

Your **van insurance** **policy booklet**

Please keep somewhere safe.



churchill[®]

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Welcome to Churchill Van Insurance

Dear customer,

This booklet includes your policy and a summary of your policy, so keep the booklet safe for when you need it. There are also some useful tips on what to do in an accident and how to make a claim.

Churchill Van Insurance is arranged and administered by Brightside Insurance Services Ltd and is underwritten by U K Insurance Limited.

Please keep this policy in a safe place.

You may need to refer to it if you make a claim. To make a claim, or to report an incident which may result in a claim, please call our round-the-clock claims helpline on 0333 414 9072. Lines are open 365 days a year.

Use the number above to report an incident as soon as you can. We'll ask you questions about what happened and who was involved. The information you give us helps us to help you quickly.

Useful contact numbers

Claims number:

0333 414 9072

Customer services number:

0800 051 0553

Glass help line:

0800 0724 726

If you have an accident

Here are some easy steps to follow if you have an accident, regardless of who's at fault.

Stop:

Stop as soon as possible, in a safe place (if you have a warning triangle, place it well before the obstruction).

If anybody has been injured, call the police and ambulance service.

Sketch:

Make a quick sketch of the direction and final position of each vehicle (it is worth keeping a pen and paper in your car).

Note down:

You will need to make a note of:

- The vehicle registration number, name, address and telephone number of any other drivers involved in the accident.
- The number of passengers in each vehicle.
- The name and address of anyone who is injured (or suggesting they have been injured).
- The name, address and telephone number of any witnesses to the accident.
- The name, telephone number and constabulary of any police officer who attends the accident.

Take a photo:

If you have a mobile phone with you and it is fitted with a camera, try and take photographs to support the positions of the vehicles and the extent of damage.

Give your details:

You must give your own details to anyone who has reasonable grounds for requesting them.

Give the other person our number

Please ask the other person(s) involved in the accident to ring our 24 hour helpline on 0333 414 9072.

We'll be able to help him/her with any repairs they need. And help them by providing a courtesy vehicle, if this is needed.

If for any reason you have not been able to exchange details with other drivers or owners of property or you were in collision with an animal, you must report the accident to the police as soon as possible and certainly within 24 hours of the accident.

Don't:

Please don't admit responsibility, either verbally or in writing. Instead, ask any other person involved in the accident to contact us on the 24 hour claims helpline number 0333 414 9072.

Churchill Van Insurance Policy Wording

Churchill Van Insurance is arranged and administered by Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority Firm reference No. 302216. Registered office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL. Registered in England and Wales number 04137311. VAT No. 851 1469 32.

Churchill Van Insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales no.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm reference number 202810.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. Both U K Insurance Limited and Brightside Insurance Services Ltd are members of this scheme.

What the terms mean

Whenever the following words or phrases appear, they will have the meanings as described below:

Accessories

Parts of Your Vehicle that are not directly related to how it works as a vehicle. This includes radio, cassette, disc player or similar component, which forms part of Your Vehicle.

Certificate of Insurance

Legal evidence of Your insurance. It is only one part of the contract of motor insurance. It shows Your Vehicle(s) We are insuring, who may drive Your Vehicle, what it may be used for and the Period of Insurance.

Endorsement

A clause that alters the cover of a Policy, this will only apply if it is stated on the Policy Schedule. The Endorsements which apply to You are shown in Your Schedule.

Excess/Policy Excess

The amount of any claim You will have to pay if Your Vehicle is lost, stolen or damaged, irrespective of fault.

Fire

Fire, lightning and explosion.

General Conditions

These describe Your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Policy is cancelled.

General Exclusions

These describe the things that are not covered by the Policy. They are in addition to those shown under the heading 'Exclusions' in each of the Sections detailing the cover provided.

Great Britain

England, Scotland, and Wales.

Hazardous Goods

The term Hazardous Goods means those goods or substances referred to in any legislation and related regulations governing the carriage of dangerous goods by road, including provisions relating to classification packaging and labelling, as may be of application from time to time in the United Kingdom.

Indemnity (Indemnified/Indemnify)

A legal principle which ensures that You are placed as near as possible in the same position after a loss, as You occupied immediately before the loss, by providing compensation for the losses and liabilities.

Market Value

The cost of replacing Your Vehicle at the time of the loss or damage, taking into account its make, model, age, mileage and condition. This shall not exceed the estimated value that You last gave Us and which is shown in your Policy Schedule.

Period of Insurance

The period of time covered by this Policy, as shown in the Schedule, and any other period that We agree to insure You for.

Policy

This booklet, which sets out the details of cover and all the terms and conditions which apply, is one part of the Contract.

Schedule

Forms part of the contract of motor insurance and confirms details of You, Your Vehicle and the cover which applies. It is one part of the contract of motor insurance.

Statement of Fact

A record of statements You have made and information confirmed to Us, which forms part of Your contract of insurance.

Territorial Limits

United Kingdom.

Theft

Theft or attempted Theft, or the taking of Your Vehicle without Your permission.

Trailer

Any drawbar Trailer, semi-Trailer, horsebox or caravan

United Kingdom

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

Vehicle

Your Vehicle with the registration number shown on Your Certificate of Insurance and Schedule and the Accessories on or attached to it excluding trailers.

We/Us/Our/Your Insurer

U K Insurance Limited Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales no. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm reference number 202810.

You/Your

Insured/Policyholder/Company or Trading name as stated in the Policy Schedule.

Our contract with You

Your important documents are:

- This Insurance Policy Document.
- The Certificate of Insurance
- The Statement of Fact.
- The Policy Schedule Including any Endorsements shown on the Schedule

Your Policy will be based on the answers You've given when requesting a quote. When purchasing, amending and renewing Your insurance Policy, You must take care to answer all questions honestly and to the best of Your knowledge. If You don't answer the questions correctly, Your Policy may be cancelled or Your claim rejected or not fully paid. If You are unsure of Your answer to a particular question, You should make reasonable efforts to find the information required to answer it correctly.

If You or any person insured under this Policy or anyone acting on Your behalf attempts to deceive Us at any time, such as at application, when making changes mid-term, or knowingly making a false claim, We have the right to cancel Your policy, refuse claims and retain any premium paid. We may recover from You any costs We have incurred, including the costs of investigating the claim. We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred. In addition, We have the right to cancel any other products you hold with Us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

The Policy describes the insurance cover provided during the Period of Insurance You have paid for, or have agreed to pay for, and for which Brightside Insurance Services Ltd have accepted the premium, on Our behalf. For the contract to be valid all the information You disclose in the Statement of Fact must be true and complete to the best of Your knowledge.

If You advise us of any changes to Your Policy during the Period of Insurance You will be advised of any revised Policy terms and conditions, or any changes to your premium that may apply, prior to the changes being made. We'll send You a Statement of Fact confirming the information You have supplied, with Your Policy documents.

The insurance cover applies anywhere within the United Kingdom and provides for the minimum cover to comply with compulsory motor insurance legislation in any EU member country or other European country which has been approved by the EU Commission. Your selected Policy cover can be extended to cover You abroad subject to the conditions stated in Section 7 Foreign Travel. Your Vehicle will also be covered in transit via air, sea and rail between acceptable countries.

Please make sure that all the information shown in Your documents are correct. If You notice anything that is wrong, please call the customer services team on 0800 051 0553 to make the required changes immediately. Depending on the changes made, Your premium may change and Your cover adjusted. We'll let You know if this happens.

Law applicable to contract

This policy is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the territorial limits during the period of insurance.

Under European law, you and we may choose which law will apply to this contract. English law will apply unless you and we agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

If you are resident in Jersey, Guernsey or the Isle of Man, the law of the island where you are resident applies to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.

Types of cover and sections which apply

Comprehensive

Sections 1 to 7

Third party Fire & Theft

Sections 1, 2, 4, 5 & 7

Section 1 only applies for loss or damage caused directly by Fire or Theft

General conditions of Your Policy

The following General Conditions apply to this Policy. These describe Your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Policy is cancelled. If You do not meet the terms and conditions of this Policy, it could make the cover invalid or mean We may refuse to pay Your claim.

1 Cancellation

If, having looked at your Policy, You decide not to go ahead, You have 14 days from the date You received your Policy documents to cancel this Policy. To cancel your Policy, You must forward your current Certificate of Insurance to Us. Please note the full annual premium is payable in the event of a claim and no refund will be given.

Cancellation within the 14 day cooling off period

If Your insurance cover has not yet started, You'll be entitled to a refund of the premium paid. If Your insurance cover has already started, and You have not made a claim, and a claim has not been made against You then You'll be entitled to a refund of the premium paid, subject to a deduction for the time for which You have been covered plus an administration fee of £Nil (excluding Insurance Premium Tax). Insurance Premium Tax where applicable is charged on the net refund. This is in addition to the charges set out in the Churchill Van Insurance Terms of Business (arranged and administered by Brightside Insurance Services Ltd).

Please note the full annual premium is payable in the event of a claim and no refund will be given.

Cancellation after the 14 day cooling off period

If the cover has started and provided You have not made a claim, and a claim has not been made against You then You can still cancel your Policy, however your refund will be subject to a deduction for the time You have

been covered plus an administration fee of £25 (excluding Insurance Premium Tax). Insurance Premium Tax where applicable is charged on the net refund. This is in addition to the charges set out in the Churchill Van Insurance Terms of Business (arranged and administered by Brightside Insurance Services Ltd).

Please note the full annual premium is payable in the event of a claim and no refund will be given.

Where we may cancel Your cover

We may cancel the Policy if we have a good reason for doing so. Some examples of situations where we would have a good reason for cancelling your Policy include (but are not limited to) where You have:

- not paid Your premium; or
- provided Us with incorrect information; or
- changed Your address during the Policy to one We cannot cover; or
- changed Your Vehicle during the Policy to one We cannot cover; or
- failed to supply requested validation documentation (such as evidence of No Claim Discount and copies of driving licences for all named drivers).

Before We cancel your Policy We'll send You seven days' written notice to either the email address or postal address last notified to Us. You must return your current Certificate of Motor Insurance to Us or provide Us with an electronic declaration of surrender within 7 days to comply with Section 147 of the Road Traffic Act 1988.

When We have received the Certificate of Motor Insurance or the electronic declaration of surrender and subject to You not having made a claim or a claim having been made against You, any refund of premiums will be calculated after deducting the charges, as set out in the Churchill Van Insurance's Terms of Business (arranged and administered by Brightside Insurance Services Ltd).

2 Other insurance

If, at the time of any claim arising under this Policy, there is any other insurance Policy covering the same loss, damage or liability, We'll only pay Our share of the claim.

3 Care of Your Vehicle

Your Vehicle must be covered by a valid Department of Transport Test (MOT) Certificate if You need one by law. You must take all reasonable precautions to avoid loss of, or damage to Your Vehicle. For example, You should remove it to a safe place as soon as possible if it breaks down. You should also take all reasonable care of the keys to Your Vehicle to prevent them being lost or stolen.

You must always take the keys out of the ignition and remove them completely from Your Vehicle and its vicinity when left at any time whatsoever (regardless of whether Your Vehicle is still within Your sight) and make sure that You do not leave belongings on display. You should close all the windows and sunroofs and lock all doors. Alarms, immobilisers and tracking devices should be turned on when fitted. Endorsements may apply to Your cover, setting out other requirements relating to immobilisers, alarms and tracking devices. In these cases, We'll need to see evidence that an approved alarm, immobiliser or tracking device has been fitted. These devices must always be on and working whenever Your Vehicle is left.

If You do not take reasonable care of Your Vehicle and meet any security requirements, this Policy may no longer be valid and We may not pay any claim.

You or any other person covered by this insurance must do the following:

- protect Your Vehicle from loss or damage

- keep Your Vehicle in an efficient and roadworthy condition. (You may be asked to provide details to show Your Vehicle was regularly maintained and kept in a good condition)
- not move or drive Your Vehicle in a way likely to affect safe driving or control or in a way which could cause loss or damage to it
- not move or drive Your Vehicle after an accident, Fire or Theft if to do so may cause additional damage
- allow Us to examine Your Vehicle at any reasonable time

4 Changes to the information You provided

It is a condition of this Policy that You let Us know immediately of any changes to:

- the Vehicle registration number or Vehicle details
- your home and/or garaging address
- the name or contact telephone number of each driver named on the Policy

Your premium is based on the information You gave Us when Your cover started or when it was renewed. If Your circumstances change You must tell Us as soon as possible. If You are not sure whether You need to tell Us about certain facts, You should contact the customer service team on 0800 051 0553. You should keep a record of the information You give in relation to this Policy. If the information shown in the Statement of Fact has changed or is not correct, and if the disclosure of that information is significant, then this Policy may be invalid. If Your Policy is valid, but the disclosure of that information is significant and relevant to Your claim, then We may refuse to deal with any claim from You.

Here are some examples of changes You need to tell Us about if they happen during the Period of Insurance

- a change of Your Vehicle – including getting an extra Vehicle
- a change in the way You use Your Vehicle
- a change of address
- a change of occupation, including part-time work
- convictions and prosecutions
- any accidents or claims regardless of fault
- a change in the main driver of Your Vehicle
- details of drivers You have not told Us about before
- if You or anyone who will drive Your Vehicle develop any serious medical conditions or are told by a doctor not to drive due to medical reasons
- all changes You make to Your Vehicle, if these make Your Vehicle different from the manufacturer's standard specification.

Note: This list is not exhaustive. If in doubt, call us on 0800 051 0553.

This insurance will only apply if:

- the person claiming has kept to all the terms and conditions of this Policy; and
- all the information within the Statement of Fact is correct.

Please note, should the Vehicle covered under this Policy be sold and not replaced immediately, You must notify Us in writing, returning the Certificate of Insurance as Your Policy must be cancelled.

5 Motor Insurance Database (MID)

It is a condition of this Policy that You let Us know immediately of any changes that may affect your Insurance so that We can ensure that the Motor Insurance Database is kept up to date.

6 Accidents and claims procedure/advice

Our aim is to give You the best claims service that We can. If You use the services provided, We can provide a better service than when the claim is outside Our control. Please call the Claims Helpline number 0333 414 9072.

If any accident, injury, loss or damage occurs, You must:

- give Your name, address and insurance details
- get the name, address, phone number, Vehicle registration and any other information You can from the other driver or drivers, passengers, witnesses and any attending police officer
- note the exact location and any relevant road signs or markings
- if there is an injury and You did not give Your details at the scene, report the incident to the police within 24 hours
- report any Theft to the police immediately and take a note of the officers name, number and crime reference. If Your Vehicle is located after its Theft, make sure that it is safe and secure
- call 0333 414 9072, giving full details, as soon as it is reasonably possible
- send every communication You receive in connection with the claim to Us unanswered as soon as possible
- notify Us as soon as You become aware of any pending prosecution, Coroner's Inquest or Fatal Accident Inquiry involving any person covered by this Policy
- not admit to, negotiate on, or promise to pay or refuse any claim unless You have written permission from Us
- not act in any way to prejudice Our interest
- provide Us with all reasonable assistance We may need in relation to your claim

Making a claim

In the event of a claim covered by this Policy You must still pay the premium. If payment is not made, We:

- may cancel this Policy in accordance with the General Conditions and seek payment of the outstanding balance of premium
- may refuse to pay any claim arising from an occurrence on or after the due date of the premium
- reserve the right to deduct any outstanding premium from the claim payment, if the claim is for loss of, or damage to Your Vehicle, which is covered by this Policy
- may recover from You the outstanding balance of premium or seek reimbursement from You of any claim payment which has already been made.

Handling the claim on Your behalf

We can take over and conduct in Your name or in the name of any person covered by this Policy:

- the defence or settlement of any claim
- legal proceedings in Your name at Our expense and for Our benefit to recover any payments made under this Policy

You or the person whose name We use must co-operate with Us on any matter affecting this insurance.

7 Special provisions – right of recovery

If any claims or other monies are paid to You by mistake for any reason, or a claim has been paid which We later find to be fraudulent, false or exaggerated, You must repay the amount paid by Us.

If We have refunded any premium following cancellation, We can take any money You owe Us from any payment We make.

Application of limits of Indemnity

(In the event of any accident involving Indemnity to more than one person) Any limitation by the terms of this Policy, or of any Endorsement thereon, the amount of any Indemnity shall apply to the aggregate amount of Indemnity to all persons Indemnified, and such Indemnity shall apply in priority to You.

Privacy Notice

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as “customers” or “you” in this notice.

1 Who “we” are

We are U K Insurance Limited (“we”, “us” or “our”) and you will know us by our brand names: Churchill, Direct Line, Privilege and Green Flag.

2 What information do we collect about you?

Information collected from you and cookies policy

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others

We can collect information about you from others. This includes information from:

- **Joint policyholders or policy beneficiaries.** Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- **Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.**
- **HM Treasury and other authorities in relation to regulatory issues** e.g. where someone is subject to a financial sanction

they will appear on HM Treasury's asset freezing list.

- **Credit reference agencies** e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 overleaf.
- **External sources** such as **no claims discount databases**, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy **and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income** to help us work out which information we should provide to you about our other products and services.

Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;

- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3 What do we do with information we collect about you and why may we do this?

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment – see section 9 overleaf);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

B Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that

the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E To inform you about and promote products (marketing)

At the time when your personal information was collected, we asked you to indicate your marketing preferences. These preferences can be revisited at any time by contacting our Data Protection Officer. Please see section 10 for contact details.

We may use your personal information to offer you suggestions about products and services you might want to buy. We may use external companies to do this on our behalf.

We can use your personal information in this way because it is in our legitimate interests to provide you with the right information at the right time, so that we may look at ways of extending our relationship that we have with you. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to meet this legitimate interest.

Where we have a legitimate interest to do so or, where necessary you have given us your consent, we may pass your personal information to third parties including:

- U K Insurance Business Solutions Limited, a member of the U K Insurance Limited group of companies, that introduces our customers to products and services. We may send you marketing from them where we believe you will have an interest in their communications and/or
- External companies such as digital content providers to display adverts about our products and services.

If you have chosen not to opt out of marketing we will send you information about our products and services by email, post, telephone or SMS unless you tell us not to. If your information has been provided to us by a third party for marketing purposes we will rely on the consent you have provided to them to conduct direct marketing. If at any time you do not wish us to use your personal information for this purpose, you may ask us not to do so. See section 10 overleaf for how to contact us. However, we will keep a note of your earlier marketing preferences for 6 years. We will not contact you unless you change your mind and tell us that you would like to receive marketing again.

F Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

G To administer and improve our services

To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain

your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4 Who do we share your personal information with and why do we do it?

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- **Fraud prevention agencies that provide databases and services**, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
 - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
 - Fraud prevention agencies will hold your personal information for up

to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.

- If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and/or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- **Law enforcement or government agencies** we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- **Credit reference agencies** help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at www.experian.co.uk/CRAIN. Alternatively, you can call us and we will send you a copy.
- **Your spouse or partner** who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis

please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.

- **Other insurance companies** to help settle any insurance claim or to verify that the information you have provided is correct (e.g we will check the amount of No Claims Discount you have told us with your previous insurer).
- **Insurance industry bodies** such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- **Insurance industry databases**, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers' Liability Tracing Office.
- **Government bodies**, such as the Driver and Vehicle Licensing Agency.

5 Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as "privacy shield" in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your

personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6 How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 overleaf. As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

7 When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

8 What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

9 When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- **In providing insurance services** it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- **In identity verification** it helps us to check that you are who you say you are and to prevent others from imitating you;
- **In selling you other products** it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

10 How to contact us about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

- 1 To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so called "Right to be Forgotten").

- 2 To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
- 3 To tell us to stop using your personal information to tell you about products or services that may be of interest to you (direct marketing).
- 4 A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the
Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley BR1 1DP.
- 5 A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
- 6 To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office (“**ICO**”). The ICO can be contacted at:

ICO website: <https://ico.org.uk/global/contact-us/>
ICO telephone: 0303 123 1113
ICO textphone: 01625 545860

11 Motor Insurance Database

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers’ Bureau (MIB). The 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 (Tax Discs);
- Continuous Insurance Enforcement;
- law enforcement (prevention, detection, apprehension and/or prosecution of offenders); and
- 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. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days; however it is important that you check your policy documents ensuring that the registration number is recorded correctly.

If it is incorrectly shown on the MID you are at risk of having your car seized by the police. You can check that your correct registration number is shown on the MID at www.askMID.com.

If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

Section 1 – Loss and damage

(Excluding windscreen/glass damage)

Loss of, or damage to Your Vehicle, Accessories or spare parts

In the event of Your Vehicle, Accessories and spare parts being lost, stolen or damaged, We'll either:

- repair the damage;
- replace what is lost or damaged if it is too expensive to repair; or
- pay the cost of the loss or damage.

We can choose which of these actions We'll take for any claim We accept.

The most We'll pay is the Market Value of Your Vehicle, Accessories and spare parts at the time of the loss or damage. We'll not pay more than the amount for which You insured them. If Your Vehicle is under a hire purchase or leasing agreement, We'll normally pay any claim to the legal owner.

If You are VAT registered You are entitled to recover VAT on the cost of repairs and replacement goods to the extent allowed by law.

We may use Accessories or parts, which are not made or supplied by the manufacturer of Your Vehicle but are of a similar type and quality to the parts We are replacing. We'll not be responsible for additional storage costs caused by the unavailability of Accessories or spare parts nor the cost of importation of Accessories or parts into the United Kingdom.

If Your Vehicle cannot be driven because of the loss or damage covered under this Policy, We'll pay the reasonable cost of protecting Your Vehicle and taking it to the nearest competent repairer. After it has been repaired We'll pay the reasonable cost of delivering it to Your address in the United Kingdom.

We will retain, at Our discretion, the right to the salvage of a Vehicle following a total loss for disposal in accordance with the Association of British Insurers (ABI) code of practice.

Audio cover

This Policy will cover the loss of, or damage to any radio, cassette, disc player or similar apparatus and component parts and is limited to the maximum payable (shown below) upon any one occasion when loss or damage occurs. This cover applies only to equipment permanently fitted to Your Vehicle.

Comprehensive	£500.00
Third Party Fire & Theft	£250.00

We will not be liable for any amount in excess of the above limits for loss or damage to audio equipment. The cover levels shown are prior to deduction of the applicable Policy Excess.

Section 1 – Exclusions

What is not covered

- Depreciation, wear and tear, mechanical, electrical and electronic breakdowns or failures, or equipment or computer malfunctions.
- Loss of use of Your Vehicle.
- Damage to tyres by application of brakes or by punctures, cuts or bursts.
- Any amount above the cost (or in the case of a Vehicle of foreign manufacture the sterling equivalent of the cost) of any parts or Accessories according to the manufacturer's last published list price plus the reasonable cost of fitting.
- Loss where property is obtained or attempted to be obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.
- Loss resulting from repossession of Your Vehicle or restitution to its rightful owner.
- Loss of, or damage to:
 - money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers, Air Miles vouchers or similar programmes
 - goods, tools or samples carried in connection with any trade or profession

- property that is covered under any other Policy
 - tapes, cassettes, compact and mini discs, citizen band radios, phones or phone equipment
- h) Loss of, or damage to Your Vehicle arising from it being taken by, or driven by, a person who was not an insured driver under the Policy, but was a member of Your family or household or any other person known to You, unless it has been reported to the police as a Theft and You can prove that the driver intended to permanently deprive You of Your Vehicle.
- i) Loss of, or damage to Your Vehicle arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
- j) Loss of value on Your Vehicle following repairs.
- k) Loss or damage arising from the Theft of, or from, Your Vehicle whilst the ignition and or entry and or immobilisation key(s) transmitter(s) or other entry devices have been left in or on Your Vehicle.
- l) Loss or damage arising from Theft from Your Vehicle if all openings have not been locked when there is no one in the Vehicle.
- m) Loss or damage caused by an inappropriate type or grade of fuel being used.
- n) Loss or damage arising from Theft while any security or tracking device, which You have told Us is fitted to Your Vehicle, has not been set or is not in working order.
- o) Loss of, or damage to telephone, communication, navigation or television/games equipment of any kind.
- p) Any increase in damage as a result of Your Vehicle being moved under its own power following an accident, Fire or Theft.
- q) Damage caused by frost.
- r) That part of the cost of any repair or replacement which improves Your Vehicle beyond its condition immediately before the loss or damage occurred.
- s) Failure or inability of any equipment or any computer programme to recognise, correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- t) Loss or damage caused maliciously or deliberately by any person employed by You or driving Your Vehicle with Your permission or agreement.
- u) Loss or Theft of keys, remote controls or security devices.
- v) Loss or damage resulting from using machinery attached to Your Vehicle, as a tool of trade, unless specifically agreed at inception.
- w) Any storage charges unless You tell Us about them and We agree in writing to pay for them.

Section 2 – Liability to third parties

What is covered

We'll insure You against everything You legally have to pay to people who claim for damages, costs and expenses if they arise from a claim caused by an accident whilst You or a driver named on the Certificate of Insurance are driving, loading or unloading (directly from Your Vehicle), or in charge of Your Vehicle, (including attached Trailer) if You kill or injure other people.

We'll insure You for Your legal liability for up to £2,000,000 for any claim or series of claims for loss of, or damage to, property including any indirect loss or damage caused by one event.

Your legally appointed representatives

After the death of anyone insured under this Policy, We'll protect that person's estate against any liability the deceased person had if that liability is insured under this Policy.

Legal fees and expenses

If We give Our prior written permission We'll pay the fee for a solicitor to:

- represent any person insured under this Policy at any Coroner's Inquest or Fatal Accident Inquiry;
- defend any person insured under this Policy in a court of summary jurisdiction in connection with any accident which others may be able to claim for under Section 2 What is Covered.

Section 2 – Exclusions

What is not covered

- a) Property damage, if at the time of the incident which gives rise to the claim the person driving was required to have a licence to drive the Vehicle by Law and does not have such a licence, or is disqualified from holding or obtaining such a licence.
- b) Death of, or bodily injury to any person if at the time of the incident which gives rise to the claim the person driving was required to have a licence to drive the Vehicle by Law and does not have such a licence, or is disqualified from holding or obtaining such a licence.
- c) Death of, or bodily injury to, any person if such person is entitled to Indemnity under any other Policy.
- d) Death of, or bodily injury to, any person while they are working with or for anyone insured by this Policy (except as set out in the Road Traffic Acts).
- e) Death, injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with:
 - the bringing of the load to Your Vehicle for loading thereon or;
 - the taking away of the load from Your Vehicle after unloading by any person other than the driver or attendant of Your Vehicle
- f) Death or bodily injury to the person driving or in charge of Your Vehicle.
- g) Legal liability when a Trailer or broken-down Vehicle is being towed for profit.
- h) Any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from Your Vehicle.

Except for liabilities incurred under any relevant road traffic legislation:

Section 3 – Medical expenses

If You or Your driver are injured in an accident involving Your Vehicle, We'll pay the medical expenses of up to £100.

Section 4 – Emergency medical treatment

We will Indemnify any person using a Vehicle in respect of which Indemnity is provided under this Policy in respect of liability under any relevant road traffic legislation to pay for emergency treatment fees caused by or arising out of the use of such Vehicle within the United Kingdom or other country to which any such legislation applies. If We pay emergency treatment fees under any relevant road traffic legislation it will not affect Your No Claim Discount.

Section 5 – No Claim Discount

If no claim is made under this policy, we will reduce the premium you pay when you renew it according to our current scale of No Claim Bonus. You cannot transfer this bonus to another person.

If you have not paid all the premiums you owe, we will not issue proof of your No Claim Bonus.

In the event of a claim being made the No Claim Bonus will be stepped back in accordance with the following scale:

No. of years bonus at the start of the period of insurance	No. of years bonus at the next renewal date following:		
	1 claim	2 claims	3 claims or more
7 or more	3 years	1 year	Nil
4 to 6 years	2 years	Nil	Nil
3 years	1 year	Nil	Nil
2 years	Nil	Nil	Nil
1 year	Nil	Nil	Nil

Your No Claim Bonus will not be reduced as long as we have got back all that we have paid from those who are responsible.

Protected bonus

If this is shown in your schedule, your No Claim Bonus is protected, You will keep your No Claim Bonus protection unless you have;

- more than one claim in a period of cover; or
- more than two claims in any three periods of cover in a row.

If we have to reduce No Claim Bonus we will do so as follows.

Number of claims in a period of insurance	No. of years bonus at the start of period of insurance:	
	5 or more years	4 years
2 claims	2 years	1 year
3 or more claims	Nil	Nil
Number of claims in three periods of insurance in a row		
3 claims	2 years	1 year
4 or more claims	Nil	Nil

Section 6 – Windscreen and glass cover

If You have Our Comprehensive Cover for your van, You will benefit from our windscreen and glass cover. This provided by our approved repairer National Windscreens. You will need to call the Glass Help Line on 0800 0724 726 to arrange for replacement or repair.

We'll pay for the cost of repairing or replacing windows or windscreens and scratching of the bodywork caused by them breaking so long as our approved repairer is used. You'll pay £60 (the Policy Excess) towards each claim for replacing a broken windscreen or windows. If the damage is repairable and does not need a replacement windscreen or window and our approved repairer is used, then you will not need to pay the £60 Policy Excess.

As long as You contact the Glass Help Line on 0800 0724 726 to arrange replacement or repair of Your windscreen or windows, the windscreen and glass cover supplied by this Policy will be unlimited. However, if any other repairer is used then the cover will be restricted to £140 (£200 less the standard £60 Policy Excess).

Any payment under Section 6 solely for the breakage of Your windscreen or windows shall not affect any entitlements to No Claim Discount.

Damage to sunroofs is excluded from our windscreen and glass cover.

Section 7 – Foreign travel

This policy also provides the minimum cover you need by law to use your vehicle in:

- any country which is a member of the European Union; and
- Jersey, Guernsey, the Isle of Man and any country listed below which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.

Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.

The insurance is extended, for a period of 30 days, to provide the same cover shown in your policy schedule in any of the countries shown above. You must call us prior to travel with associated dates of travel. This will cover your vehicle while it is in and being transported between any countries to which the insurance applies. Cover in these countries is conditional that your main permanent residence being in the United Kingdom. If you cannot drive the vehicle because of loss or damage covered by this policy, we will also pay the reasonable cost of delivering it to your address in the United Kingdom.

Extending your policy cover abroad

After the period of 30 days, for an extra premium, your policy can be extended to provide the same level of cover as you have in the territorial limits for an agreed period. Please call us to arrange cover. Your vehicle will also be covered during journeys between those countries by a recognised carrier.

Cover in these countries only applies if your permanent home is in the United Kingdom and your visit abroad is for less than 90 days in a period of insurance.

Customs Duty

If you have to pay customs duty on your vehicle in any of the countries covered in clause 2 because of repairs covered under the policy, we will pay these costs for you.

General exclusions to Your Policy

These General Exclusions apply to sections one to seven of this Policy and describe the things which are not covered. These apply as well as the exclusions shown in each Section detailing the cover provided.

- 1 This Policy does not cover any claim for injury, loss, damage or liability arising from or in connection with Your Vehicle whilst:
 - a) used for any purpose not permitted by the effective Certificate of Insurance.
 - b) driven or in the charge of anyone who is not described in the Certificate of Insurance as a person entitled to drive or who is excluded from driving by any Endorsements or covered by another Policy.
 - c) driven or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one.
 - d) used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current M.O.T. Certificate (you may be asked to provide details to show that Your Vehicle was regularly maintained and kept in a good condition).
 - e) driven by or in the charge of anyone who does not keep to the conditions of their licence or all the conditions of this Policy.
 - f) used to carry passengers or goods in a way likely to affect the safe driving and control of the Vehicle.

- 2 We do not cover any loss or damage to property, legal liability, expense, or bodily injury which is directly or indirectly caused by, contributed to, or arising from:
 - ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
 - any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power except so far as is necessary to meet the requirements of any relevant road traffic legislation.

- 3 This Policy does not provide cover for any liability arising out of acts of terrorism as defined in Part 1 of the UK Terrorism Act 2000 or successors thereto, except as is necessary to meet the requirements of any relevant road traffic legislation. In territories other than the United Kingdom the definition contained in the UK Terrorism Act 2000 or its successors will be deemed to be the applicable definition.

- 4 This Policy does not cover death or bodily injury to any person or damage to any property which is directly or indirectly caused by pollution or contamination, unless this pollution or contamination is directly caused by an incident which occurs in its entirety at a specific time and place during the Period of Insurance and is sudden, identifiable, unintended and unexpected. We will consider the pollution to have happened at the time the incident took place. Please note this exclusion does not apply where We have to meet any relevant road traffic legislation.

Notwithstanding anything to the contrary in General Exclusion 1 a) or 1 b) above, the Indemnity to the insured in connection with Your Vehicle shall operate while Your Vehicle is in the custody or control of a member of the Motor Trade and used only for the purpose of its overhaul, upkeep or repair.

- 5 We will not pay the claim, and all cover under the Policy is forfeited if You or anyone acting for You makes a claim under the Policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if the loss, damage or injury is caused by Your wilful act or with Your connivance.
- 6 This Policy does not apply when any Vehicle covered by it is towing a greater number of caravans, Trailers or disabled mechanically propelled vehicles than is permitted by law.
- 7 This Policy does not cover loss or damage arising during (unless it be proved by You that the loss or damage was not occasioned thereby) or in consequence of:
- earthquake or
 - riot or civil commotion occurring in Northern Ireland or outside Great Britain, Isle of Man and Channel Islands (except where We need to provide cover to meet the minimum insurance required by the relevant law)
- Except as required by any road traffic legislation.
- 8 This Policy does not cover loss or damage as a direct result of pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- 9 This Policy does not cover loss of, or damage to Your Vehicle where possession is obtained by fraud or deception.
- 10 This Policy does not provide cover for any accident, injury, damage, loss, or any liability of whatsoever nature while Your Vehicle is in or on that part of an aerodrome, airport, airfield or military base provided for:
- a) the take-off or landing of aircraft and/or the movement of aircraft on the surface
 - b) aircraft parking aprons including the associated service roads, refuelling areas and ground equipment parking areas
 - c) customs examination areas in passenger terminals
- Except as required by any relevant road traffic legislation.
- 11 This Policy does not cover racing of any description or being used in any contest, competition, rallies or speed trial (apart from treasure hunts).
- 12 This Policy does not cover Your Vehicle whilst being used on any form of race track or off-road activity.
- 13 This Policy does not provide cover for any accident, injury, damage or loss caused directly or indirectly by carrying of Hazardous Goods, other than to meet the requirements of any relevant traffic legislation.
- 14 This Policy does not provide any cover when Your Vehicle is towing for hire and reward any Trailer or disabled mechanically propelled Vehicle.
- 15 This Policy does not provide cover for any accident, injury, damage or loss when Your Vehicle is:
- a) carrying an unsafe load
 - b) towing a Trailer which is unsafe or has an insecure load
- Except as required by any relevant road traffic legislation.
- 16 This Policy does not cover any liability, loss or damage caused by explosion, sparks or ashes from Your Vehicle, or from any Trailer or machinery attached to, or detached from it.
- 17 This Policy does not cover any liability, loss or damage that happens outside the Territorial Limits (apart from the cover detailed in Section 7 – Foreign Travel).
- 18 This Policy will not cover Your Vehicle if it is used or kept in any way that breaks any security requirements imposed by an Endorsement.
- 19 This Policy does not cover any liability that You have agreed to accept unless You would have had that liability anyway.
- 20 This Policy does not cover any damage or liability caused by a Vehicle being towed by Your Vehicle.

Service standards

Complaints process

We intend to provide You with a high level of service at all times. In the unlikely event that You should have cause for complaint, please write to:

Quality Manager

Churchill Van Insurance

Brightside Insurance Services Ltd

Brightside Park

Severn Bridge

Aust

Bristol BS35 4BL

Tel: 0800 051 0553 (calls may be recorded for training, compliance and claims purposes)

Email:

van.customer.relations@churchill-vaninsurance.co.uk

Churchill Van Insurance is arranged and administered by Brightside Insurance Services Ltd, who are responsible for resolving all complaints related to the service they provide. If Your complaint relates to U K Insurance Limited and Our services (including claims handling), then the Quality Manager will forward your complaint to Us for resolution within 5 days of receipt. If your complaint does not relate to any regulated insurance activity of U K Insurance Limited or Brightside Insurance Services Ltd, the Quality Manager will notify you in writing within 5 business days and, where possible, provide you with details to whom the complaint should be redirected. If your complaint relates to any other optional product, please refer to that Policy document for details of how to complain.

The Quality Manager will acknowledge your complaint in writing promptly and let You know when they'll be able to fully respond. This is usually within 8 weeks. Full details of the complaints handling procedures are available upon request.

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at

your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>.

How to Contact Us

Claims & 24 hr Emergency Helpline 0333 414 9072

Customer Service 0800 051 0553

Mon-Fri: 9am – 5.30pm
Sat: 9am – 1pm

Email us van.customer.service@churchill-vaninsurance.co.uk

If you would like a Braille, large print or audio version of your documents, please let us know.

Churchill Van Insurance is arranged and administered by Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority Firm reference No. 302216. Registered office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL. Registered in England and Wales number 04137311. VAT No. 851 1469 32

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You can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.