

## **BUA Fleet Endorsements**

### **BUA001. Reduced Excess Endorsement**

Report any incident to Us as soon as is reasonably possible.

Please note that the applicable excess amount will be reduced by 50% if the incident is reported within 24 hours from the time of the incident to our claims department by email [newclaims@blagrove.com](mailto:newclaims@blagrove.com) or by telephone on 0330 123 0454.

### **BUA002. Accidental Damage Fire and Theft Excess**

We shall not be responsible to pay the first (TEXT) of any claim or series of claims arising out of one event in respect of which indemnity is provided by Section 2 of your Policy.

### **BUA003. Windscreen Excess**

We shall not be responsible to pay the first (TEXT) of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Windscreen Damage section of your policy.

### **BUA004. Additional Excess**

In addition to the Policy excess we shall not be responsible for the following additional amounts in respect of drivers falling into the following categories:

Under 21 years of age - £1,500

Aged 21 to 24 years of age - £500

Between 25 and 64 years of age but who holds a provisional Licence or holds a full European union licence to drive Your Vehicle but has held it for less than 24 months - £500

Returning from a ban in last 12 months - £500

### **BUA005. Motor Insurance Database**

You will immediately provide us with all relevant motor vehicle details of all motor vehicles whose use is covered by this policy as required by the relevant law applicable in Great Britain and Northern Ireland for entry onto the Motor Insurance Database.

### **BUA006. Excluding Drivers Over 75**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person over seventy-five years of age.

### **BUA007. Excluding Drivers Under 21 and/or Those Over 21 but with Less Than 1 Year's Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age or is the holder of a provisional driving licence or who is twenty-one years of age or over but has had less than one year's driving experience, under the type of licence required, in the United Kingdom and the European Union.

### **BUA008. Excluding Drivers Under 25 and/or Those Over 25 but with Less Than 2 Years Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-five years of age or is the holder of a provisional driving licence or who is twenty-five years of age or over but has had less than two years driving experience, under the type of licence required in the United Kingdom and the European Union.

**BUA009. Excluding Drivers Under 30 and/or Those Over 30 but with Less Than 2 Years Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under thirty years of age or is the holder of a provisional driving licence or who is thirty years of age or over but has had less than two years driving experience, under the type of licence required, in the United Kingdom and the European Union.

**BUA010. Excluding Drivers Under 21 and/or Those Over 21 but with Less Than 1 Year's Driving Experience Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age or is the holder of a provisional driving licence or who is twenty-one years of age or over but has had less than one year's driving experience, under the type of licence required, in the United Kingdom and the European Union other than the following person(s):

**BUA011. Excluding Drivers Under 25 and/or Those Over 25 but with Less Than 2 Years Driving Experience Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-five years of age or is the holder of a provisional driving licence or who is twenty-five years of age or over but has had less than two years driving experience, under the type of licence required, in the United Kingdom and the European Union other than the following person(s): (TEXT)

**BUA012. Excluding Drivers Under 30 and/or Those Over 30 but with Less Than 2 Years Driving Experience Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under thirty years of age or is the holder of a provisional driving licence or who is thirty years of age or over but has had less than two years driving experience, under the type of licence required, in the United Kingdom and the European Union other than the following person(s): (TEXT)

**BUA013. Excluding Drivers Over 75 Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person over seventy-five years of age other than the following person(s): (TEXT)

**BUA014. Excluded Drivers**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of the following person(s): Any drivers who have more than, or acquire more than, 6 penalty points on their driving licence and/or who have or acquire any of the following convictions during the period of the policy, unless referred to and agreed by us prior to cover: AC, BA, CD, DD, DG, DR, IN, LC, TT, UT.

**BUA015. Specified Drivers for Specified Vehicle**

**BUA016. Accidental Damage Fire & Theft Excess for Specific Persons**

We shall not be responsible to pay the first amount as shown below of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Accidental Damage Section of your Policy whilst your vehicle is being used or is in the charge of the following person(s): (TEXT)

**BUA017. Accidental Damage Fire & Theft Excess for Specific Vehicles**

**BUA018. Vehicle Tracking Endorsement**

It is a condition of this Insurance Policy that a Category S5 Thatcham approved tracking device is fitted to any private car valued at or over and that it is operative when your vehicle is left unattended. In the absence of such, the Theft Section of your Policy is inoperative.

**BUA019. Deletion of Additional Excess**

The section on the Policy Schedule headed Additional Excesses is deleted.

**BUA020. Commercial Vehicles Restricted to United Kingdom Only**

This Insurance Policy shall not operate whilst any Commercial Vehicle(s) are being used outside the Geographical Limits of the policy. Section 6 Foreign Use of this policy is deleted in respect of Commercial Vehicle(s).

**BUA021. Commercial Vehicles Restricted to United Kingdom and Eire Only**

This Insurance Policy shall not operate whilst any Commercial Vehicle(s) are being used outside the Geographical Limits of the policy other than Eire. Section 6 Foreign Use of this policy is restricted to Eire only in respect of Commercial Vehicle(s).

**BUA022. Limited Foreign Use in Respect of Commercial Vehicles**

This Insurance Policy shall only operate for a maximum of days in total for any one period of Insurance whilst Commercial Vehicles are being used outside the Geographical Limits as described under Section 6 Foreign Use to any member country of the EU and also Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.

**BUA023. Excluding Carriage of Hazardous Goods**

This Insurance Policy shall not operate whilst any vehicle is being used for the carriage of Hazardous Goods.

**BUA024. Third Party Property Damage Limited to £1,000,000 in Respect of Carriage of Hazardous Goods**

This endorsement applies to all hazardous goods other than those defined in 2.2.8 of the policy.

**BUA025. Double Excess if Outside Territorial Limits**

The policy excess applicable doubles in respect of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Accidental Damage section of your Policy whilst Your Vehicle is being used outside the Geographical Limits of this Insurance Policy. Please note that this amount will double if the incident is not reported within 24 hours from the time of the incident to our claims department on 0330 123 0454.

**BUA026. Double Excess in Respect of Tipping Risks**

The policy excess applicable doubles in respect of any claim or series of claims arising whilst the tipping gear is operational for any one event in respect of which indemnity is provided by the Accidental Damage section of your Policy.

#### **BUA027. As and When Adjustment**

It is a condition of the Insurance Policy that as soon as you acquire a motor vehicle or a Trailer or you wish to make an amendment to the schedule of vehicles you must advise us immediately.

#### **BUA028. Quarterly Declaration Adjustment**

It is a condition of the Insurance Policy that as soon as you acquire a motor vehicle or you wish to make an amendment to the schedule of vehicles you must advise us immediately. However, for payment processes we will calculate any additional/return premium on a quarterly basis and these are calculated at three monthly intervals after inception.

#### **BUA077. Half Yearly Declaration**

It is a condition of the Insurance Policy that as soon as you acquire a motor vehicle or you wish to make an amendment to the schedule of vehicles you must advise us immediately. However, for payment processes we will calculate any additional/return premium on a half yearly basis and these are calculated at six monthly intervals after inception.

#### **BUA029. Minimum and Deposit Premium**

It is noted that the minimum and deposit premium payable will be of the total premium set out on the Schedule.

#### **BUA031. Special Endorsement**

No refund of premium will be allowed in respect of any insured vehicle involved in a non-recoverable accident resulting in the total loss of that vehicle.

Excluding loss or damage to your vehicle caused by or arising from the use of the wrong fuel or any other contaminant such as Adblue.

(TEXT)

#### **BUA032. Self Drive Hire**

It is hereby declared and agreed that unless otherwise stated and the Certificate of Motor Insurance permits, this Policy only covers an Insured vehicle whilst let out on hire and used for social domestic and pleasure and business purposes of the hirer (excluding the carriage of passengers for hire and reward) subject to the following conditions:

1. That prior to the commencement of any hire the Insured will have:

a. Verified the address of the hirer.

b. Inspected the driving licence of the hirer and any other permitted driver and recorded their driver number.

c. Taken a swipe of the hirer's credit card or have details of the credit card and noted a further form of identification which will be either a passport or recently dated utility bill which must show the same address as the driving licence.

d.Immediately prior to any hiring have completed and signed a hire/drive proposal form which must be fully vetted by the insured and be provided to the insurer upon request.

2.The Insured vehicle will not be let out on hire or driven by:

a.Persons under 21 or over 65 years of age.

b.Persons under 25 or over 65 years of age in respect of any Insured vehicle having a seating capacity (including driver) exceeding six seats.

c.Persons under 25 or over 65 years of age in respect of any Commercial vehicle with a gross vehicle weight of 7.5KG (7.5 tons).

d.Persons who have not held a full United Kingdom or European Union driving licence for a minimum of 12 months and/or have not driven regularly in the United Kingdom or European Union for 12 months immediately prior to the hire.

e.Persons who are not United Kingdom or European Union subject unless they are over 25 or under 65 years of age unless they have held a full driving licence in their own country for at least two years and the licence allows them to drive in the United Kingdom.

f.Persons who have had his/her licence suspended within the last 5 years.

g.Persons who have been convicted of any offence in connection with the driving of a motor vehicle or motor cycle and/or have had his/her driving licence endorsed or penalty points imposed during the last five years prior to any hiring or have a prosecution outstanding for such offence; parking and no more than 2 speeding offences which themselves did not result in more than six penalty points can be ignored.

h.Persons who have a medical condition which is to be notified to the DVLA as deemed by the DVLA leaflet D100.

i.Persons who have had his/her insurance declined or renewal refused or policy cancelled or special terms imposed.

j.Persons who pay by cash unless a swipe of their credit card is taken.

k.Persons who are students and/or undergraduates under the age of 30 years.

l.Persons engaged fully or partly in the entertainment industry or professional sport or racing industry or gambling industry.

m.Persons who are a member of any foreign military or armed forces.

n.Persons who whilst driving have been involved in more than one accident in the last three years immediately prior to any hiring and/or has been involved in an accident involving fatal or serious injury.

3.If the Certificate of Motor Insurance permits and Insured vehicle that is available for hire may be driven for Social Domestic and Pleasure purposes and on the Insured s business (including collection and delivery) by any Director and/or employee. Provided always that any Director and/or employee is not an excluded person as described in clause 2 of this endorsement.

4.The Insurer will indemnify the Insured against loss or damage to any Insured Vehicle that is available for hire whilst within the confines of any premises owned by or in the occupation of the Insured or whilst temporarily kept at the home address of any Director and/or employee.

5.The Insurer will indemnify the Insured against loss or damage to the Insured Vehicle arising from theft or attempted theft by or with the connivance of the hirer or any driver. The Insurer will not be liable for the first 25% of any amount payable under this section subject always to a minimum contribution shown as an Excess in the Policy Schedule.

6.The Insurer will indemnify the Insured against loss or damage to the Insured Vehicle if it transpires the hirer or driver has not answered the questions truthfully on the hire/drive proposal form and the Insured has taken all reasonable precautions. The Insurer will not be liable for the first 25% of any amount payable under this section subject always to a minimum contribution shown as an Excess in the Policy schedule.

7.The Insurer will indemnify the Insured for liability arising from the unauthorised use of the Insured Vehicle provided the Insured shall have taken all reasonable precautions to ensure that hirers or employees of the Insured are made aware of and comply with the restrictions applicable to the use of the Insured vehicle. The Insurer will not be liable for the first 25% of any amount payable under this section subject to a minimum contribution shown as an Excess in the Policy Schedule.

8.No refund of premium will be allowed in respect of any Insured Vehicle involved in a non-recoverable accident or loss or if the number of Insured Vehicles falls below those declared at the start of the Policy period.

9.The Insured shall be considered the agent of the hirer for all purposes in connection with this insurance and at no time shall the Insured be considered the agent of the Insurer.

10.This insurance does not cover liability for the death of or bodily injury to any person in the employment of the hirer or the hirer's employer arising out of an accident or loss whilst in the course of such employment other than as required by the Road Traffic Acts or any applicable UK or EU law or Directive.

11.This insurance does not cover liability for loss of or damage to any premises or any fixtures and fittings therein belonging to or in the occupation of the hirer or the hirer's employer or any other property owned by or in the custody or control of the hirer or the hirer's employer.

12.The following insured sections of the policy are deleted and deemed inoperative:

i.Indemnity to Principals

ii.Third party contingent liability

iii.Trailer cover i

v.Unauthorised movement of third party vehicles

v.Unauthorised movement of an insured vehicle

vi.Unlicensed drivers where a licence is not required by law

vii.Lock replacement

viii.Medical expenses

ix. Personal accident benefits

x. Personal effects

xi. Private car - new for old replacement vehicle

xii. Legal Costs other than those described in Section 1 at our absolute discretion For the avoidance of doubt Third party contingent liability is not covered under this policy.

#### **BUA033. Cancellation of Policy**

This policy is cancelled with effect from the date of this endorsement. All benefits of this policy will cease from this date.

#### **BUA034. All Vehicles Restricted to United Kingdom Only**

This Insurance Policy shall not operate whilst any Vehicle(s) are being used outside the Geographical Limits of the policy. Section 8 Foreign Use of this policy is deleted.

#### **BUA035. Temporary Vehicle Additions**

The following charges will apply for temporary additions of vehicles on policy cover for 14 days or less. These will be calculated on a daily rate per vehicle as follows. A minimum charge of two days will apply to any temporary additional vehicle.

Private Cars valued less than £50,000 £10.00 + IPT per day

Private Cars valued at £50,000 or over Subject to referral

CVs up to and including 5t GVW £15.00 + IPT per day

CVs over 5t GVW and up to an including 26t GVW £20.00 + IPT per day

CVs over 26t GVW and up to and including 44t GVW £30.00 + IPT per day

Vehicles over 44t GVW to be referred.

#### **BUA036. Named Drivers Only Endorsement**

The benefits of this Insurance shall not operate whilst your vehicle is being used by or is in the charge of any person other than the following:

#### **BUA037. Excluding Drivers Under 23 and/or Those Over 23 but with Less Than 1 Years Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-three years of age or is the holder of a provisional driving licence or who is twenty-three years of age or over but has had less than one year's driving experience, under the type of licence required, in the United Kingdom and the European Union.

#### **BUA038. Excluding Drivers Under 23 and/or Those Over 23 but with Less Than 2 Years Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-three years of age or is the holder of a provisional driving licence or who is twenty-three years of age or over but has had less than two years' driving experience, under the type of licence required, in the United Kingdom and the European Union.

**BUA039. Change of Title**

It is hereby declared and agreed that the Insured Title of this policy is changed to: (TEXT)

**BUA040. Ownership of Vehicles**

It is a condition of the Insurance Policy that all vehicles must be registered, owned, leased or hired to the Insured.

**BUA041. Excluding carriage of passengers for hire and reward**

This Insurance Policy shall not operate whilst any vehicle is being used for the carriage of passengers for hire and reward.

**BUA042. Excluding Drivers Over 70**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person over seventy years of age.

**BUA043. Maximum Value of Private Car**

Maximum value in respect of any one Private Car is (TEXT)

**BUA044. Third Party Fire and Theft Excess**

We shall not be responsible to pay the first of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Third Party section of your Policy.

**BUA045. Deposit Premium Set to Claims Costs**

The agreed premium for this policy at inception has been reduced to . In the event that the claims exceed 60% of the total premium invoiced, it has been agreed that the premium will revert to the original agreed premium, as stated in the schedule (and amended on the agreed rate per vehicle). Assessment of the claims will occur in the eleventh month of the policy and at the end of the policy period to ascertain the total claims costs.

**BUA046. REPLACEMENT MINIMUM AND DEPOSIT PREMIUM**

Premium Finance Default exception It is noted that under General Conditions Part 1.h) is hereby amended to read that the minimum and deposit premium payable will be of the inception premium set out on the Schedule. It is agreed that in that the event of a default in respect of a premium financing facility only, the standard policy cancellation clause is effective.

**BUA047. Tuition of Driver**

coverage It is noted that Policy coverage is extended to cover drivers that do not have a full valid license to drive higher category vehicles (over and above a Full UK Car license) and have less than the requisite number of years with this appropriate license subject to the driver being accompanied by a qualified and appropriately licensed driver whom is nominated by the insured to provide tuition. It is further a condition that the driver who is under instruction has a valid full UK car driving license has held this for the requisite number of years as per the Policy driver restrictions, is declared to Underwriters prior to being allowed to drive and has the appropriate provisional entitlement to take the test for the new category of vehicle.

It is a condition of the Policy that the vehicles being driven are included on the Policy and are accepted by Underwriters.



### **BUA048. Credit Hire Endorsement**

It is hereby declared and agreed that unless otherwise stated and the Certificate of Motor Insurance permits, this Policy only covers an Insured vehicle whilst let out on hire and used for social domestic and pleasure and business purposes of the hirer (excluding the carriage of passengers for hire and reward) subject to the following conditions:

1. That prior to the commencement of any hire the Insured will have:

- a) Verified the address of the hirer.
- b) Inspected the driving licence of the hirer and any other permitted driver and recorded their driver number.
- c) Taken a swipe of the hirers credit card or have details of the credit card and noted a further form of identification which will be either a passport or recently dated utility bill which must show the same address as the driving licence.
- d) Immediately prior to any hiring have completed and signed a hire/drive proposal form which must be fully vetted by the insured and be provided to the insurer upon request.

2. The Insured vehicle will not be let out on hire or driven by:

- a) Persons under 21 or over 65 years of age.
- b) Persons under 25 or over 65 years of age in respect of any Insured vehicle having a seating capacity (including driver) exceeding six seats.
- c) Persons under 25 or over 65 years of age in respect of any Commercial vehicle with a gross vehicle weight of 7.5KG (7.5 tons).
- d) Persons who have not held a full United Kingdom or European Union driving licence for a minimum of 12 months and/or have not driven regularly in the United Kingdom or European Union for 12 months immediately prior to the hire.
- e) Persons who are not United Kingdom or European Union subject unless they are over 25 or under 65 years of age unless they have held a full driving licence in their own country for at least two years and the licence allows them to drive in the United Kingdom.
- f) Persons who have had his/her licence suspended within the last 5 years.
- g) Persons who have been convicted of any offence in connection with the driving of a motor vehicle or motor cycle and/or have had his/her driving licence endorsed or penalty points imposed during the last five years prior to any hiring or have a prosecution outstanding for such offence; parking and no more than 2 speeding offences which themselves did not result in more than six penalty points can be ignored.
- h) Persons who have a medical condition which is to be notified to the DVLA as deemed by the DVLA leaflet D100.
- i) Persons who have had his/her insurance declined or renewal refused or policy cancelled or special terms imposed.
- j) Persons who pay by cash unless a swipe of their credit card is taken.
- k) Persons who are students and/or undergraduates under the age of 30 years.

l) Persons engaged fully or partly in the entertainment industry or professional sport or racing industry or gambling industry.

m) Persons who are a member of any foreign military or armed forces.

n) Persons who whilst driving have been involved in more than one accident in the last three years immediately prior to any hiring and/or has been involved in an accident involving fatal or serious injury.

3.If the Certificate of Motor Insurance permits and Insured vehicle that is available for hire may be driven for Social Domestic and Pleasure purposes and on the Insured's business (including collection and delivery) by any Director and/or employee. Provided always that any Director and/or employee is not an excluded person as described in clause 2 of this endorsement.

4.The Insurer will indemnify the Insured against loss or damage to any Insured Vehicle that is available for hire whilst within the confines of any premises owned by or in the occupation of the Insured or whilst temporarily kept at the home address of any Director and/or employee.

5.The Insurer will indemnify the Insured against loss or damage to the Insured Vehicle arising from theft or attempted theft by or with the connivance of the hirer or any driver. The Insurer will not be liable for the first 25% of any amount payable under this section subject always to a minimum contribution shown as an Excess in the Policy Schedule.

6.The Insurer will indemnify the Insured against loss or damage to the Insured Vehicle if it transpires the hirer or driver has not answered the questions truthfully on the hire/drive proposal form and the Insured has taken all reasonable precautions. The Insurer will not be liable for the first 25% of any amount payable under this section subject always to a minimum contribution shown as an Excess in the Policy schedule.

7.The Insurer will indemnify the Insured for liability arising from the unauthorised use of the Insured Vehicle provided the Insured shall have taken all reasonable precautions to ensure that hirers or employees of the Insured are made aware of and comply with the restrictions applicable to the use of the Insured vehicle. The Insurer will not be liable for the first 25% of any amount payable under this section subject to a minimum contribution shown as an Excess in the Policy Schedule.

8.No refund of premium will be allowed in respect of any Insured Vehicle involved in a non-recoverable accident or loss or if the number of Insured Vehicles falls below those declared at the start of the Policy period.

9.The Insured shall be considered the agent of the hirer for all purposes in connection with this insurance and at no time shall the Insured be considered the agent of the Insurer.

10.This insurance does not cover liability for the death of or bodily injury to any person in the employment of the hirer or the hirer's employer arising out of an accident or loss whilst in the course of such employment other than as required by the Road Traffic Acts or any applicable UK or EU law or Directive.

11.This insurance does not cover liability for loss of or damage to any premises or any fixtures and fittings therein belonging to or in the occupation of the hirer or the hirer's employer or any other property owned by or in the custody or control of the hirer or the hirer's employer.

12.The following insured sections or coverage within the policy are deleted and deemed inoperative:

i. Indemnity to Principals

- ii. Third party contingent liability
- iii. Trailer cover
- iv. Unauthorised movement of third party vehicles
- v. Unauthorised movement of an insured vehicle
- vi. Unlicensed drivers where a licence is not required by law
- vii. Lock replacement
- viii. Medical expenses
- ix. Personal accident benefits
- x. Personal effects
- xi. Replacement with a new vehicle
- xii. Legal Costs other than those described in Section 1 at our absolute discretion For the avoidance of doubt Third party contingent liability is not covered under this policy.

**BUA049. Excluding Drivers Under 21 and/or Those Over 21 but with Less Than 2 Year's Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age or is the holder of a provisional driving licence or who is twenty-one years of age or over but has had less than two year's driving experience, under the type of licence required, in the United Kingdom and the European Union.

**BUA050. Excluding Drivers Under 30 and/or Those Over 30 but with Less Than 3 Years Driving Experience**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under thirty years of age or is the holder of a provisional driving licence or who is thirty years of age or over but has had less than three years driving experience, under the type of licence required, in the United Kingdom and the European Union in respect of:

**BUA051. Excluding Drivers Under 21 and/or Those Over 21 but with Less Than 2 Year's Driving Experience Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age or is the holder of a provisional driving licence or who is twenty-one years of age or over but has had less than two year's driving experience, under the type of licence required, in the United Kingdom and the European Union other than the following person(s): (TEXT)

**BUA052. Trailer Endorsement**

We will indemnify You in respect of any trailer owned by You or in Your care, custody or control whilst attached to Your Vehicle or whilst either temporarily detached from Your Vehicle during the course of a journey or whilst on Your premises and/or whilst on Your customer's secure premises.

Provided always that:

- a) The sum payable under Section 2 of the Policy (Loss of or Damage to Your Vehicle) in respect of Trailers shall not exceed the maximum value and the total sum insured declared to and accepted by Us and as shown under the Policy Schedule.
- b) No greater cover than the cover afforded to the Your

Vehicle applies in respect of Trailers attached to Your Vehicle. c) The Trailer is securely parked with the brakes on when it is not attached to Your Vehicle. d) There is not more than one Trailer being towed at any one time. e) The Trailer is properly secured to Your Vehicle by towing equipment manufactured for the purpose.

#### **BUA053. Low Claims Rebate Clause**

A low claims bonus will apply to the policy as follows:

Loss Ratio as % of Gross Premium 40%, 30%, 20% - Return of Gross Premium 5%, 7.5%, 10%.

The loss ratio is based on the total incurred claims as a percentage of the gross premium (excluding IPT) for the period of insurance. The bonus will be assessed and, if applicable, released as a return of premium six (6) months after the expiry date of this period of insurance. The return will only be allowed if this policy is renewed for a further minimum period of twelve (12) months.

#### **BUA054. Trailer Endorsement - max value**

We will indemnify You in respect of any trailer owned by You or in Your care, custody or control whilst attached to Your Vehicle or whilst either temporarily detached from Your Vehicle during the course of a journey or whilst on Your premises and/or whilst on Your customer's secure premises.

Provided always that:

a) The sum payable under Section 2 of the Policy (Loss of or Damage to Your Vehicle) in respect of individual Trailers shall not exceed . b) No greater cover than the cover afforded to the Your Vehicle applies in respect of Trailers attached to Your Vehicle. c) The Trailer is securely parked with the brakes on when it is not attached to Your Vehicle. d) There is not more than one Trailer being towed at any one time. e) The Trailer is properly secured to Your Vehicle by towing equipment manufactured for the purpose.

#### **BUA055. Policy Premium**

#### **BUA056. EU Cover - limited use**

The territorial limits of this policy are extended to include any country which is a member of the European Union (EU). You have advised us that the time your vehicles will spend outside the United Kingdom will be less than 90 (ninety) days and that you have agreed to advise your insurance broker of each trip in advance. The policy excess is doubled whilst your vehicle is outside the United Kingdom.

#### **BUA057. Excluding drivers under 21 years of age**

The benefits of this Insurance shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age.

#### **BUA058. Conflagration Limit £2.5m**

The maximum amount we will pay under section 2 of this policy is £2,500,000 for any one loss or series of losses arising out of one event.

#### **BUA059. Increased Excess When Licenses Have Been Reinstated**

An excess of £500 will apply to every claim under Section 2 – Accidental damage, in addition to any excess shown in the schedule in respect of any driver who has had their driving license reinstated

after it was suspended for a conviction of any motor offense. This additional excess will apply; a) for the duration of the rehabilitation period as per the Rehabilitation and Offenders Act 1974, including any subsequent amendment or replacement legislation; or b) for the period of five years from the date of reinstatement if the rehabilitation period is not yet spent; whichever is the least For the purposes of this endorsement and contrary to the disclosure requirements contained in paragraph 16.1 of the policy, prior disclosure of applicable drivers is not required to be provided. Any driver who has accumulated 10 or more penalty points in the last 4 years an additional £250 Excess applies. UNLESS previously agreed by underwriters or classed as spent as per the DVLA.

#### **BUA060. Theft Excess**

The policy excess is increased in respect of Section 2 6.1.4. of this policy (Theft or attempted theft) to

#### **BUA061. Contingency Cover**

It is noted that the following vehicles are hired out to third party companies who will insure them on a fully comprehensive basis: In the event that their primary motor insurance does not respond to a valid claim made We will indemnify you as if these vehicles were insured on this policy. It is a condition of this policy that the insurance for these vehicles is placed with an authorised UK motor insurer and that cover is evidenced before the vehicle is in use. Failure to do so will invalidate this extension of cover under this policy.

#### **BUA062. Drinks & Drugs Clause**

Cover is reduced to Road Traffic Act only if, in the event of an accident occurring whilst any person who has previously sustained a conviction relating to drink or drugs, is driving or is in the charge of the insured vehicle for that purpose and as a result of which is proved to the satisfaction of the Insurers that he or she was driving under the influence of drink or drugs.

#### **BUA063. EU Cover**

The territorial limits of this policy are extended to include any country which is a member of the European Union (EU).

#### **BUA064. Loading and Unloading - car transporter**

The cover provided under Section 1 - Liability to third parties is extended to include any Motor Car or Goods Carrying Vehicle not belonging to you nor hired, leased nor lent to you which is being:

a) loaded or driven onto or unloaded from or driven off any vehicle transporter insured under this policy.

b) brought to the vehicle transporter insured under this policy for the purpose of loading or taking away after unloading from the vehicle transporter within a 100 metre radius of the vehicle transporter.

For the purposes of this Endorsement a vehicle transporter is defined as any goods carrying vehicle or trailer designed or used to transport vehicles or trailers and which is specified in the policy schedule.

For the avoidance of doubt, this policy does not include cover for any loss of or damage to vehicles or trailers whilst being carried in or on the transporter.

Subject otherwise to the terms and conditions shown in this Policy.

#### **BUA065. Trailer Cover - TPO**

Under Section 1 of this policy (third party only) We will indemnify You in respect of any trailer owned by You or in Your care, custody or control whilst attached to Your Vehicle or whilst either temporarily detached from Your Vehicle during the course of a journey or whilst on Your premises and/or whilst on Your customers secure premises.

#### **BUA066. Including tipping risks**

We will agree to include under Section 2 of this policy (accidental damage only) damage to Your vehicle caused by or arising out of the use of tipping gear. All other terms and conditions of the policy are to apply.

#### **BUA067. Conflagration Limit £4.0m**

The maximum amount we will pay under section 2 of this policy is £4,000,000 for any one loss or series of losses arising out of one event.

#### **BUA068. Driver Training and Assessment**

We will cover you whilst you are assessing and/or training a driver who is outside the policy warranties. The trainee driver must be over the age of 21 and hold the relevant licence for the vehicle being driven. The trainee must be accompanied by one of your full time employees who is over the age of 30 (thirty) and who has held the relevant licence for the vehicle being driven for at least two years. If the trainee is subsequently employed by you and they are still outside the policy warranties then they must be referred to us to be included under this policy. The referral must be accompanied by an Additional Driver's Form, a copy of their driving licence and a report from the trainer summarising the training undertaken.

#### **BUA069. Trailers - attached only maximum value**

Section 2 of this policy is extended to include trailers up to a maximum value of whilst they are attached to the vehicle, provided that the vehicle is also covered under Section 2 of the policy.

#### **BUA070. Romero Endorsement**

Policyholder's Approved Repairers Subject to prior written agreement with underwriters, this policy can be extended to allow the insured to elect to use their own repairers to carry out repairs to their vehicles with the labour rate agreed up to a maximum of £50 per hour. If such an agreement exists then Section 6.4.1. c) of the policy would be deleted. Parts not supplied by the manufacturer We will ensure that all repairs are carried out using the manufacturers' parts unless, with prior agreement with the insured, it is agreed to use other parts supplied by the repairer. Windscreen/glass damage The policy will be extended to cover windscreen/glass replacement even if there is other vehicle damage to the vehicle arising out of the same incident. The limit of windscreen/glass cover will be £500 and subject to the policy excess. Windscreen replacements/repairs Section 7.2.2 – use of non-authorized repairers. The policy limit is increased to £500 when the insured uses a non-authorized repairer. Drink and Drugs – Section 13.3 of the Policy This section is deleted from the policy. Driving Warranty This policy will be extended to cover drivers who have held their licence for less than 24 months, but all drivers must have held the relevant licence to drive the vehicle that they are driving for a minimum of 12 months. Temporary addition premiums All additions and deletions to the policy schedule are charged at pro rata of annual premium charged for the vehicle concerned, subject to these daily minimums if the addition is for less than 14 days: Private cars £10 per day CVs 7.5ton £20 per day

### **BUA071. Solidification of Load**

It is noted that Section 2 of this policy is not extended to cover loss of or damage to your vehicle arising out of the solidification of your vehicle's load.

### **BUA072. Excluding Drivers Under 25 and/or Those Over 25 but with Less Than 1 Years Driving Experience Other Than Specified Persons**

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-five years of age or is the holder of a provisional driving licence or who is twenty-five years of age or over but has had less than one year driving experience, under the type of licence required, in the United Kingdom and the European Union other than the following person(s):  
(TEXT)

### **BUA073. Driver matrix**

The following excesses apply in addition to the policy excess and are cumulative: C

Category B - Under 21 Refer, Age 21 - 22 £500, Age 23 - 24 £250

Category C1 - Under 21 Refer, Age 21 - 22 £750, Age 23 - 24 £500

Category C - Under 21 Refer, Age 21 - 22 £1,000, Age 23 - 24 £750

Category C+E - Under 21 Refer, Age 21 - 22 Refer, Age 23 - 24 £1,000

Held relevant licence less than 12 months - £1,000

Held relevant licence greater than 12 months but less than 24 months - £500

Drivers with 7 - 9 points on licence

Under 23 - Refer

Over 23 but under 25 - £1,000 Over 25 - £500

Drivers with more than 9 points on licence - Refer

Drivers convicted of the following motoring offences during the past 5 years: Manslaughter, causing death by dangerous driving, dangerous or reckless driving, driving under the influence of alcohol or drugs or failing to supply a specimen, failing to stop after an accident, any offence or combination of offences which resulted in a suspension of driving or an accumulation of 12 or more penalty points within 3 years must be referred.

Drivers with more than 2 fault accidents or claims in the last three years must be referred.

This endorsement replaces 6.6 Additional Excesses on page 18 of the Policy Document and should be read in conjunction with endorsement

### **BUA074 Excluding drivers under 21**

The benefits of this Insurance shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-one years of age.

This endorsement should be read in conjunction with endorsement BUA073 Driver matrix.

### **BUA075. Vehicle Tracking Endorsement**

It is a condition of this Insurance Policy that a Category S5 Thatcham approved tracking device is fitted to any Private Car or Commercial Vehicle up to 3.5Ton GVW valued at or over and that it is operative when your vehicle is left unattended. In the absence of such, the Theft Section of your Policy is inoperative