

LC4 Policy Booklet

Claims Line **0845 366 2218**
Breakdown **0800 092 4138**



Your Moorhouse LCM Commercial Vehicle Insurance Policy from AXA

Arranged by
Moorhouse Xbroker
Barclay House
2 - 3 Sir Alfred Owen Way
Caerphilly CF83 3HU

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How to Make a Claim

If you wish to make a claim, phone the number below which relates to the nature of your claim.
A claims advisor will record details of the incident and be able to confirm all the steps involved in the process of making a claim.

Please:

- do whatever you can to protect your vehicle and its accessories
- provide us with a full description of the loss or damage.

Accidents or losses involving the insured vehicle: 0845 366 2218

If you are involved in an accident, and the incident is covered, the claims advisor will arrange for:

- your vehicle to be recovered
- you to be kept fully informed throughout the claims process.

Note: If the incident is not covered, they shall still endeavour to assist you whenever possible.

Important: When telephoning one of the above claims lines, please if at all possible have your policy number ready (As shown on your policy schedule and certificate of motor insurance). This will enable your claims advisor to find your policy records quickly and provide the level of service that you expect. Telephone calls may be recorded and/or monitored.

(Please also read the “Conditions of Making a Claim” section of this Policy Booklet).

Commercial Vehicle Policy

This policy is a contract between you and us. Nobody else has any rights they can enforce under this contract except those they have by law.

This policy describes your cover during the period of insurance you have paid for, or have agreed to pay for, and for which your insurer has accepted the premium.

The contract is based on information provided by you in a signed proposal form or verbally and confirmed in a statement of fact. For the contract to be valid, all the information you gave us must be true and complete. The proposal form and/or statement of fact are also part of the contract.

The contract also includes this policy, the certificate of motor insurance, the policy schedule and any endorsements shown in the policy schedule. These documents should be read as one document. Please read them to ensure that they meet your needs. Certain terms are defined in the definitions section below and these apply throughout this policy, apart from Section 5 Accidental Death Benefit which contains alternative specific definitions.

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise. The policy cover is effective in the Territorial Limits and abroad as specified in Foreign Travel in Section 4. If you have any questions, contact your broker or insurance advisor, who will be glad to help you.

Your Responsibility to Us

You must tell us about any changes that affect your policy and which have occurred either since the policy started or since the last renewal date. If you are not sure whether certain facts are relevant, please ask your broker or insurance advisor.

If you do not tell us about relevant changes, your policy may not be valid, or your policy may not fully cover you.

Commercial Vehicle Policy (continued)

This policy is a legal document and as such you should keep it in a safe place. You may need to refer to it if you make a claim.

Important Notice

Your Commercial Vehicle Insurance Policy, whether cover is Third Party Only, Third Party Fire & Theft or Comprehensive, is subject to certain excesses, exclusions and conditions. It is therefore essential that you are fully aware of what is and what is not covered by your policy and what excesses, exclusions and conditions apply.

Please read Sections 1 and 2 of this policy in conjunction with your schedule which explains the excesses that may apply in the event of a claim, and also pages 16-22 which lists all of the general exclusions and policy conditions. If there is any aspect of your policy cover, exclusions or conditions that you do not understand you should contact your insurance advisor who will be able to explain these to you.

Our Commitment to Service

Moorhouse and AXA Insurance aim to provide the highest standard of service to every customer.

If our service does not meet your expectations we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with. If your complaint relates to a claim on your policy, please contact the department dealing with your claim. Telephone contact is often the most effective way to resolve complaints quickly therefore please use telephone number: 0845 366 2218

If your complaint relates to anything else, please contact Moorhouse Xbroker at the following address:

The Chief Executive Officer
Moorhouse Xbroker
Barclay House
2 – 3 Sir Alfred Owen Way
Caerphilly, CF83 3HU

Telephone number: 02920 808963

Email Address: complaints@xbroker.com

When you make contact please tell us the following information:

- Name address and postcode, telephone number and e-mail address (if you have one)
- Your policy and / or claim number, and the type of policy you hold
- The name of your insurance agent / firm (if applicable)
- The reason for your complaint

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

Our Commitment to Service (continued)

Should you remain dissatisfied with the final written response you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if you have received a final decision letter. You have six months from the date of the final response letter to refer your complaint to the FOS. This does not affect your right to take legal action.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Website: <http://www.financial-ombudsman.org.uk/>

Tel: 0800 023 4567 or 0300 123 9123 (free for people phoning from a “fixed line”, for example, a landline at home)

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

Our promise to you

Moorhouse Xbroker and AXA promise that we will

- acknowledge written complaints promptly.
- investigate your complaint quickly and thoroughly.
- keep you informed of progress.
- do everything possible to resolve your complaint.
- learn from our mistakes.
- use the information from complaints to continuously improve our service.

Telephone calls may be monitored or recorded.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

How to Read Your Policy

Cover Sections Operative

Comprehensive - All Sections apply plus Extensions A & C

Important Information

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Customers with Disabilities

Moorhouse Xbroker, Barclay House, 2 - 3 Sir Alfred Owen Way, Caerphilly, CF83 3HU.

Law Applicable to this Policy

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Sections of cover

Sections 2 and 3 relate to Third Party Fire and Theft and Fire and Theft Only cover. Please note they have been removed from the policy booklet as they are unavailable with this product.

Definitions applicable to all this policy excluding Section 5

These definitions tell you what each term means whenever it is used in the policy, apart from Section 5 Accidental Death Benefit which contains alternative specific definitions.

Certificate of Motor Insurance

A document with the policy number as shown in the schedule, which provides evidence of motor insurance as required by the law.

Endorsement

A document issued by us noting an agreed change in the terms or details of this policy.

Excess/Excesses

The amount you must pay towards the cost of repairs to your vehicle

Green Card

An International Insurance Certificate issued by us upon payment of any extra premium required. It provides you with cover under the terms of this policy when you are using the insured vehicle temporarily abroad in any countries in which it is valid.

Indemnity

Our promise to compensate you for the amount of a loss within the limits of this policy. Insurance Advisor An independent intermediary who has placed business with Moorhouse Xbroker on your behalf, as agreed by you and based upon the information provided to them by you and their disclosure of policy information to you. Your insurance advisor's regulatory status may be checked at any time on the Financial Conduct Authority web site www.fca.gov.uk.

Insured Vehicle

The commercial vehicle bearing the registration number as shown in the schedule, or any replacement vehicle, details of which have been notified to, and accepted by us.

Market Value

The cost of replacing the insured vehicle at the date of loss with another of similar make, model, specification, age and condition.

Definitions (continued)

No Claim Discount

The reduction we allow in your new business or renewal premium dependent upon your claims history.

Policyholder / You / Your

The person shown as the policyholder in the schedule.

Pollution

- 1) Pollution or contamination by naturally occurring or man-made substances, forces or organisations or any contamination of them whether permanent or transitory and however occurring, and
- 2) All loss damage or injury directly or indirectly caused by such pollution or contamination.

Schedule

The document giving details of the policyholder, your Insurer, the policy number, the insured vehicle, the insurance cover and the premium.

Moorhouse Xbroker An independent intermediary and underwriting agency which negotiates the terms of your policy with, and administers your policy on behalf of, a range of insurance companies. Moorhouse Xbroker is authorised and regulated by the Financial Conduct Authority (FCA)

Territorial Limits

The cover under this policy applies only within the limits of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

We/Us/Our/Insurer/AXA

Underwritten by AXA Insurance UK plc Registered in England, No. 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD

Authorised and regulated by the Financial Conduct Authority (FCA).

Section 1 – Loss or Damage to your vehicle

YOU ARE COVERED FOR:

Loss of or damage to the insured vehicle

We will pay for loss of or damage to the insured vehicle and its accessories and spare parts whilst attached to the vehicle if caused by:

- i) theft or attempted theft
- ii) fire
- iii) any other accidental cause not excluded in this section or by the policy conditions

IMPORTANT LIMITS TO YOUR COVER

If while being driven by (or in the charge of) any person shown in your certificate of motor insurance, the insured vehicle and/or its accessories and spare parts are lost or damaged by accidental cause, fire, theft, or attempted theft, you must pay the first part of the claim up to the amount of the excess.

These excesses are in addition to any other excesses shown in your schedule. You will not be required to pay any excess if damage to the insured vehicle is caused when the insured vehicle is kept for servicing or repair by a motor repair business.

Section 2 - Fire & Theft Cover Only

YOU ARE COVERED FOR:

Loss of or damage to the insured vehicle

We will pay for loss of or damage to the insured vehicle and its accessories and spare parts whilst attached to the vehicle if caused by:

- i) theft or attempted theft
- ii) fire

IMPORTANT LIMITS TO YOUR COVER

Fire and Theft excesses

If the insured vehicle, and/or its accessories and spare parts, are lost or damaged by fire, theft or attempted theft you must pay the first part of the claim up to the amount of the policy excess shown on your schedule. This is in addition to any other driver or voluntary excesses shown in your schedule.

Section 3 - Third Party Cover

YOU ARE COVERED FOR:

Your liability to other people

We will pay all amounts that you may be legally liable for in respect of:

- Death of, or bodily injury to, any person
 - Damage to the property of a third party up to £2 million
- arising from any accident involving the use in the territorial limits of any vehicle which your certificate of motor insurance permits.

Other people's liability

We will insure the following people for liabilities to others in the same way as you are insured:

- any person permitted by your certificate of motor insurance to drive the insured vehicle
- any person using (but not driving) the insured vehicle with your permission for social, domestic or pleasure purposes
- any passenger travelling in, or getting into or out of, the insured vehicle
- your employer or partner while you are driving or using the insured vehicle on their business but not while you are using their vehicle or one hired by them

Injury or damage while towing with the insured vehicle

We will pay for:

- death of, or bodily injury to any person
 - damage to the property of a third party up to £2 million
- if caused by a trailer or any disabled mechanically propelled vehicle while attached to the insured vehicle or accidentally detached from the insured vehicle during the course of a journey.

Emergency treatment

We will pay for any emergency treatment as required by the Road Traffic Act 1988 (as amended). If this is the only payment made, your no claim discount will not be affected.

YOU ARE COVERED FOR:

Protection of insured person's estate

Following the death of any person we insure under this policy, we will continue to protect that person's estate against liability insured under this policy and insured by that person.

Section 3 - Third Party Cover (continued)

Costs and expenses

We will pay, subject to our prior written consent:

- legal fees, reasonably and properly incurred by any person we insure for representation at a Coroner's Inquest, Fatal Accident Inquiry or Court of Summary Jurisdiction
- The costs of legal services to defend a charge of manslaughter or dangerous or reckless driving causing death
- Any other costs or expenses incurred in connection with any loss or damage which might involve legal liability under this policy

IMPORTANT LIMITS TO YOUR COVER

Your liability to other people

You are not covered under this section of the policy for loss or damage to any vehicle your certificate of motor insurance permits you to drive or use.

Other people's liability

You are not covered under this section of the policy for loss or damage to any vehicle your certificate of motor insurance permits you to drive or use.

Policy excesses

If you make a claim under this section of the policy, you will not be required to pay any excess. If a claim is also made under sections 1, 2 or 4, you must pay the excess as described in that section of this policy.

Section 4 – Foreign Use

FOREIGN USE

In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country which is a member of the European Union and any country which the Commission of the European Communities is satisfied has made arrangements of Article 7(2) of EC Directive 72/166/EEC relating to civil liabilities arising from the use of a motor vehicle.

Countries include Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

The level of cover provided is the minimum level of cover required by law. It is not the same level of cover you receive when driving within the territorial limits under this policy. Where the level of cover in any European Member State is less than that provided by the legal minimum requirements of Great Britain, the level of cover that applies in Great Britain will apply in the Member State.

If you take your insured vehicle abroad

The cover in Foreign Use only meets the minimum legal requirements while you are abroad. Subject to the payment of an additional premium and the issue by us of an International Motor Certificate (Green Card) this policy will provide the same level of cover in the European Union and the other European countries listed above as you have in the territorial limits for the period of that Green Card. To obtain this cover you must contact your insurance advisor and provide details of the trip.

Your insurance advisor will (where appropriate) give you a Green Card and tell you the extra premium you will have to pay.

Transport & Delivery

If you make a valid claim for accidental damage, fire or theft of the insured vehicle and the damage cannot be repaired economically by the intended time of your return to the United Kingdom, we will pay the reasonable costs of transporting and delivering the insured vehicle to your address in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man by sea and/or by a recognised land route when repair has been completed. Additionally, we will also pay the reasonable costs if the insured vehicle has been stolen and is recovered after your return.

Section 4 – Foreign Use (continued)

Customs Duty

We will pay foreign Customs Duty for which you are liable as a direct result of any loss or damage to the insured vehicle which is covered by this policy, preventing its return to the United Kingdom.

Claims Helpline

If your vehicle is stolen or involved in an accident whilst you are abroad should contact our claims helpline immediately on 0845 366 2218.

Excesses

Any claim resulting from your travel abroad is subject to exactly the same excesses referred to in Sections 1 or 2.

General Exclusions applicable to all this policy excluding Section 5

This Policy does not cover:

- damage to the windscreen or windows (unless the windscreen policy extension has been selected and is shown on the schedule)
- loss of use of the insured vehicle and any costs which were not incurred as a direct consequence of the event which led to the claim being made
- mechanical, electrical or computer faults, failures, breakdowns, breakages or malfunctions
- Driving vehicles other than that shown on your certificate of motor insurance.
- damage to tyres caused by bursts, cuts, punctures or by the application of brakes
- loss by deception/fraud by a purported purchaser or agent
- any loss, destruction of or damage to tools and / or materials
- wear and tear or depreciation
- loss of or damage to any of the insured vehicle's audio and communication equipment
- loss of value of the insured vehicle following repair
- liability covered by any other insurance
- use for any competition, rally or trial
- liability for death of, or bodily injury to any person arising out of and in the course of their employment caused by any person we insure under this policy if cover is provided under an employers liability insurance issued to comply with employer's liability legislation
- any accident, injury, loss, damage and/or liability whilst any insured vehicle is being driven or used in or on that section of an aerodrome, airport, airfield or military base provided for:
 - the take off or landing of aircraft and for the movement of aircraft on the surface
 - aircraft parking aprons including the associated service roads, refuelling areas and ground equipment parking areas
- any liability in respect of pollution, except liability which we are obliged to cover by the law relating to compulsory motor insurance
- liability for death, bodily injury or loss of or damage to property caused or arising beyond the limit of any carriageway or thoroughfare in connection with:
 - the bringing of the load to any motor vehicle for loading thereon or
 - the taking away of the load from any motor vehicle after loading there from any person other than the driver or the driver's mate of such vehicle

General Exclusions (continued)

- **any accident, injury, loss, damage or liability when any vehicle covered by this policy is:**
 - being driven by or in charge of any person who holds a provisional driving licence and who is not accompanied by a person aged 21 years or over holding a full driving licence issued in the UK which has been held for at least 3 years
 - being driven by or in charge of any person or used for any purpose not permitted by the certificate of motor insurance (but **the insured vehicle is covered while kept for servicing or repair by a bona fide motor repair business**)
 - being driven by or in the charge of any person unless they hold a licence to drive such a vehicle or have held and are not **disqualified from holding or obtaining such a licence**
- **any liability you have accepted by agreement or contract unless that liability would have existed otherwise**
- **loss or destruction of or damage to the insured vehicle or any other loss or any legal liability directly or indirectly caused or contributed to by or arising from:**
 - ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste or the combustion of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear component earthquake,
 - war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped **power**

caused by any action taken in controlling preventing suppressing or in any way relating to above
- **loss or damage from theft or attempted theft of the insured vehicle whilst the ignition key of the insured vehicle has been left in or on the insured vehicle.**
- **loss or damage from theft or attempted theft of the insured vehicle whilst the vehicle, or any part thereof, is left unlocked or whilst any windows of the insured vehicle are not fully closed**
- **any damage caused by frost unless you have done the following:**
 - added anti-freeze solution to the water in the water system and maintained the solution in recommended proportion OR
 - when the insured vehicle is not in use, completely drained the water from the radiator, the cylinder block and the entire circulatory water system by means of all taps and plugs provided.

General Exclusions (continued)

- loss or damage caused by an inappropriate type or grade of fuel being used.
- any accident, injury, loss, damage and/or liability caused sustained or incurred whilst any insured vehicle is:
 - being used for Public or Private Hire; or
 - for the carriage of passengers for hire or reward; or
 - for the carriage of goods of a hazardous or explosive nature; or
 - for the conveyance of a load in excess of the maximum set against that insured vehicle.
- any liability for paintwork where altered from the manufacturer's original standard finish (e.g. sign-writing). Our liability for paintwork in respect of claims under this policy is restricted to the costs which would have been involved in repairing or respraying the damaged area to the manufacturer's original standard finish.
- Except to the extent that we are liable under the Road Traffic Acts the cover under this policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with Terrorism regardless of any other contributory cause or event or any action taken in controlling preventing suppressing or in any way relating to Terrorism
- Terrorism
For the purpose of this exclusion Terrorism is defined as any act or acts including but not limited to
 - i) the use or threat of force and/or violence
 - ii) and/or
 - iii) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by
 - iv) nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of
 - v) persons or so claimed in whole or in part for political, religious, ideological or similar purposes

Where we are liable under the Road Traffic Acts the maximum amount we will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by you or any other person and for which cover is provided under this policy will be

- (i) the third party property damage limit specified in the policy in respect of all claims consequent on one originating cause; or;
- (ii) such greater sum as may in the circumstances be required by the Road Traffic Acts.

Policy Conditions applicable to all this policy excluding Section 5

General

1. The insurance described in this policy will only apply provided that any person entitled to indemnity or benefit has complied with all the terms, conditions and endorsements of this policy.
2. This policy only covers the insured vehicle, details of which must be given to and accepted by us.
3. Any change in your circumstances or regarding the or any driver that may affect the insurance under this policy must be advised immediately to us.
4. Should any part or accessory be unprocurable, our liability shall be limited to the manufacturer's last published price for such part or accessory.
5. We reserve the right to use non manufacturer approved parts to repair any damage to the vehicle.
6. The due observance and fulfilment of the terms, conditions, endorsements and provisions of this policy where such requires any action to be taken or complied with by you and the truth of any statements and answers provided in the proposal form shall be conditions precedent to any liability of us to make any payment under this policy.
7. Should the insured make any claim knowing the same to be false or fraudulent, as regards the amount of such claim or otherwise, or produce any documentation which is false or proven to have been stolen, this policy shall become void and all claims hereunder shall be forfeited.
8. **Alterations to your Policy**
If you change the insured vehicle you must provide your insurance advisor immediately with full details of the new vehicle. The policy will not operate unless you have a valid certificate of motor insurance or temporary cover note in respect of your new vehicle.
9. **Drink / Drugs**
If at the time of an accident the driver of the vehicle is found to have exceeded the statutory limits as expressed in road traffic legislation in force at the time of the accident in respect of the consumption and or use of alcohol or drugs then the cover provided by this policy will meet only their obligations to comply with the Road Traffic Acts that are active at the time of the accident.

Policy Conditions (continued)

10. Protection of the insured vehicle

You must take all reasonable steps to:

- safeguard against any loss or damage
- keep the insured vehicle in a proper state of repair and roadworthy condition
- ensure that the insured vehicle is not carrying passengers or goods of such number or size or in such a way as is likely to
- impair safe driving or control of the vehicle
- allow us or our authorised agents free access at all reasonable times to examine the insured vehicle.
- the insured vehicle must have a current MOT certificate if applicable.

11. Vehicle Modifications

All aftermarket vehicle modifications, other than the manufacturers optional extras must be approved and agreed by Moorhouse Xbroker. Should you wish to make any alterations to your vehicle please contact your insurance broker.

12. Other alterations

You must immediately inform us through your insurance advisor of any change in your circumstances that may affect this risk, such as:

- change of occupation
- change of address
- change of additional driver(s)
- change of main user
- change of use
- any convictions
- any pending prosecutions
- any physical defects, heart conditions, diabetes, disabilities or infirmities
- any modifications or engine conversions to the insured vehicle
- any county court judgements incurred
- any motoring fixed penalty points on driving licence

If you are in any doubt whether a particular fact is material to this insurance you should disclose it/them. Failure to disclose all material information could result in this insurance being void from inception leaving you without insurance cover.

For all alterations we shall make a charge to cover the costs of administering the policy

13. Cancellation & Termination of Cover

This condition covers the cancellation of the motor policy only. If any Additional Covers exist alongside this motor policy then refer to the relevant cancellation section applicable to the Additional Cover elsewhere in this booklet. Important note: if the motor policy is cancelled then all Additional Covers are also deemed to be cancelled.

a. The period of insurance cover is specified in your certificate of motor insurance, but the insurance cover will cease upon your receipt of notice from us that the insured vehicle is declared a total loss. No refund or credit of insurance premium will normally be due in such circumstances and the full annual premium will be payable for the period of cover provided.

b. Changing Your Mind

If this policy does not meet your requirements please inform your broker or insurance advisor within 14 days from the policy start date in writing, stating that you want to cancel your policy. We are unable to cancel your policy without your written instruction.

We will return any premium paid, less a charge proportionate to the period of time that you have had insurance cover and an additional charge to cover administrative costs of providing the policy. No refund of premium will be due and the full annual premium will be payable for the period of cover provided if a fault or non-recoverable claim has arisen during the current period of insurance.

c. Cancellation By Us

Moorhouse Xbroker, your insurance advisor, your insurer or any agent appointed by us and acting with our specific authority, can cancel this policy by sending seven days' notice by recorded delivery to you at the last address known to us and in the case of Northern Ireland, to the Department of the Environment for Northern Ireland. Once the seven days has lapsed, if we have not heard from you we will return any premium paid, less a charge proportionate to the period of time that you have had insurance cover and an additional charge to cover administrative costs of providing the policy. No refund of premium will be due and the full annual premium will be payable for the period of cover provided if a fault or non-recoverable claim has arisen during the current period of insurance..

d. Cancellation By You

You may cancel this policy at any time in writing detailing your instructions. Once received we will return any premium paid, less a charge proportionate to the period of time that you have had insurance cover and an additional charge to cover administrative costs of providing the policy. No refund of premium will be due and the full annual premium will be payable for the period of cover provided if a fault or non-recoverable claim has arisen during the current period of insurance.

14. No Claim Discount

We will allow a no claim discount against your new business or renewal premium. The amount of the discount will be in accordance with our scale of no claim discount applicable at the time.

If you claim under any section of this policy and we are unable to recover our costs, your no claim discount will be reduced by two years per claim.

Claims that do not affect your No Claim Discount:

Any claim for payment of emergency treatment as required by the Road Traffic Act Incidents for which we can obtain a full recovery of all costs.

Conditions of Making a Claim

If you are involved in an accident:

- Always take the names and addresses of any other parties involved and full particulars of any Police Officer(s) at the scene.
- Accidents must be reported to the Police within 24 hours.
- Always stop in the event of an accident and give full particulars to any person having reasonable grounds for requiring them.
- Never admit liability under any circumstances.

Making a claim

- When an accident, injury, loss or damage occurs you or your legal representative must:
 - Contact the claims registration line on 0800 678 999 and give us full details of your claim as soon as possible and in any case within 24 hours.
 - Forward to us any relevant letter, claim, writ or summons, immediately you receive it, without answering it.
 - Tell us immediately if you hear that there is to be a prosecution, Coroner's Inquest or Fatal Accident Inquiry in connection with any accident for which there may be liability under this policy
 - Not make any admission of liability, offer, repudiation or promise of payment without our written consent.
- We will be entitled to take over and conduct in your name or in the name of any other person insured by this policy:
 - in defense or settlement of any claim
 - Legal proceedings to recover for our own benefit any payments made under this policy.
- You or any other person insured by this policy must give us any assistance and information we may require.
- Upon payment of the full market value or the sum advised to us as detailed in the schedule, the salvage (if any) shall become our property.
- If, at any time you make a valid claim under this policy, there is another policy in force covering the liability, loss or damage we will pay only our share of the claim. This does not apply to injury to you or your wife or husband.
- If the law of any country in which this policy operates obliges us to pay a claim which would not otherwise be in the scope of this policy, we may recover the amount from you or the person who incurred the liability.
- If we have accepted a claim but there is a disagreement over the amount to be paid, the matter will be referred to an arbitrator. He or she will be appointed in accordance with current statutory provisions. Where any disagreement is so referred to arbitration proceedings, the making of an award will be a condition precedent to any right of action against us.

Conditions of Making a Claim (continued)

Payment of claims

- We will decide whether to:
 - Pay for the cost of repair to the insured vehicle or its accessories or spare parts
 - Replace the insured vehicle or its accessories or spare parts damaged beyond economic repair or lost or stolen or
 - Pay to you the amount of the loss or damage to the insured vehicle or its accessories or spare parts.
- The most we will pay is:
 - The market value of the insured vehicle or its accessories or spare parts
- We will not pay for that proportion of repair or replacement that improves the insured vehicle beyond its condition before the loss or damage occurred.
- In the event that any premium or credit charge is outstanding when a claim is payable, we reserve the right to deduct such outstanding sums from the claim.

Towing and delivery costs

- We will pay the reasonable costs of protecting the insured vehicle and moving it to the nearest competent repairers for repair of damage covered under this policy (see Section 1 or Section 2). After repair we will pay the reasonable cost of delivery to your address in the United Kingdom.

Hire Purchase, leasing or similar agreements

- If the insured vehicle belongs to someone else or is the subject of a hire purchase, leasing or similar agreement, we will normally make any payment for its loss or destruction to its legal owner.

The following pages contain the terms conditions and exclusions for the cover specified below which is not underwritten by AXA Insurance

Section 5 – Accidental Death Benefit (underwritten by Markel International Insurance Company Limited)

Section 5 - Accidental Death Benefit

This insurance covers the insured person whilst driving in the insured vehicle named in the insured person's motor insurance policy.

This section is underwritten by Markel International Insurance Company Limited, which is authorised and regulated by the Financial Conduct Authority, registration number 202570.

The cover

This insurance covers the insured person whilst driving the insured vehicle named in the insured person's motor insurance policy for a death benefit of £10,000

This forms part of the insured person's motor insurance policy. In the event of cancellation/non-renewal of the insured person's motor insurance policy, all cover under this insurance shall cease.

The maximum accumulation limit for any one accident shall be £10,000.

SUBJECT TO THE FOLLOWING WARRANTIES, DEFINITIONS, EXCLUSIONS AND CONDITIONS

Warranties

- That the insured person has not attained 70 years of age.
- That the insured person is normally resident in the United Kingdom.
- That this insurance excludes all claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the insured person(s) suffered, and was known to suffer, prior to the inception of this insurance.

Section 5 - Accidental Death Benefit (continued)

Definitions applicable to Section 5

Accident means any incident which is caused by a sudden, unexpected event occurring at a time and place following a road incident within the UK.

Insured person means the person driving the vehicle at the time of an insured event provided that person is entitled to drive under the Certificate of Motor Insurance during the period of insurance.

Insurer means: Markel International Insurance Company Limited, FCA registration number 202570 authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Period of insurance means the period of time covered by this insurance.

Territorial limits means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and up to 21 days in Europe during the period of insurance.

Exclusions

This insurance does not cover death directly or indirectly arising out of or consequent upon or contributed to by:

- The insured person committing or attempting to commit suicide or intentionally inflicting self-injury, while sane or insane.
- War, invasion, act of foreign enemy, hostilities (whether war to be declared or not), civil war, rebellion, revolution, terrorist activity, insurrection or usurped power (except where we need to provide cover to meet the minimum insurance required by the relevant law).
- The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.
- Nuclear reaction, nuclear radiation or radioactive contamination.
- Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named.
- Deliberate exposure to exceptional danger (except in an attempt to save human life) or the insured person's own criminal act or being under influence of alcohol or drugs.
- The Insured Person being intoxicated by alcohol or drugs.
- Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

Section 5 - Accidental Death Benefit (continued)

Conditions

- Notice must be given to the insurer as soon as reasonably practicable in the event of the death of the insured person resulting or alleged to result from an accident.
- It is a condition precedent to the insurer's liability to pay compensation to the insured person or his representatives that all medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical advisor appointed by or on behalf of the insurer and that such medical advisors shall, for the purpose of reviewing the claim, be allowed as often as may be deemed necessary to make examination of the insured person.
- Any fraud, concealment or deliberate mis-statement either in the proposal on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
- If a physical disability or condition of the insured person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated.
- The Police must be notified immediately following any event likely to give rise to a claim under this insurance.

Section 5 - Accidental Death Benefit (continued)

Claims Procedure

In the event of a claim under this Section of your policy contact:

Xbroker Motor Claims Department

Barclay House,

2-3 Sir Alfred Owen Way,

Caerphilly, CF83 3HU

Telephone: +44 (0) 29 20808963

Facsimile: +44 (0) 29 20866200

Email: motor@xbroker.com

Notice must be given to the insurer as soon as reasonably practicable, in the event of the death of an insured person resulting or alleged to result from an insured event.

The police must be notified immediately following any event likely to give rise to a claim under this Section of your policy.

Complaints Procedure

We aim to offer a first class service. However, if you need to complain:

- Contact your insurance advisor who will be pleased to help you.
- If your complaint is about a claim, please contact your claims handler whose details will be shown in your claims documents.
- If after contacting your insurance advisor or the claims handler, you are not satisfied with the way the complaint has been dealt with, you can write to:

Moorhouse Group Limited

Barclay House

2-3 Sir alfred Owen Way

Caerphilly CF83 3HU

Telephone: +44 (0) 29 20808963

Facsimile: +44 (0) 29 20808911

You can also refer your complaint to:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9SR

These procedures do not affect your right to take legal action.

Extension E & F – Breakdown Cover

Breakdown Cover

Welcome to Moorhouse Breakdown Recovery

To make sure that you get the most from your cover, please take time to read the Breakdown cover section of your policy, which explains the contract between us. If you have any questions or would like more information then please contact us. This section of the policy is controlled on behalf of Moorhouse Breakdown Recovery by RAC Motoring Services

Terms and Conditions

This Policy is a contract between Us and You. We agree to pay for those costs set out in this section of the Policy, which occur during the Period of Cover and for which payment of the appropriate premium has been made and subject to the following Policy terms and conditions.

Definitions

Below are certain words that have a specific meaning in this section of the Policy and wherever these words appear they have the following meaning.

“**Accident**” means an Accidental crash immobilising the insured Vehicle.

“**Breakdown**” means unforeseen mechanical or electrical failure during the Period of Cover in the United Kingdom which has either immobilised Your Vehicle or made it unsafe to drive.

“**Claim**” means a call for assistance under this Section of the Policy.

“**Home**” means the address where You live in the United Kingdom.

“**Period of Cover**” means the duration of Your cover as stated in Your Policy Documents.

“**Policy Documents**” means this Policy wording and all associated documentation provided to You by Your insurer on Our behalf.

“**Resident of the United Kingdom**” means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

Breakdown Cover (continued)

“**Specialist Equipment**” is equipment not carried by RAC patrols or RAC contractors.

“**The Party/Your Party**” means the persons including You travelling with You in the Vehicle.

“**United Kingdom/UK**” means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

“**Vehicle**” means the Vehicle specified in the Policy Schedule as being eligible to receive services under this section of the Policy.

“**We/Our/Us/RAC**” means RAC Motoring Services and/or RAC Insurance Limited.

“**You/Your**” means the person(s) named in the Policy Documents when driving the Vehicle, or any other person driving the Vehicle with the owner’s consent.

Important information

Period of Cover

- Your cover is for one year, renewable annually.
- This policy will automatically terminate in the event that Your related motor insurance policy terminates.

Choice of Law

The laws of England and Wales govern Your Policy, unless You and RAC agree otherwise and the agreement has been put in writing by RAC.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone recording

For our joint protection, telephone calls may be recorded and/or monitored.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please follow these simple steps.

1. Call the appropriate number stated in the table below.
2. Have to hand Your policy number and Vehicle registration.
3. Advise the operator of the location of Your Vehicle and the nature of the fault.

RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call RAC first. Please do not go ahead and make Your own arrangements as RAC cannot reimburse costs incurred without prior authorisation.

UK 0800 0924138* (Freephone)

*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities 07855 828282.

Services provided

Service in the UK

Cover applies to Vehicles registered with the DVLA in Swansea or Northern Ireland only.

Roadside

If You are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a Breakdown to Your Vehicle, We will send an RAC patrol or contractor to help You.

We will try to repair Your Vehicle at the Roadside. Roadside includes labour at the scene of the Breakdown (but not labour at any garage to which the Vehicle is taken).

Breakdown Cover (continued)

If We cannot repair the Vehicle at the Roadside, and We believe repairs are unwise or cannot be completed within a reasonable time, We will take the Vehicle and up to 8 people to a destination of Your choice within 10 Miles of the scene of the Breakdown. If You have no preferred destination, We will take the Vehicle to a nearby garage. If You wish the Vehicle to be taken to any other destination, You will have to pay for the towage costs for the whole distance.

If You need to leave Your Vehicle at the garage We will reimburse You for taxi fares up to 20 miles (a receipt must be obtained) for you and up to 7 passengers.

Roadside does not cover:

1. Breakdown's which would be prevented by routine servicing of Your Vehicle.
2. Any labour other than that incurred at the Roadside.
3. Replacing tyres or windows.
4. Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them.
5. The cost of ferry crossings, road toll and congestion charges.
6. Vehicles being demonstrated or delivered by motor traders, or used under trade plates.
7. Vehicles, which, according to Our petrol or contractor, had broken down or were unroadworthy before You took out Your Policy.
8. Vehicles, which Breakdown within 1/4 mile of Your Home address or where You normally keep the Vehicle.
9. Contaminated fuel problems. We will arrange for Your Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out.
10. The cost of parts, fuel or other supplies.
11. Any Vehicle storage charges incurred when You are using Our services.
12. Labour at any garage to which the Vehicle is taken.
13. Breakdown caused by or following an Accident, fire, theft or act of vandalism.

If You call Us for assistance following such an incident You will be liable to pay Us for removal (subject to the terms of Your insurance policy, You can then reclaim these costs through Your insurance)

14. The tow or transport of any Vehicle, which, in Our reasonable opinion, is loaded beyond its legal limit.
15. Any Vehicle in a position where We cannot work on it or tow it, or wheels have been removed, We can arrange to rectify this but You will have to pay the costs involved.
16. Any animals in Your Vehicle, please note that their onward transportation is at Our discretion and solely at Your risk. We will not insure any animal, including livestock in transit, during any onward transportation We undertake.

Breakdown Cover - Conditions

General Conditions

Credit Card Details

We will require Your credit card details if We arrange a service for You which is not covered by this section of Your policy or if it exceeds the Policy limits set out in this document. If You do not provide Us with Your credit card details RAC will not be able to provide certain services which will be notified to You when credit card details are requested.

Caravans and trailers

The Vehicle restrictions in this section of Your policy apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7 meters (23ft). If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide Recovery, the caravan or trailer will be recovered together with the Vehicle to a single destination within 10 miles of the scene of the Breakdown. Other than as set out in this paragraph caravans and trailers are not covered by this section of Your policy.

We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or Accident damage which cannot be repaired.

Unforeseeable losses or events

Except in relation to any claim You may have for death or personal injury, if We are in breach of the arrangements under this contract, We will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contracts, or for any business losses.

We do not guarantee the provision of any of the benefits under this section of Your policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service under Your policy.

Taxi bookings

In some circumstances it can be quicker and easier for You to arrange a taxi. We may ask You to make Your own arrangements for taxi service. If so please send Your receipts to Us and We will reimburse You.

Breakdown Cover - Conditions (continued)

Service providers

The garages, Breakdown/Recovery companies, repairers, car hire companies and other third party service providers whose services are arranged by RAC on Your behalf and/or paid for under this section of Your policy by RAC on Your behalf are not approved by RAC. They are not agents of RAC and RAC cannot be held liable for acts or omissions of such garages or other third parties. You are responsible for authorising repairs and making sure any repairs to Your Vehicle are carried out to Your satisfaction.

Vehicle condition

Your Vehicle must be roadworthy and in good mechanical condition when You apply for cover and You must keep it in that condition.

Fraud

If any Claim is found to be fraudulent in any way Your policy will be cancelled immediately and all claims forfeited.

General exclusions

In addition to any limits and exclusions noted elsewhere in this section of Your policy, this section of Your policy does not cover:

1. Costs for anything which was not caused by the incident You are claiming for.
2. Vehicles which have broken down as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road or which Breakdown as a result of a motor sport event which takes place on permanent or temporarily constructed race track (e.g Snetterton, Oulton Park) or rally circuit.

For example, Vehicles participating in a treasure hunt, touring assembly or navigational road tally which takes place on the road and comply with normal rules of the road are covered but Vehicles participating in any off-road rally will not be covered.

3. Any claims if you Breakdown at a motor trader's premises, garage or premises offering vehicle repair.
4. The cost of all parts, garage, labour or other costs in excess of Your policy limits set out in the document.
5. Loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a garage, hotel, car hire company, carrier, etc)
6. Any incident affecting a vehicle hired under the terms of this section of Your policy.
7. Routine servicing of Your Vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these Services but You must pay any costs incurred. Note: Keys which are locked inside a Vehicle are covered and We can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk.

Breakdown Cover - General Exclusions

8. Any claim caused directly or indirectly by:
 - a. Your property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority.
 - b. War, invasion, civil unrest, revolution, terrorism or any similar event.
9. Any Claim caused directly or indirectly by the overloading of Your Vehicle and/or any caravan or trailer.
10. Any Claim as a result of Vehicle Breakdown due to:
 - a. Running out of oil or water
 - b. Frost damage
 - c. Rust or Corrosion
 - d. Tyres which are not roadworthy
 - e. Using the incorrect fuel
11. Any Claim caused directly or indirectly by the effect of intoxicating liquors or drugs.
12. Any Claim where Your Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving license.
13. Any Claim which You have made successfully under any other Policy of insurance held by You if the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference subject to Policy limits and exclusions.
14. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at Our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake.
15. Any period outside Your Period of Cover.
16. Any Vehicle other than a car, motorcycle 121 cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility Vehicle and provided that the Vehicle conforms to the following specification:
 - (a) maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Weight (GVW)
 - (b) maximum overall dimensions: length 7 metres (23ft), height 3 metres (9ft 8in) and width 2.55 metres (8ft 4in), all including any load carriedThe Vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7 meters (23ft). If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide Recovery, the caravan or trailer will be Recovered together with the Vehicle to a single destination within 10 miles of the scene of the Breakdown. Other than as set out above caravans and trailers are not covered by this section Of Your policy.
17. Any Claim by You unless You are Resident of the United Kingdom and the Vehicle is registered with the DVLA in Swansea or Northern Ireland.
18. Any Vehicle carrying more persons than recommended by the manufacture, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during Vehicle construction and to the manufacturer's specification.

Breakdown Cover - General Exclusions (continued)

19. Your Vehicle if it is unattended
20. Any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.
21. Specialist Equipment costs. We will however arrange for the specialist services if needed, but You will have to pay for any additional costs direct to the contractor.
22. Any costs which are not directly covered by the terms and conditions of this section of Your policy.
23. Vehicles which were broken down or unroadworthy at the start of this policy.
24. It is a legal requirement that Vehicles used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed We will attempt to fix Your Vehicle at the roadside but will not provide any other service or benefit.
(The above is not applicable to those Vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994, which includes certain types of Vehicles, including certain old Vehicles, agricultural Vehicles and emergency Vehicles. For further information please contact DVLA at www.dvla.gov.uk/).
25. The costs of any parts provided by RAC to fix Your Vehicle at the roadside must be paid in full by credit/debit card at time of Breakdown before work can commence.

Battery related faults

For battery related faults Your policy entitlements are as follows:

- RAC's initial attendance for a battery related fault is included in Your policy's entitlement.
- The fitting of any parts or batteries purchased by You prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- RAC will test Your battery at that initial Breakdown attendance. If the battery is no longer serviceable and so fails the test You will be advised to replace it.
- If a condemned (non serviceable) battery is not replaced, a charge of no less than £59 will apply for further assistance to a battery related fault. The charge will be payable by credit or debit card before assistance can be arranged.
- If We do not receive the payment within 14 days of the invoice date Your policy will be cancelled without refund.

Breakdown Cover (continued)

Your right to cancel

1. You are entitled to cancel Your Policy up to 14 days following the commencement (or renewal) date of cover, or the date You receive Your terms and conditions booklet, whichever happens later.
2. You cannot cancel this section of Your policy without cancelling Your related motor insurance policy.
3. If you have not made a claim within the first 14 days We will refund the cost of this section of Your policy less a pro rata charge for the period of time that You have had cover.
4. If You use the service within the first 14 days and decide to cancel, You will not be eligible for any refund.
5. If You cancel the policy after 14 days, no refund or credit will be applied.
6. If You do not pay for Your premium promptly, We will cancel Your Policy.
7. Your policy will automatically terminate in the event that Your related motor insurance policy terminates.
8. To cancel Your policy please contact Your broker.

Caring for our customers

We are committed to providing You with the highest standard of service and customer care. We realise, however, there may be occasions when You felt You did not receive the standard of service You expected. Should You have cause for complaint about any aspect of the service We have provided to You and You have already called Customer Services, who have been unable to resolve the matter to Your complete satisfaction, please contact Us at the relevant address indicated and We will work with You to resolve Your complaint.

We will deal promptly with Your query. Unless We can satisfactorily resolve Your complaint within 24 hours We will send You an acknowledgement within five working days, along with a leaflet outlining Our complaints procedures. In the unlikely event that We cannot resolve Your complaint to Your satisfaction, depending on the product and the nature of Your complaint You may refer Your concerns to the Financial Ombudsman Service.

Please quote Your full name, contact telephone number, membership or policy number and where applicable Your Vehicle registration in any communication.

If You have used Our Breakdown service and are dissatisfied with any aspect of the service, please bring the complaint to Our attention as soon as You can (if possible, within 28 days of becoming aware of it). This does not affect Your statutory rights to take legal action or exercise any other legal remedy.

Please write to Us at: Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ or email: breakdowncustomercare@rac.co.uk

Breakdown Cover (continued)

If You are dissatisfied with any other aspect of RAC's services, please contact Us at the following address: Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4QN or email: membershipcustomer@rac.co.uk

An acknowledgement that Your complaint has been received will be sent to You within 5 working days following which Your complaint will be investigated on behalf of the Chief Executive.

Financial Services Compensation scheme

RAC Insurance Limited and RAC Motoring Services (in respect of insurance mediation activities only) are covered by the Financial Services Compensation Scheme (FSCS). If We were unable to meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and the circumstances of any claim.

Further information about compensation scheme arrangements is available from the FSCS.

Data Protection Act – information uses

For the purposes of the Data Protection Act 1998, the data controller in relation to the information You supply is RAC Motoring Services (RACMS), (Company No: 1424399), RAC House, Brockhurst Crescent, Walsall W55 4AN.

RACMS will share the information You provide, together with other information, with Our group companies. We (RAC group companies) may use this for administration, customer services and profiling Your purchasing preferences. We may disclose Your information to Our service providers and agents for these purposes. We may keep Your information for a reasonable period to contact You about Our services.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, We will ensure that anyone to whom We pass Your information agrees to treat Your information with the same level of protection as if We were dealing with it.

When You give Us information about another person, You confirm that they have authorised You to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of Your information (for which We will charge a small fee) and to correct any inaccuracies.

Sensitive data

By proceeding with this contract You give Us consent to use Your sensitive personal data e.g. health data for Your registration under the Motability Scheme (if appropriate), solely for the purposes for which You submit it.

Endorsements – Applicable if shown on your schedule to all policy Sections

Endorsement 1

Drivers under 25 years of age

No cover applies in respect of drivers under 25 years of age.

Endorsement 3

Alarms, Immobilisers and Tracking Devices

AXA shall only be liable under Sections 1 and 2(i) for theft or attempted theft where an alarm, immobiliser, or tracking device as disclosed to, and approved by us, has been fitted to the insured vehicle in accordance with the manufacturer's instructions and is activated at all times when the insured vehicle is left unattended. Proof of fitment of an alarm, immobiliser or tracking device to the insured vehicle will be required prior to or in the event of a claim arising under Sections 1 or 2 (i) of this policy for theft or attempted theft.

Endorsement 4

Garaging

In respect of claims arising from fire, theft, attempted theft, or malicious means between the hours of 23:00 and 06:00 when the vehicle is parked the Fire and Theft excess referred to in Section 1 and Section 2 is doubled unless the insured vehicle is in a secure locked garage.

Endorsement 6

Wheels & Tyres

We will indemnify you in respect of loss of or damage to the wheels and/or tyres of the insured vehicle up to an amount that does not exceed the cost of replacing those wheels and tyres fitted as standard by the vehicle manufacturer.

Endorsement 7

Interest as owner

The person shown next to this endorsement number in the schedule is interested in this policy as owner of the vehicle.

Endorsement 8

Restricted Use

Use is restricted to Social, Domestic and Pleasure in respect of the driver(s) noted in this endorsement.

Extensions - Applicable if shown on your schedule to all policy Sections

Extensions - Applicable if shown on your schedule to all policy Sections These extensions only apply if referred to in the schedule and are subject otherwise to the terms, exceptions and conditions of this policy. If the only claim you make under this policy is under extensions A,E, or F , your no claim discount will not be reduced.

WINDSCREEN COVER EXTENSION A

If you have comprehensive cover you can claim for damage to the glass in your vehicle's windscreen or windows. If you use our approved Windscreen Replacement Service (0800 363636) to arrange to replace the glass, you will have unlimited cover but you will have to pay the excess shown on your schedule. Unless our approved repairer arranges to replace the glass, you will only be covered for the reasonable cost of replacing the glass subject to a maximum of £100 less the excess. If the damaged glass is repaired, instead of replaced, you will not have to pay the excess, as long as our approved repairer is used. If the damaged glass is repaired, instead of replaced, but not through our approved repairer, you will have to pay the excess shown on your schedule. As long as there is no other damage, we will pay you under this extension and it will not affect your no-claims bonus. Any other excess we mention in your policy document will not apply to glass claims

TRAILER COVER EXTENSION C

Comprehensive Policies

Provided details (including value) have been submitted to us, the appropriate premium has been paid and cover is the same as the insured vehicle, this policy is extended to cover a trailer against loss or damage up to £2500 in any one claim. We shall not be liable in respect of any death or bodily injury to any person in or on or mounting into or dismounting from such a trailer.

There is no cover whilst the trailer is detached from the insured vehicle.

TRAILER COVER EXTENSION D

Third Party Fire and Theft and Third Party Only Policies Provided details (including value) have been submitted to us, the appropriate premium has been paid and cover is the same as the insured vehicle, this policy is extended to cover a trailer against loss or damage up to £2500 in any one claim. We shall not be liable in respect of any death or bodily injury to any person in or on or mounting into or dismounting from such a trailer.

There is no cover whilst the trailer is detached from the insured vehicle.

PROTECTED NO CLAIM DISCOUNT EXTENSION G

If you have paid the additional premium and selected this option your no claim discount will not be reduced provided no more than two fault or non-recoverable claims are made under this policy in any five successive years.



Moorhouse Xbroker
Barclay House
2-3 Sir Alfred Owen Way
Caerphilly
CF83 3HU

Moorhouse Xbroker is a trading name of Moorhouse Group Limited, Registered in England and Wales, Company number: 3825233.
Registered office: Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU.

Moorhouse Group Limited, is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 308035.
This can be checked on the Financial Services Register at www.fca.org.uk/register