive details of the relevant fraud prevention agencies.

We may exchange **your** details such as NCB, DLN and Claims records with insurance industry databases for the purpose of validation and financial crime prevention.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

How to find out more

This is a condensed guide to the use of **your** personal information for credit referencing. If **you** would like to read the full details of how **your** data may be used please phone our Customer Services Department, or write to **us** at Pricing Department, Ty Admiral, David Street, Cardiff, CF10 2AA.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

- Call Credit - www.callcredit.co.uk.
- Equifax - www.equifax.co.uk.
- Experian - www.experian.co.uk.



In the event of an incident please call us immediately so we can help.  **0333 220 2033**