



TAXI FLEET

Policy Document

In the event of an accident, windscreen breakage, or to make a claim:



Don't forget your crash card

Please ensure that claims, fault or non-fault are reported immediately as this can often mean a substantial reduction to the overall cost of a claim.

Welcome to Taxi Fleet

Your Policy Benefits at a glance

- **Extended Public Liability Cover included as standard**
Vital for any contract work including school and health authorities
- **Claims Incident Care Line (24 hours a day, 365 days a year)**
Claims handling from dedicated Aviva team
- **Plated Replacement Vehicle Scheme**
Non Fault accidents
- **Up to £25,000 Driver Assault Cover**
- **Expert Legal Advice**
To pursue injury compensation, Loss of Earnings and any other uninsured losses
- **RAC Breakdown Assistance**
Access at very competitive terms
- **Yes Claim Bonus**
Claims initiative to reduce excess for early reported accidents

Taxi Fleet - offering you much more

About Q Underwriting

Q Underwriting is a specialist insurance underwriting facility operating under a delegated authority on behalf of Aviva.

Important Information about your Policy Cover

Policy cover shall only operate when your vehicle is being driven by or is in the charge of:

- You or a person employed by you and who holds a valid licence as required by law;
- Drivers who:
 - a. have not been refused motor insurance or had an insurance policy cancelled or had special conditions imposed or had increased premiums asked by reason of claims experience;
 - b. is not a person described in the drivers not insured section.

Drivers not insured. (Unless disclosed, accepted and detailed on the policy schedule.)

- Drivers who have held a Full UK driving licence for less than 24 months
- Drivers who have held a HGV or PCV, where applicable, for less than 24 months
- Are aged 24 or under
- Are aged 75 or over
- Have been involved in three or more incidents in the last 5 years
- Have more than six motor conviction penalty points or have been disqualified
- Drivers who have an unspent criminal conviction or pending conviction

Please note that all vehicles must be owned by the policyholder, owner drivers are not covered by this policy.

Contents

Introduction	6	
Choice of Law	6	
Incident Care - Making a claim	6-7	
Definition of terms	7-8	
Policy cover	9	
Section 1	Loss of or damage to Your vehicle	9
	New private car replacement	9
	Courtesy car	9-10
	Exceptions to Section 1	11
Section 2	Your liability to third parties	11
	Liability of other persons driving or using Your vehicle	12
	Indemnity to legal personal representatives	12
	Legal costs	12
	Duty of Care – driving at work, legal costs	12
	Cross liabilities	12
	Application of indemnity limits	12
	Exceptions to Section 2	12-13
Section 3	Indemnity to principals	13
	Exceptions to Section 3	13
Section 4	Glass in windscreen, sunroof or windows	14
Section 5	Medical expenses	14
Section 6	Attached Trailers	14
	Detached Trailers	14
	Exceptions to Section 6	14
Section 7	Continental use / Compulsory insurance requirements	15
Section 8	Emergency treatment	15
Section 9	Child seat cover	15
Section 10	Driver Assault	15
	Exceptions to Section 10	16-18
Section 11	Motor Legal Expenses	16-23
General Exclusions		23-
General Conditions		23-25
Complaints Procedure		26

Introduction

The Contract of Insurance

This policy is a contract of indemnity between you, the policyholder, and us, Aviva. This policy, the application form, any clauses endorsed on the policy, the policy Schedule and the Certificate of motor insurance should be read together and form the contract of insurance. In return for payment of the premium by you, We will provide insurance in accordance with the policy cover shown in the policy Schedule in respect of accident, injury, loss or damage occurring within the territorial limits (or in the course of transit between any ports therein including the processes of loading and unloading) during the period of insurance.

Important

This policy is a legal contract. You must tell Us about any material circumstances which affect Your insurance and which have occurred either since the policy started or since the last renewal date. A circumstance is material if it would influence Our judgement in determining whether to provide the cover and, if so, on what terms. If You are not sure whether a circumstance is material ask Your insurance adviser. If You fail to tell Us it could affect the extent of cover provided under the policy. You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this policy.

Breach of Term

We agree that where there has been a breach of any term (express or implied) which would otherwise result in Us automatically being discharged from any liability, then such a breach shall result in any liability We might have under this policy being suspended. Such a suspension will apply only from the date and time at which the breach occurred and up until the date and time at which the breach is remedied. This means that We will have no liability in respect of any loss occurring, or attributable to something happening, during the period of suspension.

Terms not relevant to the actual loss

Where there has been non-compliance with any term (express or implied) of this policy, other than a term that defines the risk as a whole, and compliance with such term would tend to reduce the risk of:

- loss of a particular kind, and/or
- loss at a particular location, and/or
- loss at a particular time,

then We agree that We may not rely on the non-compliance to exclude, limit or discharge Our liability under this policy if You show that non-compliance with the term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise.

- 1 The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policy holder normally lives; or
- 2 In the case of a business, that law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- 3 Should neither of the above be applicable, the law of England and Wales shall apply.

Incident Care

Claims & Emergency Helpline – 0800 169 4066

Incident Care is open 24 hours a day, 365 days a year, on **0800 169 4066**. Call Us free for immediate assistance in an emergency or to notify a claim.

Making a claim

Just one call to Incident Care and Our professionally trained Incident Managers will help You get Your business back to normal as fast as possible, with minimum fuss.

Firstly, We will confirm whether the incident is covered by Your policy and advise You of any excess You will have to pay. There is no need to fill in a claim form.

Then You will be assigned a Personal Incident Manager to handle Your claim from beginning to end, keeping You regularly updated on its progress.

Q Underwriting “Yes Claim Bonus” claims initiative

Excess reduction for early reported accidents, regardless of blame (excluding fire, theft, flood, malicious damage and mechanical breakdown)

All claims notified to the Aviva Incident Care claims team within 24 hours of the time of the accident will benefit from a £200 reduction in the policy excess as stated on your policy schedule. This reduction is only available where there is an identifiable third party and you are able pass their details including a contact telephone number to the Incident Care team.

Please Note: “Yes claim bonus” is a claim initiative to encourage you to report claims early and in doing so this helps reduce third party claims costs, this in turn allows us to pass on these savings to our customers. The initiative does not form part of your policy and may be withdrawn at any time. Full terms and conditions can be found at **www.Qunderwriting.com**

In the case of an accident

If You have been involved in an accident and Your vehicle can not be driven, Your Personal Incident Manager will look after Your immediate needs, by:

- arranging for Your vehicle to be recovered to an approved repairer
- dealing with any immediate concerns You may have, such as contacting those who need to know You have been involved in an accident.

The repair bills will be paid directly by Us to Our approved repairer (apart from any applicable excess), so there is no need to worry about the finance.

Non-Fault Accidents

Subject to liability, a replacement vehicle will be provided for as long as the insured vehicle is off the road. For the purposes of vehicle hire, liability shall be determined by Chief Rentals.

If a claim is being made for a non-fault accident then the uninsured losses will be dealt with by Arc Legal and/or Chief Rentals.

The scheme provides for the use of a comprehensively insured vehicle for either private hire or hackney use. It may be necessary to transfer the plate from the damaged vehicle to the replacement temporarily. The cost of this will be recovered from the responsible third party. A refundable security deposit may be required.

Damaged windscreens/windows

If Your windscreen or windows are cracked, chipped or shattered, phone Incident Care and a Personal Incident Manager will arrange for an approved glass company to get to You as quickly as possible, assess the damage and either repair or replace the windscreen on the spot.

Your windscreen and window limit of cover is £250 and is subject to a £150 excess which will apply in respect of glass replacement. This excess will not apply to any glass repair.

The £250 limit is waived if You use an approved repairer via the Incident Care contact number: 0800 169 4066.

Note: For our joint protection, telephone calls to Incident Care may be recorded and/or monitored.

You do not have to pay extra for Incident Care - it is all part of the service.

Telephone Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Definition of terms

To save lengthy repetition, wherever the following words or phrases occur in this policy they will have the meaning set out below. A particular word or phrase, which is not defined, will have its ordinary meaning.

Accessories

Parts of your vehicle which are not directly related to how it works as a vehicle. This includes spare parts, audio equipment, multi-media equipment, communication equipment, personal computers, satellite navigation and radar detection systems, providing they are permanently fitted to your vehicle and have no independent power source. Cover is provided up to a limit of £1,000.

Certificate of Motor Insurance

The current document that proves you have the motor insurance required by the Road Traffic Act to use your vehicle on a road or other public place. It shows who can drive your vehicle and what you can use it for. It does not show the cover you have.

Clause

An additional or alternative wording which, when applied to your policy, changes its terms. Those clauses applicable are identified in your schedule.

Excess

The amount, or amounts, shown in your policy, schedule or clause, which we deduct from each and every claim for loss of or damage to your vehicle or other property insured. The amount applies to each individual vehicle.

Fire

Fire, self-ignition, lightning and explosion.

Green Card

A document required by certain non-EU countries to provide proof that you have the minimum compulsory insurance cover required by law to drive in that country.

The insured/Insured person/You/Policyholder

The person, persons, company or companies described as the insured in the schedule.

We/Us/Our/Aviva

Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

Market value

The cost of replacing your vehicle with one of the same make, model, specification and condition.

Period of insurance

The period of time covered by this policy as shown in the schedule and any further period for which we agree to insure you.

Principal

Any person who employs you to act in his or her place or on his or her behalf.

Road Traffic Acts

Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Schedule

The document which gives details of the cover you have.

Territorial Limits

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

Terrorism

1. Any act or acts including but not limited to:
 - a. the use or threat of force and/or violence;
and/or
 - b. 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 nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.
2. Any action taken in controlling, preventing, suppressing or in any way relating to 1. above.

Theft

Theft, attempted theft or taking your vehicle without your consent.

Trailer

Any drawbar trailer designed to be towed by any vehicle described in the schedule.

Your vehicle

Any motor vehicle:

- a. registered in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and described in the schedule or any other motor vehicles for which details have been supplied to us and a certificate of motor insurance has been delivered to you and remains effective; or
- b. not belonging to you nor hired, leased or lent to you which is causing an obstruction or otherwise preventing the operation of your business and which is being moved to facilitate the passage of a vehicle; or

Specific definitions of 'your vehicle' appearing in this policy are set out on the next page.

Private Car

Any passenger-carrying motor vehicle with not more than 17 seats (including the driver) and not used for hire or reward which appears in the schedule of vehicle types as Private Car.

Private Hire

Use of a passenger-carrying vehicle for the carriage of passengers for hire or reward other than under a Hackney Carriage licence. Note: Plying for hire in the street or operating from taxi ranks without the requisite Hackney Carriage licence is not permitted by law. It is legal for Private Hire operators to use two-way radios, radio telephones and the like to direct vehicles to customers.

Public Hire

Full taxi use under a Hackney Carriage licence. Vehicles which ply for hire in the street or operate from a central stand are included. Two-way radios, radio telephones and the like may be used.

Hire Cars

Any passenger-carrying motor vehicle (excluding London Taxis) authorised to carry less than 17 passengers and used for the carriage of passengers for hire or reward which appears in the schedule of vehicle types as Hire Car.

London Taxi

A passenger-carrying motor vehicle constructed as such, used in the Metropolitan Police Districts, and licensed by the Commissioner of Police of the Metropolis in accordance with the Metropolitan Public Carriage Act 1869 and the London Cab and Stage Carriage Act 1907, which appears in the schedule of vehicle types as London Taxi.

Advanced Driver Assisted Systems/ADAS

Integrated in-vehicle intelligent safety systems including, but not limited to, those designed to reduce the frequency and/or severity of accidents.

Automated Vehicle

Any motor vehicle manufactured, designed or adapted to be capable of safely driving itself and is listed as an automated vehicle under the Automated and Electric Vehicles Act 2018.

Automated Driving Mode

Any vehicle operating mode in which the vehicle is driving itself as defined in the Automated and Electric Vehicles Act 2018 or Road Traffic Acts.

Computer System(s)

Any computer, hardware, Software, applications, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber Act

A deliberate unauthorised, malicious or criminal act or series of acts, regardless of time and place which involves access to, processing of, use of, or operation of any Computer Systems and is intended to create, or to have the effect of creating an outcome which includes but is not limited to denial of access, threat, deception, hoax or extortion.

Data

All information, which is electronically stored, recorded, transmitted or represented, or contained in any formats, materials or devices used for the storage of data including but not limited to operating systems, records, programs, Software or firmware, code of series of instructions, facts, concepts, code or any other information of any kind.

Safety Critical Software

Any Software which without being installed or updated would make it unsafe to use the vehicle.

Software

Any software, Safety Critical Software, firmware, operating systems, electrical control systems, Data, data storage materials, telecommunication links or any reliance on recognising, using or adopting any date, day of the week or period of time, other than the true or correct date, day of the week or period of time.

Your Policy Cover

Check here to see what you're covered against.

Type of Cover	Operative Sections
Comprehensive	All Sections operate
Third Party Fire and Theft	Sections 1 and 10 operate only in respect of loss or damage caused directly by fire or by theft Sections 2, 3, 6 to 8, 10 and 11
Third Party Only	Sections 2, 3, 7, 9 and 10

Section 1

Loss of or damage to your vehicle

If your vehicle is lost, stolen or damaged, we will at our option:

- pay for your vehicle to be repaired; or
- replace your vehicle; or
- pay the amount of the loss or damage in cash.

We may decide to use suitable parts or accessories not supplied by the original manufacturer. The same cover also applies to accessories and spare parts relating to your vehicle while these are in or on your vehicle or while in your private garage. If we know that you are still paying for your vehicle under a hire purchase, leasing or contract hire agreement, we will pay any claim to the owner described in that agreement. Our liability under this policy will then end. The maximum amount we will pay will be the market value of your vehicle immediately prior to the loss or damage.

Accident recovery

In Great Britain, Northern Ireland, the Channel Islands and the Isle of Man we can arrange for the protection and removal of your vehicle to the nearest repairers. In the event of an accident ring Incident Care on **0800 169 4066** and we will arrange for the following at no additional cost.

- Someone to come out and help. If your vehicle cannot be made roadworthy immediately it will be taken to our nearest approved repairer.
- Your vehicle can be taken to a repairer of your choice if this is nearer, but this may lead to delays in arranging the repairs to your vehicle.
- The rescue service also applies when an accident occurs in the Republic of Ireland – ring **1800 535 005**.
- The onward transmission of any messages on your behalf.
- Delivering the vehicle back to your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man after the repairs have been carried out.

In providing accident recovery assistance we will use our reasonable care and skill when providing the service.

We can, however, cancel services or refuse to provide them if, in our opinion, the demands made are excessive, unreasonable or impractical.

New private car replacement

Where your vehicle is a private car we will replace your vehicle with a new vehicle of the same make and specification (subject to availability) if within 18 months of purchase new by you (or within 18 months of registration if subject to a leasing or contract hire agreement), where:

- any repair cost or damage covered by the policy exceeds 50% of the United Kingdom list price of your vehicle (including vehicle taxes) at the time of its purchase; or
- your vehicle is stolen and not recovered.

We will only replace your vehicle if:

- you own the vehicle or you bought it under a hire purchase agreement or you leased or hired the vehicle under any type of leasing or contract hire agreement; or
- any interested hire purchase, leasing or contract hire company agrees; or
- you are the first registered owner of your vehicle unless it is subject to a leasing or contract hire agreement with you.

New private car replacement does not apply to trailers.

Courtesy Car

Standard courtesy car cover

Where your vehicle is a Private Car (not being a minibus) and cover is either Comprehensive or Third Party Fire and Theft, following damage to the vehicle we will provide a courtesy car at your request, for the duration that your private car is being repaired by an Aviva approved repairer. Use of the courtesy car for social, domestic and pleasure purposes only.

Courtesy cars are supplied to reduce your inconvenience and where possible ensure you remain mobile throughout the duration of your claim. It is not intended to be an exact replacement for your own private car. All courtesy cars, provided by Aviva approved repairers, will have comprehensive cover under your existing policy for the period of the loan, regardless of what level of cover you have requested for your car.

Please note that a courtesy car cannot be provided until your claim has been accepted and cover has been confirmed.

The table overleaf tells you what type of courtesy car you will receive according to your policy cover and situation.

This should be read in conjunction with the important information.

Important information

- A standard courtesy van is a Class V1 vehicle which is a car derived van or small van.
- If your car is immobile or unroadworthy we aim to provide a courtesy or hire car within one working day (however, if an incident occurs during a weekend, public holiday or Bank Holiday it may not be possible to provide a courtesy car until the following working day).
- In order to avoid undue delays, please advise us during the early stages of your claim if an automatic transmission courtesy car is required. Automatic courtesy cars can be supplied, providing the car being repaired is an automatic.

Discounted car hire option through Aviva

When contacting Incident Care, following damage to your private car (not being a minibus), you will be given the option of upgrading from the Class A courtesy car subject to a hire fee being payable by you. If you decide to upgrade your courtesy car from a Class A car, you will be entitled to a Class E car for the same cover and duration as those stipulated in the table below.

All cars will have comprehensive cover under your existing policy for the period of the hire, regardless of what level of cover you have requested for your private car.

What Cover do I have?	What is my situation?	What am I entitled to?
Standard courtesy car on Comprehensive policies	<ol style="list-style-type: none"> 1. My car is being repaired by an Aviva approved repairer. 2. My car is being repaired by a repairer of my choice. 3. My car cannot be repaired or has been stolen and is not recovered. 4. My car is a 'grey' import and needs to be repaired. 	<ol style="list-style-type: none"> 1. The approved repairer will provide you with a Class A courtesy car. 2. No courtesy car will be provided if an approved repairer is not used. 3. Your claims handler will arrange for a Class A hire car for up to 14 days, or up until a settlement offer has been agreed (whichever is earlier). 4. If your car is a 'grey' import (whether you are aware of this or not) we will provide you with a Class A courtesy car or Class V1 courtesy van for up to 14 days only.
Standard courtesy car on Third Party, Fire and Theft policies	<ol style="list-style-type: none"> 5. My car has been stolen and is not recovered or has been set on fire and is not repairable. 6. My car being repaired by an Aviva approved repairer following a fire or theft. 7. My car is being repaired by a repairer of my choice following a fire or theft. 	<ol style="list-style-type: none"> 5. Your claims handler will arrange for a Class A hire car for up to 14 days, or up until a settlement offer has been agreed (whichever is earlier). 6. The approved repairer will provide you with a Class A courtesy car for the duration of repairs. 7. No courtesy car will be provided if an approved repairer is not used.

Conditions applying to courtesy car and car hire, provided by Aviva approved repairers

You will be responsible for:

- the cost of fuel used;
- collection and delivery charges (if they apply);
- any charges for fitting accessories; and
- any excess which would have applied to your vehicle which is temporarily replaced.

Returning replacement private cars

The replacement private car will be supplied on the condition that you will return it to the depot which supplied it unless alternative arrangements have been made with the supplier.

Exceptions to Section 1

We will not pay for:

1. the first part of any claim (other than glass claims) as indicated below if your vehicle (including its accessories and spare parts) is lost, stolen or damaged: where the person driving your vehicle is:
 - a. aged 21 to 24 years – excess £300;
 - b. aged 25 years or over but has not held a public or private hire licence for 12 months - excess £150;
 - c. Any person aged 70 or over - excess £150
 - d. 25 years of age or over but is the holder of
 - a full licence for less than 12 Months or
 - a licence issued outside Great Britain Northern Ireland, the Channel Islands, Isle of Man and the EU for less than 2 years to drive a vehicle of the same class as such vehicle - excess £300
2. the first £150 of any claim for loss of or damage to the glass in your vehicle's windscreen, sunroof or windows or for any scratching of bodywork resulting solely and directly from the breakage;

The excess for glass will not apply when the glass is repaired rather than replaced

The excesses above apply in addition to any voluntary excess or other compulsory excesses that may apply.

3. loss of use, depreciation, wear and tear;
4. mechanical, electrical or electronic failure, breakdown or breakage;
5. computer and equipment failure or malfunction;
6. damage to tyres caused by braking or by punctures, cuts or bursts;
7. loss or damage directly arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed;
8. loss of value following repair;
9. loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your vehicle;
10. loss or damage arising during or in consequence of riot or civil commotion occurring:
 - a. in Northern Ireland;
 - b. outside of the territorial limits;
11. loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.

Late Reported Claims

All claims irrespective of negligence or liability must be, in the first instance, reported to Incident Care **0800 169 4066**, within one calendar month of the date of the incident.

Late notification will nearly always increase the cost of settling such claims. Therefore, Your failure to report an incident could result in the increased cost being passed to you, the policyholder, for settlement.

In addition to any other Voluntary or Compulsory excess, an Additional excess in respect of any damage, for late claim reporting will apply as indicated below:

Up to 30 days -	Nil
31 to 45 days -	£100
46 to 60 days -	£200
61 to 89 days -	£300
90 days or more -	£400

Section 2

Your liability to third parties

We will indemnify you in respect of compensation you are legally liable to pay and all other costs and expenses incurred with our written consent arising from:

- a. death or bodily injury to third parties, for an unlimited amount;
- b. damage to third party property up to a maximum of:
 - i. £5,000,000 (excluding claimant's costs and expenses and any other costs and expenses)
 - ii. £5,000,000 for claimant's costs and expenses and any other costs and expenses in relation to damage to third party property.

This section only operates where such death, bodily injury or damage arises out of an accident caused by or in connection with:

- your vehicle including its loading and unloading; or
- any trailer while it is being towed by your vehicle.

In respect of terrorism where we are liable under the Road Traffic Acts the maximum amount that 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 section will be:

- i. £5,000,000 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.

Liability of other persons driving or using your vehicle

On the same basis that we indemnify you under this section we will also indemnify the following persons:

- any person you give permission to drive your vehicle provided that your certificate of motor insurance allows that person to drive;
- any person you give permission to use (but not drive) your vehicle for social, domestic and pleasure purposes provided that such use is included within the certificate of motor insurance;
- any passenger travelling in or getting into or out of your vehicle;
- any hirer of your vehicle provided such use is not excluded by your certificate of motor insurance;
- at your request any of your directors or employees.

Indemnity to legal personal representatives

In the event of the death of anyone who is indemnified under this section we will protect his or her legal personal representatives against any liability that the deceased person had which is covered by this section.

Legal costs

If you, or anyone else, are involved in an accident which is covered under this section, we will pay the fees and disbursements of any legal representative we agree to, and defend anyone we insure under this section:

- at a coroner's inquest;
- at a fatal accident inquiry;
- in any proceedings brought under the Road Traffic Acts or equivalent European Union legislation.

We will not pay representation for:

- a plea of mitigation (unless the offence you are charged with carries a custodial sentence) or
- appeals.

Duty of Care – driving at work, legal costs

We will pay:

1. your legal fees and expenses incurred with our written consent for defending proceedings including appeals;
2. costs of prosecution awarded against you arising from any health and safety inquiry or criminal proceedings for any breach of the:
 - a. Health and Safety at Work etc Act 1974;
 - b. Health and Safety at Work (Northern Ireland) Order 1978;
 - c. Corporate Manslaughter and Corporate Homicide Act 2007.

We will not provide indemnity:

1. unless the proceedings relate to an actual or alleged act, omission or incident committed during the period of insurance within Great

Britain, Northern Ireland, the Isle of Man or the Channel Islands and in connection with the business;

2. unless the proceedings relate to an actual or alleged act, omission or incident arising from the ownership, possession or use by or on behalf of you of any motor vehicle or trailer in circumstances where compulsory insurance or security is required by the Road Traffic Acts;
3. in respect of proceedings which result from any deliberate act or omission by you; or
4. where indemnity is provided by another insurance policy.

The limit of indemnity in respect of such legal fees, expenses and costs is:

Health and Safety at Work etc Act 1974 and Health and Safety at Work (Northern Ireland) Order 1978 – £100,000;

Corporate Manslaughter and Corporate Homicide Act 2007 – Unlimited.

Cross liabilities

Where there is more than one insured person named in your schedule, cover will operate for each one as if they are the only insured person covered under this policy, but the total liability of the insurer for all compensation payable in respect of damage to third party property shall not exceed £5,000,000 in respect of any claim or a series consequent on one original cause.

Application of indemnity limits

In the event of an accident involving payment by us to more than one person any limitation by the terms of this policy or any clause relating to the maximum amount payable shall apply to the aggregate amount of payments to all such persons and your liability shall be settled in priority.

Exceptions to Section 2

We shall not be liable in respect of:

1. any claim if any person indemnified under this section fails to observe the terms, exceptions and conditions of this policy as far as they apply, or if they are entitled to claim payment of indemnity under any other policy;
2. death or bodily injury to an employee of the person indemnified which arises out of the course of such employment except where such liability is required to be covered by the Road Traffic Acts;
3. loss or damage to property:
 - i. belonging to or in the care of anyone we indemnify who claims under this section;
 - ii. being conveyed by your vehicle (except where your vehicle is a private car);
4. loss, damage, death or bodily injury caused or arising beyond the limits of any carriageway or

thoroughfare in connection with anyone other than the driver or attendant of your vehicle either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it;

5. damage to premises (or to the fixtures and fittings) attaching solely as occupier (not as owner) where the damage is insured by another policy;
6. damage to any vehicle where cover in connection with the use or driving of that vehicle is provided under this section;
7. all loss damage death or bodily injury while your vehicle is being used in that part of an aerodrome or airport provided for the take-off or landing of aircraft on the surface, aircraft parking aprons including the associated service roads and ground equipment parking areas, and those parts of passenger terminals which come within the Customs examination area except where such liability is required to be covered by the Road Traffic Acts;
8. any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event except where such liability is required to be covered by the Road Traffic Acts.
9. any claim where Your vehicle is an Automated Vehicle and at the time of an accident is being driven or used in Automated Driving Mode and You or any other person entitled to indemnity under this policy:
 - (a) has made, or has permitted alterations to any Software which relates to functioning of the vehicle as an Automated Vehicle, except those made available by and/or approved by the vehicle manufacturer
 - (b) has failed to install or to permit the installation of any Safety Critical Software updates relating to the functioning of the vehicle as an Automated Vehicle which You or a driver permitted by You ought reasonably to have known that failure to install such software could compromise the safety of the vehicle
 - (c) ought reasonably to know or to reasonably assess that it was not appropriate to do so.

Section 3

Indemnity to principals

Where your vehicle is being used in connection with contract work on behalf of a principal we will under the terms of Section 2 indemnify the principal in respect of compensation they are legally liable to pay arising from such use provided that:

- you would have been able to claim under the policy had the claim been made against you; and
- you have arranged with the principal for the conduct and control by us of all claims for which we may be liable under this section.

Exceptions to Section 3

We shall not be liable in respect of:

1. death or bodily injury to any person employed by the principal arising out of or in the course of their employment;
2. any amount payable by the principal under any agreement which would not have been payable in the absence of such an agreement;
3. bodily injury to the principal for any amount you would not have to pay but for such an agreement;
4. damage to property belonging to or held in trust by or in the custody or control of the principal for any sum which exceeds the amount required to indemnify the principal;
5. liquidated damages or damages incurred under any penalty clause.

Section 4

Glass in windscreen, sunroof or windows

Any such damage for this section is restricted to comprehensive cover only with the windscreen/ window replacement value limited to £250 of any one incident. This limit is waived if you use an approved repairer via the Incident Care contact number.

Section 5

Medical expenses

If you or any other occupant of your vehicle is injured as a direct result of your vehicle being involved in an accident we will pay for the medical expenses in connection with such injury up to a maximum sum of £500 in respect of each person injured.

Section 6

Trailers – attached and detached subject to a maximum indemnity limit of £2,000 per trailer, subject to your policy excess

Attached trailers

The cover applicable to your vehicle shall also apply to any trailer attached or connected to your vehicle for the purposes of being operated or drawn.

Detached trailers

Providing this has been declared to Q Underwriting, cover will also apply to any trailer;

- a. owned by you or hired to you under a hire purchase agreement or leased or rented to you for a period of not less than three months; or
- b. in your custody or under your control while detached from your vehicle.

All other terms and conditions remain unaltered.

Exceptions to Section 6

We will not pay:

1. if any trailer or disabled mechanically-propelled vehicle is being towed otherwise than in accordance with the law;
2. for loss or damage to property being carried in or on any trailer or disabled mechanically-propelled vehicle;
3. under Section 2 for any loss or damage arising from the operation of any plant permanently attached to and forming part of your trailer (other than any lifting device for self-loading) as a tool except where such liability is required to be covered by the Road Traffic Act;

Section 7

Continental use/Compulsory insurance requirements

In addition to providing cover within the territorial limits, this policy in compliance with EU Directives also provides the necessary cover to meet the laws on compulsory insurance of motor vehicles in:

- any other country which is a member of the European Union; and
- any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 8 of EC Directive 2009/103/EC relating to civil liabilities arising out of the use of motor vehicles.

The level of cover provided will be the minimum required to comply with the laws on the compulsory insurance of motor vehicles of the country in which the accident occurs. Where the accident occurs in another EU Member State, if the minimum cover required by the laws of Great Britain is wider than that of such EU Member State, the level of cover provided will be that applicable in Great Britain.

If you take your vehicle abroad – outside the territorial limits

The cover provided by this policy applies to your vehicle for which a green card and a foreign use endorsement have been issued. Cover is effective for the period specified in the green card.

Additional covers

Where your vehicle is being used within the territorial limits or in any country for which we have issued you with a green card, the following covers also apply:

1. the transit of your vehicle, including loading and unloading, between the countries specified, provided such transit is of not more than 65 hours; and/or
2. reimbursement of any customs duty you may have to pay on your vehicle after its temporary importation into any of the countries specified, subject to your liability arising as a direct result of any loss of or damage to your vehicle which is covered under Section 1; and/or
3. general average contributions, salvage and sue and labour charges while your vehicle is being transported by sea between any of the countries specified provided that loss of or damage to your vehicle is covered under Section 1.

Section 8

Emergency treatment

We will reimburse any person using your vehicle for payments made under the Road Traffic Acts for emergency medical treatment.

Section 9

Child seat cover

If you have a child seat fitted in your vehicle and your vehicle is involved in an accident or damaged following fire or theft we will contribute up to £100 per child seat towards the cost of a replacement even if there is no apparent damage, subject to you making a claim under Section 1 of your policy.

Section 10

Driver Assault

Definitions

Assault

The Insured Person being assaulted by any person (other than an employee of the Insured) while engaged in his duties on behalf of the Insured and such assault being an unprovoked attack.

Accidental Bodily Injury

Injury caused by a sudden violent external unforeseen and identifiable event.

Loss of all Sight

Shall include total and irrecoverable loss of all sight which shall be deemed to have occurred

- (a) in both eyes when the condition is shown to the Insurer's satisfaction to be permanent and without expectation of recovery and the Insured Person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- (b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen scale and the Insurer is satisfied that the condition is permanent and without expectation of recovery.

Operation of Cover

The Insurer will pay the Benefits in the event of an Insured Person, sustaining Accidental Bodily Injury which, independently of any other cause, results in the death or disablement of the Insured Person.

Insured Person

The Insured and any other named driver shown under 5. Persons or classes of persons entitled to drive on the Certificate of motor insurance.

Benefits

Injury caused by a sudden violent external unforeseen and identifiable event:

1. death **£25,000**
2. total and irrecoverable loss of all sight **£25,000**
3. total loss by physical severance or **£25,000**
complete and irrecoverable loss of use of either one or both hands and/or one or both feet
4. permanent total disablement **£25,000**
(other than Loss of Sight or limbs) entirely preventing the Insured Person from engaging in or giving attention to any and every profession or occupation Occurring within 24 months of the date of the incident giving rise to the claim
5. total disablement entirely preventing the **£200 per**
Insured Person from engaging in or giving **week**
attention to his/her usual occupation

Benefit 5: **7 days**
Excess **52 weeks**
Benefit period

Exceptions to Section 10

General exclusions to this policy also apply where appropriate

- 1 **Intoxicating Liquor or Drugs**
Accidental Bodily Injury sustained while under the influence of intoxicating liquor or drugs taken by the Insured Person other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction.
- 2 **Self-Inflicted Injury**
intentional self-inflicted injury.

Conditions to Section 11

The general conditions in this policy also apply where appropriate.

- 1 **Duty**
Any such Assault must be reported to the police within 24 hours.
- 2 **Payment of Benefit**
Only one Benefit is payable in respect of the Insured Person suffering Accidental Bodily Injury After a claim has been paid under Benefit 1 to 4 in respect of any Insured Person no further liability shall attach to the Insurer in respect of that Insured Person during the Period of Insurance.

3 Payment under Benefit 4

Benefit 4 shall be payable only on certification by a medical practitioner (appointed by Us) of permanent total disablement as defined and not before the expiry of 52 consecutive weeks' disablement.

4 Discharge of Liability

The Benefit shall be payable to the Insured Person whose receipt shall be a valid discharge of the Insurer's liability.

5 Evidence

All certificates information and evidence to support a claim shall be provided at the Insured's expense and shall be in a form as required by the Insurer The Insured Person shall as often as required submit to medical examination at the Insurer's expense.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** fail to carry out Our responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **020 7741 4100**.

Section 11

Motor Legal Protection Insurance

Welcome to **your** Motor Legal Expenses Insurance Policy.

This policy gives **you** access to legal advice, and funding for legal representation and costs associated with court proceedings.

It can help cover the financial costs if **you** bring or defend a legal action.

This policy includes access to telephone helpline services for:

- reporting a claim and
- legal advice.

You also benefit from an online Legal Assistance Portal which gives access to a wide range of legal documents.

WHAT YOU NEED TO KNOW ABOUT YOUR LEGAL EXPENSES POLICY

This Section is a self-contained legal expenses insurance policy. It is not part of the motor insurance policy to which it attaches. It has its own definitions, terms, conditions and exclusions, that do not apply to the motor insurance policy.

Arc Legal Assistance Limited manages this policy on behalf of the **insurer**.

The **policyholder's** contract for this legal expenses insurance policy is with the **insurer**.

We agree to provide cover in line with the terms, conditions and exclusions set out in this policy. **We** will pay **legal costs**, up to the **claim limit** for each Section of Cover, if:

- a) an **insured event** starts during the **period of cover** and within the **territorial limits**
- b) the **insured event** leads to legal action that takes place within the **territorial limits**
- c) **you** have paid or agree to pay the premium for the **period of cover**

and

- d) **your** claim always has **reasonable prospects of success**.

Please take time to read this policy and make sure that the cover meets **your** needs.

If there is anything that is not clear, please contact the company that arranged this policy for **you**.

HELPLINE SERVICES

Personal Injury & Uninsured Loss Recovery claims Call **0344 844 0892**

If **you** want to make a claim for personal injury or for uninsured losses, please contact the number above.

Legal Helpline – 24 hours a day, 7 days a week Call **0344 770 1040**

You can use this helpline during the **period of cover** to discuss any legal or taxation problem **you** might have under the laws of the United Kingdom, Channel Islands and Isle of Man. This includes areas of law not covered by this policy. **We** may record and monitor calls.

Legal Assistance Portal
Visit legalassistanceportal.arclegal.co.uk

The Portal gives access to a wide range of legal documents and guides relating to various areas of law. This includes areas of law not covered by this policy.

HOW TO MAKE A LEGAL EXPENSES CLAIM

For Personal Injury and Uninsured Loss Recovery claims

You should follow the claims process in **your** motor insurance policy to which this policy attaches. The motor insurer will send **your** details to an **adviser** to arrange an assessment of **your** claim to check it has **reasonable prospects of success** and meets all other policy terms and conditions.

If **we** accept the claim, the **adviser** will deal with it.

If the incident is not covered under this policy, **you** can still contact the Legal Helpline for telephone based advice.

For all other claims

As soon as **you** become aware of an incident or circumstances which might lead to a claim under this policy, **you** must call the Legal Helpline on **0344 770 1040**.

A delay in telling **us** about an incident may have a negative impact on **our** ability to help **you**. This may include the potential of **your** claim being refused.

The Legal Helpline will provide legal advice and guidance and if required, ask **you** to provide claim details by visiting <https://claims.arclegal.co.uk>. Alternatively, they can send **you** a claim form.

We will arrange an assessment of the claim to check it has **reasonable prospects of success** and meets all other policy terms and conditions.

If **we** accept the claim, **we** will appoint an **adviser** to deal with it.

If the incident is not covered by this policy, the Legal Helpline can continue to give **you** telephone based advice.

DEFINITIONS - (Legal Expenses)

Where the following words appear in bold in this policy, they have these special meanings.

Adviser

The lawyer or law firm, accountant or other qualified professional adviser **we** appoint to act for **you**.

Claim limit

The most **we** will pay for each **insured event**. This includes VAT. Each Section of Cover shows the **claim limit** that applies. For the purposes of the **claim limit**: All causes, actions, incidents or events that are related by cause or time will create a single **insured event**.

Conditional fee agreement

An agreement between **you** and the **adviser** which sets out the terms under which the **adviser** will charge for their fees. If **you**, or **your** estate, do not recover, in full or in part, the damages being claimed in the legal action, no fees will be charged.

Conflict of interest

A situation when **you** have a dispute with a person who:

- also has legal expenses insurance with **us**, and
- started their claim with **us** before **you** did.

Insured event

The incident (or the start of a transaction, or series of incidents), which might lead to a claim (or claims) being made under the terms of this policy.

Insurer

AmTrust Specialty Limited.

Legal costs

These are:

- **adviser's** fees – these include VAT
- expenses incurred by the **adviser** (for example, expert report fees, barristers' fees. These are sometimes called 'disbursements').
- adverse costs (these are the other side's legal costs which a court or other authority says that **you** have to pay).

Period of cover

The same period of time covered by the motor insurance policy, product or benefit to which this policy attaches.

Policyholder

The person who:

- has taken out this policy, and
- paid the premium, and
- is named as the Insured or Policyholder on the motor insurance policy to which this policy attaches.

Road Traffic Accident

A traffic accident that involves the **vehicle**, for which **you** are not at fault, and for which another known insured party is at fault.

Reasonable prospects of success

There is a 51% or greater chance of winning the legal action and getting a positive outcome. A positive outcome is:

- obtaining & enforcing any judgment when seeking damages or compensation
- successfully defending a contract or civil dispute in its entirety
- successfully defending a criminal prosecution if **you** plead not guilty

- reducing any sentence or fine received in a criminal prosecution if **you** plead guilty
- being successful in **your** appeal against a decision.

Territorial limits

For Sections of Cover: Personal Injury and Uninsured Loss Recovery

The European Union, United Kingdom, Channel Islands, Isle of Man, Andorra, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland and Vatican City

For all other Sections

The United Kingdom, the Channel Islands and the Isle of Man.

Vehicle

The motor vehicle declared in the motor insurance schedule to which this policy attaches.

This is extended to include a caravan or trailer while they are attached to the **vehicle**.

We / Our / Us

Arc Legal Assistance Limited on behalf of the **insurer**.

You / Your

The person(s) named in the motor insurance schedule to which this policy attaches.

SECTIONS OF COVER - (Legal Expenses)

Personal Injury

In this Personal Injury section; In the event of **your** death, **we** will cover **your** personal representatives to take legal action on **your** behalf.

What is Covered

Claim limit - £100,000 each claim

Legal costs, to bring a civil case (or appeal against a judgment) for damages for **your** personal injury or death, that results from a **road traffic accident**.

Condition

If the case is going to be decided by a court in England or Wales and the damages being claimed are above the small claims track limit, **you** and the **adviser** must enter into a **conditional fee agreement**.

What is NOT Covered

Claims:

1. for stress, psychological or emotional injury unless it arises from **you** suffering physical injury.

Uninsured Loss Recovery

What is Covered

Claim limit - £100,000 each claim

Legal costs to bring a civil case (or appeal against a judgment) for uninsured losses that **you** have incurred as a direct result of a **road traffic accident**.

Condition

You will need to show **us** evidence of **your** uninsured losses.

What is NOT Covered

Claims:

1. in respect of an agreement **you** have entered into for services to assist **you** following the **road traffic accident**.
2. For personal injury or death (See Personal Injury Section)

Motor Prosecution Defence

What is Covered

Claim limit - £100,000 each claim

Q Underwriting Taxi Fleet Policy Document

Legal costs to represent or defend **you** if **you** are prosecuted for a motoring offence which arises from **your** use of the **vehicle**.

What is NOT Covered

Claims

1. If **you** are being prosecuted for driving or being in control of the **vehicle** while under the influence of:

- alcohol or non-prescribed drugs, or
- prescription medicine, and a medical professional advised **you** not to drive

2. for **legal costs** if **you** are entitled to a grant of legal aid or if funding is available from a public body, a trade union, or an employer

3. for parking offences.

Motor Contract

What is Covered

Claim limit - £100,000 each claim

Legal costs, to bring or defend a civil case (or appeal against a judgment) for damages that arise from a breach of contract for the sale or purchase of goods or services relating to the **vehicle** including the **vehicle** itself.

Condition

The contract must have been agreed after **you** bought this policy. This condition will not apply if:

- **you** held comparable cover before the contract was agreed, and
- there has been no break in cover since then.

What is NOT Covered

Claims:

1. if the amount in dispute is less than £100 (not including VAT).

Taxi Licence

A taxi licence is a licence that **you** need to engage in **your** business as a taxi driver or private hire driver. It is issued by the local taxi licensing authority.

What is Covered

Claim limit - £100,000 each claim

Legal costs for representation before, or an appeal against, a local licensing authority, or Public Carriage Office decision if an act or omission, or alleged act or omission leads to:

- suspension of,
- revocation of,
- altering the terms of, or
- refusal to renew

your taxi licence

What is NOT Covered

Claims that:

1. arise from an original application or standard renewal of a taxi licence
2. arise from a criminal prosecution
3. relate to an operator's licence.

GENERAL EXCLUSIONS - (Legal Expenses)

These General Exclusions apply to all Sections of Cover under this legal expenses insurance.

1. There is no cover if:

- a) the **insured event** started before this policy began
- b) when **you** bought this policy, **you** knew or should have known that the circumstances leading to a claim under this insurance already existed.

2. There is no cover for:

- a) fines, penalties or any damages that **you** have to pay as a result of legal action
- b) any allegation against **you**, that involves malicious falsehood or defamation
- c) claims for loss or damage if that loss or damage is insured under any other class of insurance (which is not legal expenses insurance).
- d) claims made by, or against, the company that arranged this insurance for **you**, the **insurer**, the **adviser** or **us**
- e) any costs incurred before **we** accept the claim
- f) **legal costs** or any other costs and expenses incurred which **we** have not agreed in advance or are more than **we** have approved in writing
- g) any claim **you** make which is false or fraudulent or exaggerated
- h) defending legal actions that result from anything **you** did deliberately or recklessly
- i) any claims brought under a Group Litigation Order or equivalent procedure, or as a standalone claim with multiple beneficiaries
- j) disputes between the **adviser** and any other party which is only about the level of **adviser's** fees.

3. There is no cover for any claim directly or indirectly that arises from:

- a) a dispute between **you** and someone **you** live with or have lived with
- b) a judicial review
- c) defending or pursuing new areas of law or test cases

4. Cyber attack

We will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program malicious code, computer virus or process or any other electronic system.

This exclusion will not apply to any Section of Cover, which allows for **legal costs** resulting from a cyber-attack.

5. Sanctions

The **insurer** will not cover or be liable to pay any claim or provide any benefit under this policy if doing so would expose it to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6. War, terrorism and nuclear risks

A claim caused by, contributed to by, or arising from:

- a) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism or alleged act of terrorism as defined by law in the United Kingdom.

- b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- c) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it.

7. There is no cover if at the time of the insured event:

- a) **you** did not have valid motor insurance or a valid driving licence
- b) there was no valid MOT or vehicle tax on the **vehicle**, unless exempt by law.
- c) **you** failed to comply with any laws relating to the **vehicle's** ownership or use
- d) **you** were taking part in any racing, rallies, competitions or trials of any kind.

CLAIMS TERMS, CONDITIONS AND PROCEDURES - (Legal Expenses)

Telling us about a claim

For Personal Injury and Uninsured Loss Recovery claims

You should follow the claims process in **your** motor insurance policy to which this policy attaches. The motor insurer will send **your** details to an **adviser** to arrange an assessment of **your** claim to check it has **reasonable prospects of success** and meets all other policy terms and conditions.

If **we** accept the claim, the **adviser** will deal with it.

If the incident is not covered under this policy, **you** can still contact the Legal Helpline to give **you** telephone based advice.

For all other claims

As soon as **you** become aware of an incident or circumstances which might lead to a claim under this policy, **you** must call the Legal Helpline on **0344 770 1040**.

A delay in telling **us** about an incident may have a negative impact on **our** ability to help **you**. This may include the potential of **your** claim being refused.

You must give **us**, at **your** own expense, all the information **we** need to assess **your** claim.

We will arrange an assessment of the claim to check it has **reasonable prospects of success** and meets all other policy terms and conditions.

If **we** accept the claim, **we** will appoint an **adviser** to deal with it.

Freedom to choose your own adviser

If the claim:

- reaches the point that court proceedings need to start, or
- there is a **conflict of interest**,

you can choose a suitably qualified lawyer or law firm, accountant or other qualified adviser.

You must tell **us** their name and address, so **we** can consider **your** request to appoint them as the **adviser**.

You chosen adviser must agree to **our** terms of appointment, (which **we** will send to them).

If they do not agree to **our** terms of appointment, **we** will not appoint them. If this happens, **you** can still choose a different adviser.

You will be responsible for any **adviser's** fees that are more than **we** would normally pay, if **we** had appointed an adviser from **our** panel.

If a claim is in progress and **your** chosen **adviser** no longer complies with **our** terms of appointment, **we** will withdraw cover or appoint a different **adviser** to continue **your** claim.

Proportionality

If **we** or the **adviser** consider that the **adviser's** fees and expenses will be more than **you** can recover in a successful outcome, **we** can decline **your** claim or withdraw cover for it.

We can only cover claims if the potential financial benefit to **you** is likely to be greater than the **adviser's** fees and expenses involved. If **we** or **your adviser** estimate these costs will be more than the amount **you** could potentially gain, **we** can decline **your** claim or stop cover for it. For example, **we** will not pay the **adviser's** fees and expenses that are more than the amount:

- of damages that **you** are claiming in the legal action.
- a fine is likely to be reduced if **you** plead guilty to a criminal prosecution.

Your responsibilities

Once **we** have appointed an **adviser**:

- a) **we** will only pay for **legal costs** for work undertaken while there are **reasonable prospects of success** and that **we** have expressly authorised in writing
- b) **you** must supply all information that **we** and the **adviser** ask for, and keep the **adviser** updated with progress of the claim and always cooperate with them
- c) if **you** withdraw from the legal action without **our** agreement, **you** will have to:
- d) pay all **legal costs** and
- e) reimburse **us** for any **legal costs we** have already paid for this claim
- f) **you** must instruct the **adviser** to give **us** all information that **we** ask for and report to **us** as **we** direct at their own cost.

Other insurances

If **you** have another insurance policy that would also cover **your** claim, **we** only have to pay **our** share of the claim.

So that **we** can recover any money that is more than **our** share of the claim, **you** must:

- tell **us** that **you** have the other insurance policy, and
- give **us** full details of it, and

let **us** take all necessary steps to enforce it in **your** name.

Subrogation

If **you** make a claim on this policy and **you** have rights that **you** can enforce against someone else, **you** must:

- take all necessary steps to enforce those rights for **our** benefit, or
- let **us** take those steps in **your** name.

This is so that if the other person is liable to pay towards the claim, **we** can recover any money that **we** have paid or might have to pay.

You must also let **us**, in **your** name, take over, conduct, defend and settle any claim against **you** that **we** may be liable for.

Doing this will not affect **your** claim with **us**. If there are any costs for taking these steps, **we** will pay them.

GENERAL TERMS AND CONDITIONS - (Legal Expenses)

The following terms and conditions apply to all Sections of Cover of this policy. **You** must comply with them for this policy to remain in full force and effect.

1. Residency

For this policy to be valid, **you** must be domiciled within the United Kingdom, Channel Islands or Isle of Man.

2. You must give us the information we ask for

We rely on the information **you** have provided to the company that arranged this policy for **you**. **You** must take care to give full and accurate answers to any questions they ask. This applies when **you** buy a policy or make changes to it. If **you** don't give them full and accurate answers, this can affect **your** cover and **we** can:

- cancel the policy and refuse to pay any claim, or
- not pay a claim in full.

We will write to **you** if **we**:

- plan to cancel the policy, or
- need to change the policy terms, or
- need **you** to pay more for the policy.

If **you** realise that **you** have given answers that are not full or accurate, **you** must tell **us**.

3. Fraud

In the event of fraud, we:

- a) will not have to pay the fraudulent claim
- b) can recover any sums from **you** which **we** have paid to the **adviser**
- c) can cancel this policy with effect from the date of the fraudulent act and keep all premiums paid
- d) will no longer be liable to **you** in any regard after the fraudulent act.

4. Cancellation

Your right to cancel

You cannot cancel this policy by itself as it comes as part of **your** motor insurance policy. For details on how to cancel, refer to **your** motor insurance policy.

Our right to cancel

We will only do this in exceptional circumstances, for example:

- a) We reasonably suspect fraud
- b) **You** use threatening or abusive behaviour or language or try to intimidate or bully of **our** staff or suppliers
- c) **We** find that **you**, deliberately or recklessly, gave **us** false information or did not tell **us** important information.

We will give **you** 14 days' notice in writing. **We** will send the notice to the latest address **we** have for **you**. If **you** have not made, and do not intend to make a claim under this policy, **we** will refund any premium **you** have paid for what is left of the **period of cover**.

Insolvency, liquidation or bankruptcy

You must tell **us** if **you**:

- become insolvent, go into liquidation, administration, receivership or bankruptcy, or
- enter into a voluntary or deed arrangement, or
- if legal proceedings start for any of these situations.

We will cancel the policy straight away because **you** will no longer have control to make decisions about **your** finances. If **you** have an ongoing claim, **you** no longer have control to make decisions about the claim. **We** will pay the claim up until the date **we** cancel the policy, but the claim will end on that date.

If **you** have not made a claim, **we** will refund any premium **you** have paid for what is left of the **period of cover**.

5. English Law and Language

If there is a dispute about or in connection with this policy:

- the laws of England and Wales will apply to the dispute.
- only the courts of England can decide the outcome of the dispute.

All contract terms and communication will be in English.

6. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this legal expenses insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

NOTICES

Privacy and Data Protection Notice – (Legal Expenses)

(For the purpose of this Privacy and Data Protection Notice only, '**We**' means Arc Legal Assistance and the **insurer**).

Data Protection

We are committed to protecting and respecting **your** privacy in accordance with the current data protection legislation. Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit

How We Use Your Personal Data and Who We Share it With

We may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **our** Privacy Statement, which is available to view on the website address detailed above.

Disclosure of Your Personal Data

We may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

Your Rights

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, please see websites for full address details.

HOW TO MAKE A COMPLAINT - (Legal Expenses)

Our aim is to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly.

If **you** are unhappy with the service that has been provided, **you** should contact **us**:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD

☎ 01206 615000

✉ customerservice@arclegal.co.uk

33 St Mary Axe
London
EC3A 8AA
United Kingdom

We will confirm within five working days, that **we** have received the complaint.

Within four weeks **you** will receive either a final response or an explanation of why the complaint has not been resolved and an indication of when **you** will receive a final response.

Within eight weeks **you** will receive a final response or, if this is not possible, a reason for the delay and an indication of when **you** will receive a final response.

You may be able to take the complaint to the Financial Ombudsman Service (FOS), if **you**:

- are not happy with the final response to **your** complaint, or
- have not received a response within eight weeks of the date **you** made the complaint,

but **you** must do this within six months.

The FOS contact details are:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

☎ 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).

✉ complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The **insurer** is covered by the FSCS. **You** may be able to get compensation from the FSCS if the **insurer** goes out of business and can't meet its commitments under this contract. This might, for example, be a claim that it cannot pay, or a refund it owes **you**. **You** can get more details from:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

☎ 0800 678 1100 (calls are free) or 020 7741 4100

🌐 www.fscs.org.uk

The Insurer and the Administrator

AmTrust Specialty Limited is the insurer of this policy. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its financial services reference number is 202189.

Registered in England & Wales under company number 01229676.

Its registered office is at:
Exchequer Court

Arc Legal Assistance Limited arranges and is the administrator of this policy. It is authorised and regulated by the Financial Conduct Authority. Its financial services reference number is 305958.

Registered in England & Wales under company number 04672894.

Its registered office is at:

The Gatehouse
Lodge Park
Lodge Lane
Colchester
Essex
CO4 5NE

To check these details on the Financial Services Register, visit the website www.fca.org.uk/register or call the Financial Conduct Authority on 0800 111 6768.

General Exceptions

Your policy does not cover the following:

1. any accident, bodily injury, loss or damage while any vehicle insured under this policy is being:
 - a. used or driven other than in accordance with the terms of your certificate of motor insurance;
 - b. driven by or is in the charge of any person for the purposes of being driven who:
 - i. does not have a licence to drive your vehicle, has never held one or is disqualified from holding or obtaining such a licence;
 - ii. is not complying with the terms and conditions of the licence;
 - iii. does not have the appropriate licence for the type of vehicle.
5. any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, arising from or in connection with any Cyber Act except to the extent that We must provide cover under The Road Traffic Acts.
6. any consequence whatsoever resulting directly or indirectly from or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data except to the extent that We must provide cover under The Road Traffic Acts.

We will not withdraw this cover:

- i. while your vehicle is in the custody or control of a member of the motor trade for the purposes of maintenance or repair, or an employee of a hotel or restaurant or car parking service for the sole purpose of parking;
- ii. if the accident, bodily injury, loss or damage was caused as a result of the theft of your vehicle;
- iii. if the person driving does not have a driving licence and you had no knowledge of such deficiency;
2. any liability you have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist, except as provided under Section 3;
3.
 - a. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever or any consequential loss;
 - b. any legal liability of any nature directly or indirectly caused by or contributed to by or arising from:
 - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
4. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:
 - i. 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;
 - ii. any action taken in controlling, preventing, suppressing or in any way relating to i. aboveexcept where such liability is required by the Road Traffic Acts.

General Conditions

Our claims procedure

1. As soon as reasonably possible after any accident, loss or damage, you or your legal personal representatives must telephone us giving full details of the incident. Any communication you receive about that incident should be sent to us immediately. You or your legal personal representatives must let us know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
2. You or anyone else claiming under this policy must not admit to any claim, promise any payment or refuse any claim without our written consent. If we want to, we can take over and conduct in your name or that of the person claiming under the policy the defence or settlement of any claim or take proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give us all the information, documents and assistance we require to enable any claim to be validated for us to achieve a settlement.
3. Where there is a claim, or a number of claims arising out of one incident, and this relates to payment for liability for damage to property, we may, at any time, pay you the full amount we are required to pay under the policy (less any sums we have already paid in compensation) or, any lesser amount for which such claims can be settled and, having done so, relinquish the conduct and control of such claim(s) and be under no further liability for them. We will, however be liable for the payment of costs and expenses of litigation, recoverable or incurred, in respect of matters prior to the date of such payment.

Cancellation

4.
 - a. You may cancel this policy at any time after the date We have received the premium, by providing 7 days notice in writing to Us.
 - b. If there is a default under your credit agreement, arranged through your broker or Q Underwriting, which finances this policy, we, or any agent appointed by us and acting with our specific authority may cancel this policy by providing notice in writing to you in accordance with the default termination provisions set out in your credit agreement, arranged through your broker or Q Underwriting.

If your policy is cancelled under (a) or (b) above and provided that there have been no:

- (i) claim(s) made under the policy for which we have made a payment
- (ii) claim(s) made under the policy which are still under consideration
- (iii) incident(s) which you are aware of and are likely to give rise to a claim which has already been or is yet to be reported to us

during the current period of insurance we may, at our discretion, refund to you a proportionate part of the premium paid for the unexpired period

- (c) Where there is no credit agreement, arranged through your broker or Q Underwriting, to finance this policy, we will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by us to your last known address.
- (d) We may also cancel this policy at any time by sending not less than 7 days notice in writing to Your last known address.

We will refund a proportionate part of the premium for the unexpired period provided that there have been no

- (i) claim(s) made under the policy for which We have made a payment,
- (ii) claim(s) made under the policy which are still under consideration,
- (iii) incident(s) which You are aware of and are likely to give rise to a claim which has already been or is yet to be reported to Us

during the current Period of Insurance.

Other insurance

5. If at the time any claim arises under this policy there is any other insurance policy covering the same loss damage or liability, we will only pay our share of the claim.

This provision will not place any obligation upon us to accept any liability under Section 2 of the policy which we would otherwise be entitled to exclude under Exception 1. to Section 2.

Premium adjustment

6. Before the commencement of any period of insurance you will provide us with a schedule (in the form required) of all motor vehicles (and trailers if specific trailers are covered under this policy) covered under the definition of your vehicle contained in the definition of terms in this policy.

You will immediately provide us with details of motor vehicles (and trailers if specific trailers are covered under this policy) that you subsequently acquire or dispose of and in respect of these details you will pay us an additional premium or receive from us a refund calculated as agreed.

Motor Insurance Database supply of vehicle details

7. You will immediately provide us with relevant details of all motor vehicles the use of which 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.

Your duty to prevent loss or damage

8. You must at all times:
 - (a) take all reasonable steps to safeguard Your vehicle from damage
 - (b) maintain Your vehicle in a roadworthy condition
 - (c) allow Us free access to examine Your vehicle
 - (d) maintain any Advanced Driver Assisted Systems and their components in accordance with the original vehicle manufacturers technical specifications
 - (e) take reasonable steps to ensure that any Advanced Driver Assisted Systems are in full working order following an incident involving Your vehicle where You or any other person entitled to indemnity under this policy knew or should reasonably suspect that the functionality of such systems may have been compromised or become ineffective
 - (f) install any Safety Critical Software updates made available by and/or approved by, the original vehicle manufacturer of Your vehicle that You, the driver or any occupant of Your vehicle ought to reasonably be aware of
 - (g) only ever modify, install, or permit the installation or alteration of the vehicle's Software that is made available by and/or approved by the original vehicle manufacturer of Your vehicle.

Arbitration

9. Where we have accepted a claim and there is a disagreement over the amount to be paid, the dispute must be referred to an arbitrator to be agreed between you and us in accordance with the law at the time. When this happens a decision must be made before you can take any legal action against us.

Non Disclosure, Misrepresentation or Misdescription

10. Before this policy was entered into If You have breached Your duty to make a fair presentation of the risk to Us before this policy was entered into, then:
 - where the breach was deliberate or reckless, We may avoid this policy and refuse all claims, and keep all premiums paid;
 - where the breach was neither deliberate nor reckless, and but for the breach:
 - We would not have agreed to provide cover under this policy on any terms, We may avoid this policy and refuse all claims, but will return any premiums paid
 - We would have agreed to provide cover under this policy but on different terms (other than premium terms), We may require that this policy includes such different terms with effect from its commencement, and/or
 - We would have agreed to provide cover under this policy but would have charged a higher premium, Our liability for any loss amount payable shall be limited to the proportion that the premium We charged bears to the higher premium We would have charged, as outlined in Schedule 1 to the Insurance Act 2015.
11. Before a variation was agreed If You have breached Your duty to make a fair presentation of the risk to Us before any variation to this policy was agreed, then:

- where the breach was deliberate or reckless, We may cancel this policy with effect from the date of the variation, and keep all premiums paid;
- where the breach was neither deliberate nor reckless, and but for the breach:
 - We would not have agreed to the variation on any terms, We may treat this policy as though the variation was never made, but will return any additional premiums paid
 - We would have agreed to the variation but on different terms (other than premium terms), We may require that the variation includes such different terms with effect from the date it was made, and/or
 - We would have agreed to the variation but would have increased the premium, or would have increased it by more than We did, or would not have reduced it or would have reduced it by less than We did, Our liability for any loss amount payable shall be limited on a proportionate basis, as outlined in Schedule 1 to the Insurance Act 2015.

This condition operates in addition to any provisions relating to underinsurance in this policy.

Fraud

12. If a claim made by You or anyone acting on Your behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, We may:
- (a) refuse to pay the claim,
 - (b) recover from You any sums paid by Us to You in respect of the claim,
 - (c) by notice to You cancel the policy with effect from the date of the fraudulent act without any return of premium.

If We cancel the policy under (c) above, then We may refuse to provide cover after the time of the fraudulent act. This will not affect any liability We may have in respect of the provision of cover before the time of the fraudulent act.

If this policy provides cover to any person other than You and a claim made by such person or anyone acting on their behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, We may:

- (a) refuse to pay the claim,
- (b) recover any sums paid by Us in respect of the claim (from You or such person, depending on who received the sums or who benefited from the cover provided),

- (c) by notice to You and such person cancel the cover provided for such person with effect from the date of the fraudulent act without any return of premium in respect of such cover.
If We cancel a person's cover under (c) above, then We may refuse to provide cover after the time of the fraudulent act. This will not affect any liability We may have under such cover occurring before the time of the fraudulent act.

Payments made under compulsory insurance regulations and rights of recovery

13. If the law in any country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we reserve the right to recover such payments from you or from the person who incurred the liability.

Subjectivity

14. The policy, the application or any statement of fact made by you, any clauses endorsed on the policy, the schedule and the certificate of motor insurance, form the contract of insurance between you, the policyholder, and us, Aviva. We will clearly state if the cover provided by the policy is subject to you:
- a. providing us with any additional information requested by the required date(s);
 - b. completing any actions agreed between you and us by the required date(s);
 - c. allowing us to complete any actions agreed between you and us.
- completion of these requirements (or if they are not completed by the required dates), we may, at our option:
- a. modify your premium;
 - b. issue a mid-term amendment to your policy terms and conditions;
 - c. require you to make alterations to the risk insured by the required date(s);
 - d. exercise our right to cancel your policy;
 - e. leave the policy terms and conditions, and your premium, unaltered.
- We will contact you with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by you and/or any decision by us will take effect.
- Our requirements and decisions will take effect from the date(s) specified unless and until we agree otherwise in writing. If you disagree with our requirements and/or decisions, we will consider your comments and where we consider appropriate, will continue to negotiate with you to resolve the matter to your and our satisfaction. In the event that the matter cannot be resolved:
- i. you have the right to cancel this policy from a date agreed by you and us and, providing no claims have been made, we will refund a

proportionate part of the premium paid for the unexpired period of cover;

- i. we may, at our option, exercise our right under the policy cancellation condition.

Except where stated all other policy terms and conditions will continue to apply.

The above conditions do not affect our right to void the policy if we discover information material to our acceptance of the risk.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but We recognise that things do go wrong occasionally.

We take all complaints We receive seriously and aim to resolve all our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain?

We will acknowledge Your complaint promptly. We aim to resolve complaints as quickly as possible. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt of Your complaint, and will give You an expected date of response.

What to do if You are unhappy

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Your Insurance Advisor

If You are unhappy with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman (FOS) at:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone:
0800 023 4567 (calls from UK landlines and mobiles are free) or **0300 123 9123**

Or simply log on to their website at **www.financial-ombudsman.org.uk**
Whilst We are bound by the decision of the FOS, You are not. Following the complaints procedure does not affect Your right to take legal action.

Use of Language

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

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If You require any of these formats please contact Your insurance broker.

Your Data

To see how **Q underwriting** use your personal data, see our Privacy Notice **www.Qunderwriting.com/privacy**

To see how **Aviva** use your personal data, see their Privacy Notice **www.aviva.co.uk/privacypolicy**



Q/FLEET-POL/06.26

Q Underwriting Services Ltd

1 Minster Court, Mincing Lane, London, EC3R 7AA

www.Qunderwriting.com

Q Underwriting is a trading name of Q Underwriting Services Limited. Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367. Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.