

Private Car Insurance Policy

HASTINGS INSURANCE SERVICES LIMITED

What to do in the event of all claims

For immediate help and advice, 24 hours a day, every day of the year, call our Claims Helpline shown on your Certificate of Motor Insurance and your Schedule and quote your policy number.

Report all accidents and losses including glass damage by using the number/s provided.

If you are covered for glass damage under your policy and you use the number to arrange repairs/replacement, all you pay is the excess (shown in your Schedule).

Any further information to help you make a claim can be obtained by calling the number/s provided.

IMPORTANT NOTICE

Travelling Abroad?

Your policy gives you the minimum insurance required by the relevant law in a member country of the EU and other specified countries. Please read Section 5 of this policy for full details.

Full policy cover may be extended for these countries for the period of your trip. Please contact your Insurance Advisor at least 7 days before the date of your departure. You will have to pay an additional premium for this.

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Caring For Our Customers

It is our intention to provide you with a high level of customer service at all times. However, if our service ever falls below the standard you would expect from us please use the following procedure:

- **First, contact your Insurance Advisor who arranged the policy for you.**
- If your Advisor is unable to resolve your complaint you may contact the **Quality Assurance Manager** at:

Hastings Insurance Services Limited
Conquest House
Collington Avenue
Bexhill-on-Sea
East Sussex
TN39 3LW

We will acknowledge in writing, advising you of who is dealing with your concerns, and attempt to address your complaint within 5 working days. If our investigations take longer we will provide a full response within 20 working days or explain our position and provide timescales for a full response.

- Should you fail to be satisfied with our final response, as we are members of the General Insurance Standards Council (GISC) you will then have access to the GISC Dispute Resolution Facility and they can be contacted at:

110 Cannon Street
London
EC4N 6EU

Tel: **0845 601 2857**

Fax: **020 7648 7808**

Email: **complaints@gisc.co.uk**

- Alternatively, if your complaint is against your Insurer, you should contact your Insurer in the first instance. Should you fail to be satisfied with your Insurer's final response, and your Insurer is a member of the Financial Ombudsman Service, you may refer the dispute to the Financial Ombudsman. You can write to the Ombudsman at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

- Nothing in this process will adversely affect your rights of law.

If you do not have separate legal expenses insurance and sustain personal injury as a result of an accident while driving the vehicle described in the current certificate of motor insurance, we can put you in touch with one of our specialist firms of panel solicitors.

If they agree to accept your case, they may be able to handle it under a "No Win - No Fee" agreement. This means that if you do not successfully recover damages then there will be no fee payable by you in respect of your solicitors base costs. They will explain in detail the full effect of entering into the agreement both verbally and in writing before you sign.

We stress that this service is only available if you do not have any form of legal expenses insurance.

In the absence of legal expenses insurance you can ensure that a "No Win - No Fee" agreement is arranged with maximum speed and minimum fuss by telephoning 01603 420012, quoting reference HASTINGS SA.

Contract Of Insurance

This policy is a contract solely between you and the Insurer (as shown on your current Certificate of Motor Insurance). It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party. The contract is based on the information you gave and the declaration you signed in the motor proposal form.

If you have paid or agree to pay the appropriate premium, the Insurer will provide insurance, under the terms set out in this policy, for injury, loss or damage occurring during the period of cover.

Under European law, you and we may choose which law will apply to the contract. Unless you and we have agreed otherwise, English law will apply.

Signed for and on behalf of the Insurer:



G. D. GUNDLACH
Chairman and Chief Executive Officer
Hastings Insurance Services Limited

Information About Your Policy Documents

The contract is made up of:

- This policy;
- the schedule which has details of you, your car and the cover provided; and
- the current certificate of motor insurance which gives details of who may drive your car and what your car can be used for.

Your schedule will show you which sections and endorsements in this policy apply to you.

You should keep a record (including copies of letters) of all the information you gave us.

Keeping Your Policy Up To Date

The terms of your policy and premium are based on the information you have given us. If any of this changes or if any material facts (see definitions) alter, you should tell us or your Insurance Advisor

immediately if:

- you or any insured drivers are involved in an accident, no matter how trivial; or
- you or any insured drivers change address or occupation; or
- your or any insured driver's driving licence is revoked either temporarily or permanently.

beforehand:

- If you intend to alter your car, including cosmetic changes such as adding skirts, spoilers, alloy wheels, lowered suspension and bodykits.
- If your certificate of motor insurance shows a registration number and you intend to change your car. If your certificate of motor insurance does not show a registration number, you must tell us about the change within 7 days of you getting your new car, otherwise only the minimum cover needed by law applies.
- If you intend to change what you use your vehicle for.
- If you want to include other drivers, particularly those under 25 years of age.

when you renew your policy:

- Any prosecutions that drivers have received during the year, or any pending prosecutions.
- Any medical or physical condition or disability of any drivers.
- Any other factors which may influence our decision to insure you.
- If you do not tell us about relevant changes, your insurance may not cover you fully, or at all.

Definitions

Endorsement	A clause which changes the terms of the policy. Any endorsements which apply will be shown on your schedule.
Excess	The part of the claim that you must pay.
Material facts	Facts likely to influence our decision to insure you.
Market value	The market value of a car is the cost of replacing it with one of similar make, model, age and condition. This value is as set out in Glass's Guide to Car Values, with an allowance being made for the mileage and condition of your car. If your car is not listed, other publications will be referred to.
Period of cover	The period you are insured for, as shown in the certificate.
We/us/our	Hastings Insurance Services Limited, on behalf of the Insurer identified on the Certificate of Motor Insurance.
Your car	The car described in the schedule. (See "Keeping Your Policy Up To Date").
You	The policyholder named in the schedule.

Guide To Cover

Type of Cover	Sections of the Policy which apply	Optional Sections
Comprehensive	1 to 9	
Third Party, Fire & Theft	2, 3, 5 and 9	8 - Glass Damage
Third Party only	3, 5 and 9	

Your schedule shows the cover you have.

Section 1

Damage to your car (except that caused by fire or theft)

What is covered

- Loss of or damage to your car (and its accessories while in or on your vehicle or in your private garage).

What is not covered

- The excess shown for this section in the schedule.
- Any young and inexperienced driver excess as explained below.
- Loss or damage more specifically covered under sections 2 or 8.
- Loss of use of your car (including the cost of hiring another vehicle).
- Wear and tear.
- Loss of value.
- Failures, breakdowns or breakage of mechanical, electrical, electronic or computer equipment.
- Damage to your tyres caused by braking, punctures, cuts or bursts.
- Your car losing market value after or because of repairs.
- Loss or damage to navigational equipment, car phones, radios, CD players, cassettes or any other audio equipment:
 - not permanently fitted to your car; or
 - worth more than £750 for any one claim.
- Loss or damage to your car where possession of it is gained by deception of someone who claims to be a buyer or agent.
- Your car being repossessed by its rightful owner or having to pay compensation to the owner.
- Loss or damage if your car is being driven by a provisional licence holder who is not keeping to the terms of that licence.

- Any amount greater than the manufacturer's last list price for replacing any part or accessory lost or damaged.
- Repairs or replacements which improve the condition of your car.
- Deliberate damage caused by anyone insured under this Policy.

Young and inexperienced driver excess

You will have to pay the first part of every claim for loss of or damage to your car. For each claim you will have to pay the following:

- The first **£250** when your vehicle is being driven by or is in the charge of any person who is under 21.
- The first **£200** when your vehicle is being driven by or is in the charge of:
 - any person aged 21 to 24; or
 - any person aged 25 or over who holds a provisional licence or who has not held a full UK driving licence for at least one year.

In either case the amount shown above will apply on top of any other excess shown in the schedule. You do not have to pay any excess when your car is with a member of the motor trade for servicing or repairs.

Section 1 Continued

How we settle claims

For loss or damage to your car we will either:

- Pay for any necessary repairs;
- replace your car; or
- pay the market value of your car immediately before the loss (this is not necessarily the value you declared to us when the insurance was taken out).

Recycled parts or non original parts and equipment may be used in repairs or taken into account in the claims settlement.

We will not pay a cash sum for audio equipment you are claiming for under this section. We will settle a claim for audio equipment by repairing it or replacing it with a similar piece of equipment. The most we will pay for repairing or replacing audio equipment is £750. When dealing with a claim for total loss the value of any audio equipment will be included in the total loss offer.

If your car is a total loss, we will (if you and any other interested parties agree) replace it with a new car of the same make, model and specification as long as:

- You have owned your car since it was first registered as new; and
- within one year of it being registered as new, your car suffers damage where the cost of repair is estimated by us to be more than 60% of the current list price (including taxes) of your car at the time of the damage; and
- your car's recorded mileage at the time of the loss is not more than 12,000 miles; and
- your car is not an import and was sourced and supplied as new in the United Kingdom; and
- the replacement car is available in the United Kingdom within 6 weeks from the time of the loss.

If a car of the same make, model and specification is not available, the most we will pay is the market value of your car at the time of loss or damage.

If you are still paying for your car under a hire purchase or leasing agreement we will pay a claim for the total loss of your car to the hire purchase or leasing company.

If your car is a total loss, we may put it in free and safe storage until we settle your claim.

If you are paying by instalments and we settle a total loss claim under this section all outstanding premium will be deducted from the claims settlement.

Section 2

Damage or loss by fire or theft

What is covered

- Loss of or damage to your car (and its accessories while in or on your vehicle or in your private garage) by:
 - Theft;
 - attempted theft; or
 - fire and lightning.

Section 2 Continued

What is not covered

- The excess shown for this section in the schedule.
- Loss of use of your car (including the cost of hiring another vehicle).
- Wear and tear.
- Loss of value.
- Failures, breakdowns or breakage of mechanical, electrical, electronic or computer equipment.
- Damage to your tyres caused by braking, punctures, cuts or bursts.
- Your car losing market value after or because of repairs.
- Loss or damage to navigational equipment, car phones, radios, CD players, cassettes or any other audio equipment:
 - not permanently fitted to your car; or
 - worth more than £750 for any one claim.
- Loss or damage to your car where possession of it is gained by deception of someone who claims to be a buyer or agent.
- Your car being repossessed by its rightful owner or having to pay compensation to the owner.
- Loss or damage if your car is being driven by a provisional licence holder who is not keeping to the terms of that licence.
- Any amount greater than the manufacturer's last list price for replacing any accessory or part lost or damaged.
- Loss of or damage to your car if the car is left unattended and the keys are left in or on your car.
- Repairs or replacements which improve the condition of your car.
- Loss or damage resulting from your car being taken without your permission by:
 - your husband or wife
 - your children
 - anyone who normally lives with you unless the person is reported to the police for taking the car without your consent and you co-operate fully with the police investigation.

How we settle claims

For loss or damage to your car we will either:

- Pay for any necessary repairs;
- replace your car; or
- pay the market value of your car immediately before the loss (this is not necessarily the value you declared to us when the insurance was taken out).

Recycled parts or non original parts and equipment may be used in repairs or taken into account in the claims settlement.

We will not pay a cash sum for audio equipment you are claiming for under this section. We will settle a claim for audio equipment by repairing it or replacing it with a similar piece of equipment. The most we will pay for repairing or replacing audio equipment is £750. When dealing with a claim for total loss the value of any audio equipment will be included in the total loss offer.

If your car is a total loss, we will (if you and any other interested parties agree) replace it with a new car of the same make, model and specification as long as:

- You have owned your car since it was first registered as new; and
- within one year of it being registered as new, your car suffers damage where the cost of repair is estimated by us to be more than 60% of the current list price (including taxes) of your car at the time of the damage; and
- your car's recorded mileage at the time of the loss is not more than 12,000 miles; and
- your car is not an import and was sourced and supplied as new in the United Kingdom; and
- the replacement car is available in the United Kingdom within 6 weeks from the time of the loss.

Section 2 Continued

If a car of the same make, model and specification is not available, the most we will pay is the market value of your car at the time of loss or damage.

If you are still paying for your car under a hire purchase or leasing agreement we will pay a claim for the total loss of your car to the hire purchase or leasing company.

If your car is a total loss, we may put it in free and safe storage until we settle your claim.

If you are paying by instalments and we settle a total loss claim under this section all outstanding premium will be deducted from the claims settlement.

If the keys to your car or the lock transmitter are stolen we will pay up to a maximum of £200, after deducting any excess under this section, towards the cost of replacing:

- the door locks and/or boot lock;
- ignition/steering lock;
- the lock transmitter and central locking interface;

providing it can be established that the identity of the garaging address of your car is known to any person in receipt of such keys or transmitters.

Section 3

Liability to third parties

What is covered

- We will cover legal liability for the death of or injury to any person, and damage to property, caused by:
 - You using or being in charge of your car;
 - a trailer, broken-down vehicle or caravan while attached to your car;
 - any person driving your car with your permission (as long as your certificate of insurance shows that he or she is entitled to drive your car);
 - any person using (but not driving) your car, with your permission, for social, domestic and pleasure purposes; or
 - any person getting into or getting out of your car.
- We will also cover the following:
 - Any costs and expenses your employer or business partner is legally liable for as a result of you using your car for their business.
 - The cost of emergency treatment under the Road Traffic Act.
- And, if we first agree in writing:
 - Fees for any solicitor appointed by us for representation at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction.
 - Costs of legal services arranged by us for defending a charge of manslaughter or causing death by dangerous or careless driving.
 - Any other costs and expenses we have agreed to in writing.

If anyone covered by this section dies as a result of an event covered by this section, their legal representative will have the benefit of the cover provided under this section.

Where the certificate of motor insurance allows, we will extend the cover provided by this section to cover you while you are driving another car within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands which you do not own and have not hired under a hire purchase agreement, as long as you would not have this cover under any other policy in force at the time a claim arises. This cover ceases if you dispose of the car shown in the current Schedule or it becomes a total loss.

Section 3 Continued

What is not covered

- Death of or injury to, any of your employees during the course of their work except where we need to provide cover as required by law.
- Loss of or damage to, property owned by or in the care of the person claiming under this section.
- Loss of or damage to your car or any attached trailer, broken-down vehicle or caravan.
- Claims arising from the following:
 - Your car being driven with your permission, by someone who you know does not hold a licence to drive the vehicle. (This exception does not apply if the driver has held a licence and is not disqualified from holding or getting one).
 - Your car being driven by or in the charge of any person who is not named as entitled to drive in your certificate of motor insurance.
 - Your car being driven by any person who is insured under another motor policy.
- Any amount exceeding:
 - £20 million for loss of or damage to other people's property including any related indirect loss or damage; and
 - £5 million for legal costs and expenses arising from loss or damage to other people's property;arising out of any claim or series of claims caused by one event.

Section 4

Personal accident

What is covered

- If you or your husband or wife are accidentally killed or injured while getting into, travelling in or getting out of your car (or any other car you do not own), we will pay compensation if the accident results in death, total and permanent loss of sight in an eye or total physical loss of a limb at or above the ankle or wrist. The death or loss must occur within 90 days of the accident.

What is not covered

- Compensation for death of or injury to a person under 16 or over 75.
- More than £5000 in any one period of insurance.
- If you or your husband or wife have more than one policy with us, we will only pay out under one policy.
- Compensation for death or injury occurring while the person is under the influence of alcohol or drugs.

How we settle claims

For claims under this section we will pay the following:

For death	£5000
For total and permanent loss of sight in an eye	£5000
For total physical loss of a limb at or above the wrist or ankle	£5000

If we pay a claim for death, we will make this payment to the personal representative.

Section 5

Using your car abroad and Spanish Bail Bond

This policy covers events occurring in:

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands;

The policy also provides the **minimum cover** required by the relevant law of:

- any other country which is a member of the European Union; and
- Croatia, Iceland, Norway, and Switzerland (including Liechtenstein)

and while your car is being transported by air, sea or rail between any of these countries, including loading and unloading.

This policy does not cover events occurring in a country that is not included in the above unless we agree to extend this policy and we issue an international motor insurance certificate (green card).

Extending your cover abroad

If you take your car to a country outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, which is

- a member of the European Union; or
- Norway or Switzerland (including Liechtenstein)

we may extend cover under this policy to that shown on your Schedule if you

- contact us before your date of departure and get our written agreement to extend cover, and
- pay any additional premium we ask for.

Spanish Bail Bond

While in Spain, if you have an accident, your car or the driver may be detained by the Spanish authorities.

Under this policy we will provide a Bail Bond. This means we will pay up to £1000 to release your car and its driver.

If we make any payment as a result of the Bail Bond, you and the driver must keep to all the necessary formalities and give us any information and help needed to recover the payment.

If we cannot recover any payment we have made under the Bail Bond, you or the driver must repay that amount when we ask for it.

Section 6

Medical Expenses

What is covered

- If you or anyone in your car is injured in an accident involving your car, we will pay medical expenses of up to £500 for each injured person.

Section 7

Personal belongings

What is covered

- We will cover personal belongings which are in your car and are lost or damaged by accident, fire or theft. The most we will pay is £150 for any one claim.

What is not covered

- Money, stamps, jewellery, tickets, documents or securities.
- Goods, samples or tools carried in connection with any trade or business.
- Wear and tear.
- Loss of any property carried in an open or convertible car unless the property was locked in the boot or glove compartment.

How we settle claims

We will pay the cost of the item less an amount for wear and tear, to you or the owner of the property.

Section 8

Glass damage

What is covered

- Broken glass in the windscreens or windows of your car and any scratching to your car's bodywork as a result of the broken glass.

What is not covered

- Sunroofs or any other glass forming part of your car.

How we settle claims

We will either:

- Pay for the glass to be repaired (in which case you will not have to pay any excess); or
- pay for the glass to be replaced (in which case you will have to pay the excess shown in the schedule for each claim).

We will also pay to repair any scratching to the bodywork of the vehicle. Any payment we make under this section alone will not affect your no-claim bonus.

Section 9

No-claim bonus

- If you do not make a claim during the current period of insurance, when you renew the policy we will include a discount in your premium. You may not transfer this discount to another person.
- Any payment we make under section 8 (Glass damage), or for emergency treatment under section 3 (Liability to third parties) will not affect your no-claim bonus.
- If you have protected no-claim bonus, we may increase your premium if a claim is made under this policy.

General Exceptions

This policy does not cover the following:

1. Any injury, loss or damage occurring while your car is being:
 - Driven by or is in the charge of any person not shown in the certificate of motor insurance; or
 - used for any purpose not shown in the certificate of motor insurance; or
 - used on any race track or circuit other than accidents to which the Road Traffic Act applies.

However, your car is covered while with a member of the motor trade for the purpose of maintenance or repair.

2. Any injury, loss or damage occurring while your car is being driven by any person who does not hold a licence to drive it, unless that person has held and is not disqualified from holding a licence.
3. Liability you have under an agreement, unless you would have had the liability if the agreement didn't exist.
4. Loss, damage, injury or legal liability caused directly or indirectly by invasion, war, revolution, acts of terrorism as defined by the Terrorism Act 2000, or as defined by any UK Court of Law or similar event. However, we will provide the minimum cover you need under the Road Traffic Act.
5. Any injury, loss or damage (except under section 3 - Liability to third parties) caused by or arising from:
 - Earthquake; or
 - riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
6. Loss, damage, injury or legal liability caused directly or indirectly by:
 - Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
7. Any accident, injury, loss, damage or liability arising while your car is in a place used for the take off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas and ground equipment parking areas.
8. Any decision or action of a court outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, unless the decision is made or action is taken in a foreign court because your car was used in that country and the country is within the territorial limits of this policy.
9. Any liability for death, injury, illness, or loss of or damage to property, arising directly or indirectly from pollution or contamination, unless it is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the period of insurance. We will treat all pollution or contamination arising from one incident as having happened at the time of the incident.

This policy does not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances or as a result of leaks from your car caused by failure to properly maintain it.

This exception does not apply where we need to provide the minimum level of cover required by law.

10. Any loss or damage resulting from the impoundment or confiscation of your vehicle by Customs and Excise, Police or any other Government Authority.

General Conditions

1 Making Claims

- In the event of any claim under this policy, you or your legal representative must phone our claims helpline with information as soon as is reasonably possible. If your claim is for glass damage only, phone our glassline. The telephone numbers are shown on your Certificate of Motor Insurance and your Schedule.
- You must immediately send to us any writ, summons, letter, claim or other document, unanswered.
- You must immediately tell us about any impending prosecution, inquest or fatal accident inquiry.
- You must not admit liability for or negotiate the settlement of any claim unless you have our written permission.
- You must give us all the information and help requested.

We can:

- Take over and conduct the defence or settlement of any claim; and
- take legal action over any claim;

for our own benefit. These actions may be taken in your name or the name of any person insured.

2 Care of your vehicle

You must take all reasonable steps to:

- Protect your car from loss or damage; and
- maintain your car in good working order.

3 Cancelling this policy

We or your Insurance Advisor may cancel this policy immediately if you do not pay the premium.

We or your Insurance Advisor may also cancel this policy by sending you 7 days' notice, in writing, to your last known address. A refund of premium for the remaining period of your policy will be allowed as long as no claim has arisen in the current period. In the first year, this will not exceed 80% of the insurance premium.

You may cancel the policy at any time by returning the certificate of motor insurance to your Insurance Advisor. Short period rates will be used to work out the refund of premium, as long as no claim has arisen in the current period of cover. Payment of the full annual premium will be required if a claim has arisen in the current period.

If you or we cancel this policy there may be outstanding monies due and we may retain proof of No Claim Bonus pending payment.

4 Right of recovery

If we are required under law to pay a claim which we would not otherwise pay, we can recover the amount of the claim from you or the person responsible.

General Conditions Continued

5 Arbitration

If we accept a claim under this insurance, but you and we cannot agree on the amount we should pay, the matter will be referred to an arbitrator. The arbitrator must make a decision before you can take further action against us.

6 Other insurance

If any liability, loss or damage is covered by any other insurance, we will only pay our share of the claim. This condition does not apply to section 4 - Personal accident benefits - which we will pay in full.

7 Keeping to this policy

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

- Anyone claiming cover has kept to all its terms, conditions and endorsements; and
- the information you gave in your proposal form and declarations is correct and complete as far as you know.

8 Non-payment of premiums

If you are paying in instalments by Direct Debit, you must make sure your instalments are kept up to date. If an instalment is not received on or before the date it is due, we or your Insurance Advisor will give you 7 days' notice of cancellation in writing. This notice will be sent to your last known address by first class post. The policy will end after the 7 days' notice runs out. If a claim has arisen during the current period, the full annual premium will be required.

If a total loss claim is settled under section 1 or 2, all outstanding premium will be deducted from the claims settlement.

9 Car sharing

If you receive any payment for giving people lifts in your car, the total payment you receive for the journey must not provide a profit for you.

10 False claims

We will not pay a 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 loss, damage or injury is caused by your wilful act or with your connivance.

Endorsements

An endorsement only applies if its number is shown in your current schedule.

01 Keeping to the terms of a provisional licence

The cover described in the policy will not apply while your car is being driven by a provisional licence holder who is not keeping to the terms and limitations of that licence.

02 Excluding drivers under 25 years of age

The cover described in the policy will not apply while your vehicle is being driven by or is in the charge of any person under 25.

04 Protected no-claim bonus. (Two claims in 5 years)

Section 9 of your policy is replaced with the following:

You will keep your no-claim bonus if you make no more than 2 claims in any 5 year period. If you make more than two claims, at the next renewal date your no-claim bonus will be reduced to:

- 2 years no-claim bonus (if you have made 3 claims); or
- no no-claim bonus (if you have made more than 3 claims).

Depending on the circumstances of your claim, we may increase your premium.

05 Protected no-claim bonus. (Two claims in 3 years)

Section 9 of your policy is replaced with the following:

You will keep your no-claim bonus if you make no more than 2 claims in any 3 year period. If you make more than 2 claims, at the next renewal date your no-claim bonus will be reduced to:

- 2 years no-claim bonus (if you have made 3 claims); or
- no no-claim bonus (if you have made more than 3 claims).

Depending on the circumstances of your claim, we may increase your premium.

07 Excluding drivers under 25 years of age unless specified

The cover described in the policy will not apply while your vehicle is being driven by or is in the charge of any person under 25 years of age unless that person's name is shown on the schedule against this endorsement number.

08 County council interest - loan agreement

The company or organisation named against this endorsement number in the schedule has an interest in your car under the terms of a loan agreement with you.

09 Owner's interest noted

The person named against this endorsement number in the schedule has an interest in your policy as owner of your vehicle.

10 Excluding a specified driver

The cover described in the policy will not apply while your car is being driven by or is in the charge of the person named against this endorsement number in the schedule.

11 Excluding drivers under 21 years of age on a specified car

The cover described in the policy will not apply when the car noted against this endorsement number in the schedule is being driven by or is in the charge of any person under 21.

Endorsements Continued

12 Replacing standard parts

If you make a claim (under Sections 1 and 2 of this policy) for loss or damage to your car, we will only pay the cost of replacing parts or equipment needed for your car to meet the manufacturer's standard specification for that car.

13 Trailer cover (accidental damage, fire and theft)

Any trailer attached to your car will have the cover under Sections 1 and 2 as long as:

- You have given us full details of the trailer; and
- you own the trailer or it is hired to you under a hire purchase agreement.

Loss or damage to any property being carried in the trailer is not covered by this policy.

15 Proposal form warranty

This contract will be based on the last proposal form that you filled in.

16 Revised limit for audio equipment

The most we will pay under Sections 1 and 2 of this policy for a fitted radio, cassette player, car phone or any other audio equipment is the amount shown against this endorsement number in the schedule.

17 Employer's premises indemnity

Cover under Section 3 of this policy is extended to cover accidents that happen while your car is entering, leaving or standing in the premises of the person, company or organisation shown next to this endorsement number in your schedule.

18 Revised excess for tuition use

The young and inexperienced drivers' excess stated in Section 1 of your policy is replaced with the amount shown against this endorsement number in the schedule.

19 Immobiliser warranty

For a claim of theft or attempted theft of your car, Section 2 of this policy will only apply if:

- The car is fitted with an electronic immobiliser;
- the immobiliser was on and working efficiently at the time of the theft or attempted theft; and
- you send us all the keys and remote control units used to turn the immobiliser off.

20 Revised cover for personal belongings and camping equipment

Section 7 of this policy is replaced with the following:

What is covered

We will pay for loss of or damage to clothing, personal belongings and camping equipment. We will also pay for loss of or damage to awnings while in or attached to your car.

What is not covered

- More than £1000 in total for any one claim for clothing, personal belongings or camping equipment.
- More than £200 for any single item.
- More than £500 for awnings.
- Money, stamps, jewellery, tickets, documents or securities.
- Goods, samples or tools carried in connection with any trade or business.
- Wear and tear.

How we settle the claim

We will pay the cost of repairing or replacing the item to you or the owner of the property, less an amount for wear and tear.

Endorsements Continued

21 Crown Indemnity

Cover under Section 3 of this policy is extended to indemnify the Crown, subject to the terms and conditions of the policy, whilst your car is being used in connection with official business of the Crown provided that the Crown is not entitled to indemnity under any other insurance.

22 Metropolitan Police Commissioner's Indemnity

Cover under Section 3 of this policy is extended to indemnify the Metropolitan Police Commissioner, subject to the terms and conditions of the policy, whilst your car is being used in connection with official Police duties provided that the Metropolitan Police Commissioner is not entitled to indemnity under any other insurance.

23 Police Commissioner's Indemnity

Cover under Section 3 of this policy is extended to indemnify the Police Commissioner, subject to the terms and conditions of the policy, whilst your car is being used in connection with official Police duties provided that the Police Commissioner is not entitled to indemnity under any other insurance.

24 Garaging Warranty

We have accepted your insurance on condition that your car is kept overnight in a locked and secured garage. Failure to comply with this condition may mean we will refuse to deal with any claim arising from your car being maliciously damaged, lost or stolen.

25 Garaging Warranty - Increased Excess

We have accepted your insurance on condition that your car is kept overnight in a locked and secured garage if your car is in the vicinity of your home address. Failure to comply with this condition will mean that the excess for each claim made under section 2 of your policy for theft or attempted theft will be increased to £500.

26 Tracking Device Warranty

We have accepted your insurance on condition that your car is fitted with a tracking device and that the device will be fully operational at all times when your car is parked and left unattended. Failure to comply with this condition may mean we will refuse to deal with any claim from your car being lost or stolen.

27 Guaranteed Bonus

Section 9 of your policy is replaced with the following:

You will be allowed a no-claim bonus according to the guaranteed bonus rate in force even if you make claims.

28 Excluding drivers under 30 years of age

The cover described in the policy will not apply while your vehicle is being driven by or is in the charge of any person under 30.

Travelling Abroad

Important guidelines when travelling abroad

Please see Section 5 for details of where this policy covers you and full details of foreign use. You do not need a green card to travel in the European Union and the countries specified in Section 5 but you must tell us beforehand if you require more than the minimum cover or you intend to visit countries not specified.

Take the following insurance documents when you travel abroad:

1. Your certificate of motor insurance (the Spanish Bail Bond is printed on the reverse).
2. The European accident statement.

You may also find it helpful to have this policy booklet with you for the advice and information given below.

If you have an accident abroad, follow the procedure below.

1. Immediately report the accident to the police if anybody involved in the incident is injured or if there is a disagreement with the other driver. Get details of the police team that attended the scene or who the accident was reported to.
2. Give your name and address, and our name and address to the other party and produce your certificate of motor insurance.
3. Get the name and address of the other driver, details of their motor insurer (including policy number) and information about the registration and ownership of the other vehicles involved. In some countries (such as Greece, Portugal, Italy and France) the identity of the insurer of the vehicle is displayed on the windscreen disc.
4. Call our claims helpline as soon as possible, particularly if anybody is injured.
5. Never make any statement or sign any document (other than the European accident statement) without the advice of a lawyer or competent official.
6. If you have a camera, take photographs showing the layout of the scene and positions of the vehicles from various angles.
7. Use your European accident statement (the various linguistic editions of this form are identical throughout Europe) and be sure to get the following details:
 - The make, registration number and colour of the other vehicle and whether it is right or left-hand drive.
 - The full names, addresses and occupations of independent witnesses.
 - The date, time and exact place of the accident.
 - The speeds of your own and the other vehicle.
 - Signals given by you and the other driver.
 - Weather and road conditions.
 - Names and addresses of people injured and details of those injuries.
 - Details of damage to your own and other vehicles.

If you do not have a European accident statement, write the necessary information below

1. Date, time and place of the accident:

2. Other vehicle's details

Registration number:

Country of registration:

Policy number of the insurance:

Green card number:

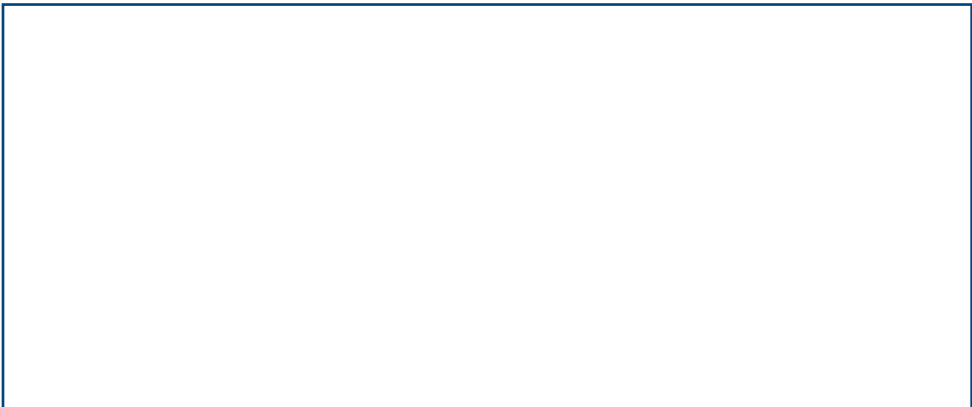
Name and address of the insurer:

Surname, first name and address of the driver:

3. Accident circumstances including details of damage to vehicles and injuries to any people involved:

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4. Sketch the scene and the position of the vehicles (include road markings where possible):



MEMBER



General Insurance
STANDARDS COUNCIL

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Registered office: Conquest House, Collington Avenue,
Bexhill-on-Sea, East Sussex, TN39 3LW.

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