

Motor Policy

Making changes to your motor insurance

If You need to make changes to Your policy, please contact us to ensure that the changes are acceptable to Your insurer. These changes include those which affect information provided either at the start or renewal of

the policy. You can find examples of these under Condition 5 - General Conditions on page 9 of the policy.

Contents

Index

Definitions	
How to read Your Endsleigh Motor Policy Book	
Our Contract with You	
How to make a complaint	
Section 1 - Comprehensive Cover:-	
A. Loss or Damage	
B. Additional Benefits	
Section 2 - Third Party Fire and Theft Cover:-	
A. Loss or Damage	
B. Additional Benefits	
Section 3 - Third Party Only Cover:-	
A. Additional Benefits	

Page	Index	Page
1	Legal Liability to Others	6
2	Road Rage Benefit	7
2	Driving Abroad	7
2	No Claims Discount	8
	How to Report an Incident	8
3	Cancellation	8
4	General Conditions	9
	General Exclusions	10
5	Windscreen Cover – Non Comprehensive Cover	10
5	Legal Cover	11
	Personal Accident Cover	13
6	Hire Car	14
	Excess Protect Cover	15
	Breakdown Cover	18
	About Your Insurers	25

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning whenever they appear.

Certificate of Motor Insurance – Evidence of the existence of motor insurance as required by law and which forms part of Your Motor Policy.

Commission – The proportion of premium paid to Our Authorised Underwriting Agent.

Court of Summary Jurisdiction – A Magistrates Court or a court of equivalent jurisdiction in the United Kingdom.

Emergency Treatment Fees – Payment for charges prescribed by the Road Traffic Acts for emergency medical assistance following an accident involving a car which We cover.

Endorsement – A change to Your details which forms part of Your Motor Policy.

Excess – The first amount You will have to pay towards the cost of a claim for loss of or damage to Your Car, whether or not the incident giving rise to the claim is Your fault.

Fire – Fire, lightning, explosion or self-ignition.

Malicious Damage – Damage caused to Your Car as a result of an intentional or reckless act.

Market Value – The cost, in the reasonable opinion of an independent motor engineer, of replacing Your Car with a car of the same make, model and pre-loss or damage condition, specification, mileage and age.

Motor Policy – The documents consisting of Your Statement of Insurance, Your Motor Policy book, Your Certificate of Motor Insurance, any Endorsements and Our Authorised Underwriting Agents Status Disclosure.

No Claims Discount – The reduction we allow in Your premium in return for not making a claim, or where no unrecovered payment is made to You or a third party.

Our Authorised Underwriting Agents – Endsleigh Insurance Services Limited

Period of Insurance – The period shown in Your Statement of Insurance and Certificate of Motor Insurance for which we have agreed to cover You and for which You have paid or agreed to pay a premium.

Personal Effects – Property which is worn or used in everyday life and which belongs to You or any passenger in Your Car.

Protected No Claims Discount – Cover against loss of Your No Claims Discount in the event of You making a claim.

Road Traffic Acts – Legislation which includes details of the minimum cover for which motor insurance is required in the United Kingdom.

Statement of Insurance – The document giving details of the Period of Insurance, Your cover, the premium, the Insurer and the policy number. The Statement of Insurance includes all the information You provided when We prepared Your quotation.

Theft – Theft, attempted Theft or the taking away of Your Car without Your consent.

United Kingdom/UK – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands (including transit by sea, air, rail or within and between these places).

We/Us/Our/the Insurer – The Insurer named on Your Statement of Insurance, Endsleigh Insurance Services Limited, or another agent acting on behalf of the Insurer.

You/Your/the Insured – The person named as the policyholder in both Your Statement of Insurance and Your Certificate of Motor Insurance.

Your Car/the Insured Car – The car described in Your Statement of Insurance or any replacement car which has been notified to and accepted by Us, and for which You have a Certificate of Motor Insurance showing the registration mark.

Supplementary definitions apply to the following cover sections: Road Rage Benefit; Legal Cover; Personal Accident Cover; Hire Car; Excess Protect Cover and Breakdown Cover.

How to read Your Endsleigh Motor Policy book

This is Your Endsleigh Motor Policy book.

Your Cover

Please read Your Motor Policy carefully to ensure that Your cover meets Your requirements and that the details are correct, noting that certain exclusions and conditions apply.

We have designed the Endsleigh Motor Policy book to help You understand the cover provided. On many pages, to assist You, We have divided the text under the following headings:-

“What is covered”

This text gives information on the cover provided.

“What is not covered”

This text is printed opposite “What is covered” to draw Your attention to what is not covered.

“What is the most We will pay?”

This text is also printed opposite “What is covered” and indicates the maximum amount We will pay for the cover described.

Policy sections which apply to You

The level of cover which applies to You, whether Comprehensive, Third Party Fire and Theft or Third Party Only, is shown in Your Statement of Insurance.

If You have Comprehensive cover, refer to section 1.

For Third Party, Fire and Theft cover, refer to section 2.

For Third Party Only cover refer to section 3.

For all cover types you should also refer to the Legal Liability to Others, Road Rage Benefit, Driving Abroad and No Claims Discount sections on pages 6, 7 and 8. Also refer to the Cancellation, General Conditions and General Exclusions on pages 8 - 10 of Your Endsleigh Motor Policy.

If You have Legal Cover shown in Your Statement of Insurance, please refer to Pages 11 - 12 for the explanation of cover and the definitions which apply to that section.

If You have Third Party Fire and Theft cover and have paid a premium to include “Windscreen Cover” please refer to page 10 for the explanation of cover and the definitions which apply to that section.

Our Contract with You

Your Insurer

The Insurer applicable to Your Motor Policy is specified in both Your Statement of Insurance and Certificate of Motor Insurance.

Your Insurance

Your Endsleigh Motor Policy describes the cover during the Period of Insurance You have paid for or are paying for by instalments and for which the Insurer has accepted the premium.

This Motor Policy is a contract solely between You and the Insurer. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this Motor Policy in favour of any third party.

Your cover is effective in the United Kingdom and abroad as specified in the “Driving Abroad” section of Your Endsleigh Motor Policy book.

So that You fully understand what You are covered for, please read Your Motor Policy. You should pay particular attention to the General Exclusions and General Conditions shown on pages 9 - 10 of Your Endsleigh Motor Policy book. You must notify Us as soon as possible of any changes which affect Your Motor Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully.

Please make sure that Your cover meets Your requirements and the details are correct.

Law applicable to this Motor Policy

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the Law applicable to the contract. This Motor Policy is governed by English Law. English Law will also apply prior to the conclusion of Your contract of insurance. Your contract of insurance and all communications before and during Your contract of insurance will be provided in the English Language.

Risk Transfer - Endsleigh has a risk transfer agreement with all the Insurers we work with to arrange your cover.

Endsleigh acts as an agent for the insurer for the collection and refund of premiums and the payment of claims. This means that premiums are treated as being received by the Insurer when cleared funds are received by Endsleigh and that any premium refunds or claims monies are treated as received by You when it is actually paid over to You. There are occasions where such transactions are restricted (for example, to receiving premiums only) and Endsleigh will tell You if this is the case.

How to Make a Complaint

We aim to provide a high level of service and pay claims fairly and promptly under the terms of Your Motor Insurance Policy.

If You are unhappy with any aspect of Our or Our Authorised Underwriting Agents service, please contact, in the first instance the person who originally dealt with Your enquiry. Alternatively You can contact Us by:

Telephone: 0800 085 8698

Post: Customer Liaison Department
Endsleigh Insurance Services Limited
Shurdington Road
Cheltenham
Gloucestershire
GL51 4UE.

Full details of Our complaints procedures can be found on our website www.endsleigh.co.uk/site-info/complaints/

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

If You remain dissatisfied You have the right to ask the Financial Ombudsman to review Your case. The Ombudsman can be contacted at the following address:-

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

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

Contacting the Ombudsman will not affect Your right to take legal action against Us. However, if You accept the Ombudsman’s decision it will become final and binding on both parties.

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if We are unable to meet Our obligations to You. This applies to all parts of the policy except where specifically overridden. Further information is available at www.fscs.org.uk or by contacting FSCS directly on 0800 678 1100.

Section 1 – Comprehensive Cover

A. Loss or Damage

What is covered

Loss of or damage to Your Car

We will pay for loss of or damage to Your Car. We will also pay for loss of or damage to Your Car's spare parts and accessories as long as they are kept in or on Your Car or in Your own private garage and fall within the maximum amount We will pay.

Windscreen Cover

We will pay for

- the breakage of glass in the windscreen or windows of Your Car
- scratching of its bodywork caused solely by this breakage.

We do not consider a sun roof to be a windscreen or window.

Audio and Navigation Equipment

We will pay for loss of or damage to Your Car's fitted audio and fitted navigation equipment in Your Car.

Personal Effects

We will pay for loss of or damage to Personal Effects whilst in or on Your Car.

New for old Cover–

Cover will apply unless Your Statement of Insurance shows that You do not have this cover

We will replace Your Car if it is less than one year old from the date of first registration from new and You have been the sole owner and it is

- damaged to the extent that repairs will cost more than 60% of the manufacturer's current new car list price (including tax and delivery) at the time the damage occurred; or
- stolen and not recovered.

What is the most We will pay?

Loss of or damage to Your Car

We will not pay

- more than the Market Value of Your Car at the time of the loss or damage
- the amount of any repair or replacement which improves Your Car beyond its condition before the loss or damage
- more than the last list or quoted price for any parts or accessories which have become unobtainable or are no longer manufactured.

Windscreen Cover

The maximum amount We will pay is shown in Your Statement of Insurance.

The Statement of Insurance will also indicate the application of an Excess.

If this is the only damage You claim for and the cost of the claim is equal to or less than the maximum amount shown in Your Statement of Insurance, Your No Claims Discount will not be affected.

Audio and Navigation Equipment

The maximum amount We will pay in total for Your Car's fitted audio and navigation equipment is shown in Your Statement of Insurance. We will not pay more than the value of the audio and navigation equipment at the time of the loss or damage, after making a reasonable deduction for wear and tear.

Personal Effects

The maximum amount We will pay for loss of or damage to Personal Effects whilst in or on Your Car is £100.

New for old Cover–

Cover will apply unless Your Statement of Insurance shows that You do not have this cover

We will replace Your Car with a new car of the exact make, model and specification, provided such a car is available, or a car of the nearest equivalent. The maximum We will pay is the cost of the new replacement of the exact, model and specification of Your Car.

Payment of claims for loss or damage

We will, at Our reasonable option

- pay the cost of repairs or pay You the amount of any loss or damage where repair can be economically made; or
- pay You for the loss or damage where Your Car is stolen and not recovered or damaged beyond economical repair. The stolen or damaged Car will then belong to Us.

If to Our knowledge Your Car belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of Your Car will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

If Your Car is disabled due to damage covered by this section, We will pay

- the reasonable cost of protecting and removing Your Car to the nearest repairer
- the reasonable cost of delivery following repair to Your address in the United Kingdom.

What is not covered

- a) The total Excess specified in Your Statement of Insurance in respect of each claim for loss of or damage to Your Car. The amount of the Excess may vary according to the nature of the claim and as such, there may be more than one statement of Excess shown in Your Statement of Insurance.
- b) Loss of use of Your Car.
- c) Depreciation, wear and tear.
- d) Mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage.
- e) Damage to tyres caused by the application of brakes or by punctures, cuts or bursts.
- f) Loss of value of Your Car following repair.
- g) Loss of, or damage to Your Car
 - caused directly or indirectly through theft by deception
 - resulting from deception by a person pretending to be a buyer or an individual acting on behalf of a buyer
- h) Loss of, or damage to Your Car if it is left unattended unless all windows, doors, sunroof or hood are closed and locked and the keys are removed and stored away from the car.
- i) Loss of, or damage to
 - telephones, television equipment or two-way radio transmitters or receivers.
 - money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or air miles vouchers.
 - goods, tools or samples carried in connection with any trade or business.
 - property that is covered under any other policy
- j) Loss of or damage to Your Car arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
- k) Loss as a result of taking Your Car and returning it to its legal owner.
- l) Loss of or damage to Your Car arising from or in consequence of water freezing in the cooling circulation system of Your Car.
- m) Where Your Car has not been built to UK specification and any part, unit or accessory of Your Car becomes unobtainable or obsolete in the UK You are not covered for any increase in repair or replacement of the part, unit or accessory due to non-availability and/or waiting time for delivery, or any associated storage costs.
- n) Loss of, or damage to Your Car if it is driven or used by a member of Your immediate family or household without Your permission, unless that person is reported to the Police.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Section 1 – Comprehensive Cover

B. Additional Benefits

What is covered

1. Medical Expenses

If You or Your passengers are injured as a direct result of an accident involving Your Car We will pay medical expenses for each person injured.

2. Personal Accident Benefit

If You or Your husband/wife/civil partner are injured solely and directly as the result of an accident involving Your Car or whilst getting into, travelling as a passenger in or getting out of any private car, We will pay the following amounts if, within ninety days of the accident, the injury results in

Death	£2000
Total and irrecoverable loss of all sight in one or both eyes	£1000
Loss of use of one or more limbs	£1000

3. Car Sharing

If You receive a contribution for carrying passengers in Your Car as part of a car sharing arrangement for social or other similar purposes, We will not regard this as using Your Car for hiring, provided that

- Your Car is not constructed or adapted to carry more than seven passengers (excluding the driver)
- the passengers are not being carried in the course of a business of carrying passengers
- the total contributions received for the journey concerned do not include an element of profit.

4. Allowance for the use of Your Car

If You receive an allowance for the use of Your Car in connection with the normal business of Your employer, We will not regard this as using Your Car for hiring provided business use is permitted under Your Certificate of Motor Insurance.

5. Service or Repair

Loss of or damage to Your Car will still be covered while it is in the custody of the motor trade for service, repair, maintenance or testing. While Your Car is in the custody of the motor trade We will ignore any limitations as to driving or use as shown in Your Statement of Insurance.

6. Damage to Your Car

If Your motor insurance policy covers You for the cost of repairs to Your Car as a result of damage, fire or a theft, You should contact the Endsleigh New Claim Notification Helpline on 0333 234 1662 We have access to a select nationwide network of garages who will:-

- arrange for Your damaged car to be collected
- leave a replacement car for Your use whilst Your Car is being repaired
- repair Your Car and re-deliver it to You within the UK to Your home address
- guarantee all repair work for 5 years

The replacement car will be a small hatchback or similar vehicle.

What is the most We will pay?

1. Medical Expenses

We will pay medical expenses up to £100 for each injured person as a direct result of an accident involving Your Car.

2. Personal Accident Benefit

The maximum amount We will pay is £2000 per person following any one accident.

What is not covered

We will not pay the personal accident benefit for death or injury

- if the injured person is aged 70 years or more at the time of the accident
- if caused by deliberate self-injury, suicide or attempted suicide
- if at the time of the accident the injured person has an alcohol or drug content in the blood/urine in excess of the legal limit
- under more than one Motor Policy.

Section 2 – Third Party Fire and Theft Cover

A. Loss or Damage

What is covered

Loss of or damage to Your Car

We will pay for loss of or damage to Your Car caused by:-

- a) Fire
- b) Theft

We will also cover Your Car's spare parts and accessories in the same way as long as they are kept in or on Your Car or in Your own private garage and fall within the maximum amount We will pay.

Audio and Navigation Equipment

We will pay for loss or damage to Your Car's fitted audio or fitted navigation equipment in Your Car caused by fire or Theft.

What is the most We will pay?

Loss of or damage to Your Car

We will not pay

- more than the Market Value of Your Car at the time of the loss or damage
- the amount of any repair or replacement which improves Your Car beyond its condition before the loss or damage
- more than the last list or quoted price for any parts or accessories which have become unobtainable or are no longer manufactured

Audio and Navigation Equipment

The maximum amount We will pay in total for Your Car's fitted audio and navigation equipment is shown in Your Statement of Insurance. We will not pay more than the value of the audio equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

Payment of claims for loss or damage

We will, at Our reasonable option

- pay the cost of repairs or pay You the amount of any loss or damage where repair can be economically made; or
- pay You for the loss or damage where Your Car is stolen and not recovered, or damaged beyond economical repair. The stolen or damaged Car will then belong to Us.

If to Our knowledge Your Car belongs to someone else or is the subject of a Hire Purchase or Leasing Agreement, payment for the total loss or destruction of Your Car will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

If Your Car is disabled due to damage covered by this section, We will pay

- the reasonable cost of protecting and removing Your Car to the nearest repairer
- the reasonable cost of delivery following repair to Your address in the United Kingdom.

Damage to Your Car

Contact the New Claim Notification Helpline on 0333 234 1663 who will advise You how to proceed.

What is not covered

a) The total Excess specified in Your Statement of Insurance in respect of each claim for loss of or damage to Your Car.

The amount of the Excess may vary according to the nature of the claim and as such, there may be more than one statement of Excess shown in Your Statement of Insurance.

b) Loss of use of Your Car.

c) Depreciation, wear and tear.

d) Mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage.

e) Loss of value of Your Car following repair.

f) Loss of, or damage to Your Car

- caused directly or indirectly through theft by deception
- resulting from deception by a person pretending to be a buyer or an individual acting on behalf of a buyer.

g) Loss of, or damage to Your Car if it is left unattended unless all windows, doors, sunroof or hood are closed and locked and the keys are removed and stored away from Your Car.

h) Loss of, or damage to

- telephones, television equipment or two-way radio transmitters or receivers
- money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or Air Miles vouchers
- goods, tools or samples carried in connection with any trade or business
- property that is covered under any other policy.

i) Loss of or damage to Your Car arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.

j) Loss as a result of taking Your Car and returning it to its legal owner.

k) Where Your Car has not been built to UK specification and any part, unit or accessory of Your Car becomes unobtainable or obsolete in the UK You are not covered for any increase in repair or replacement of the part, unit or accessory due to non-availability and/or waiting time for delivery, or any associated storage costs.

l) Loss of, or damage to Your Car if it is driven or used by a member of Your immediate family or household without Your permission, unless that person is reported to the Police.

Section 2 – Third Party Fire and Theft Cover

B. Additional Benefits

What is covered

1. Car Sharing

If You receive a contribution for carrying passengers in Your Car as part of a car sharing arrangement for social or other similar purposes, We will not regard this as using Your Car for hiring, provided that

- Your Car is not constructed or adapted to carry more than seven passengers (excluding the driver)
- the passengers are not being carried in the course of a business of carrying passengers
- the total contributions received for the journey concerned do not include an element of profit.

2. Allowance for the use of Your Car

If You receive an allowance for the use of Your Car in connection with the normal business of Your employer, We will not regard this as using Your Car for hiring provided business use is permitted under Your Certificate of Motor Insurance.

3. Service or Repair

The cover You have under this motor policy applies to You while Your car is in the custody of the motor trade for service, repair, maintenance or testing. While Your Car is in the custody of the motor trade We will ignore any limitations as to driving or use as shown in Your Statement of Insurance.

Section 3 – Third Party Only Cover

A. Additional Benefits

What is covered

1. Car Sharing

If You receive a contribution for carrying passengers in Your Car as part of a car sharing arrangement for social or other similar purposes, We will not regard this as using Your Car for hiring, provided that

- Your Car is not constructed or adapted to carry more than seven passengers (excluding the driver)
- the passengers are not being carried in the course of a business of carrying passengers
- the total contributions received for the journey concerned do not include an element of profit.

2. Allowance for the use of Your Car

If You receive an official allowance for the use of Your Car in connection with the normal business of Your employer, We will not regard this as using Your Car for hiring provided business use is permitted under Your Certificate of Motor Insurance.

3. Service or Repair

The cover You have under this motor policy applies to You while Your car is in the custody of the motor trade for service, repair, maintenance or testing. While Your Car is in the custody of the motor trade We will ignore any limitations as to driving or use as shown in Your Statement of Insurance.

Legal Liability to Others

This section applies to all cover types

What is covered

Your legal liability to other people

We will pay all amounts that You are legally liable for in respect of

- death of or bodily injury to any other person
- damage to the property of any other person arising from any incident involving the use in the United Kingdom of
 - Your Car
 - any trailer or one mechanically propelled vehicle, which is disabled, whilst attached to Your Car or if accidentally detached during the course of a journey, provided it is not being towed for hire and reward.

The legal liability of other people

We will also cover the following people for their legal liabilities to others in the same way as We cover You:-

- any person permitted by Your Certificate of Motor Insurance to drive Your Car
- any person using, but not driving Your Car with Your permission for social, domestic or pleasure purposes
- any passenger travelling in or getting into or out of Your Car
- Your employer or partner while You are driving or using Your Car on their business, provided this is permitted by Your Certificate of Motor Insurance
- the legal representative(s) of any deceased person We cover under this Motor Policy in respect of legal liability incurred by the deceased person.

Costs and Expenses

We will pay, subject to Our prior written agreement

- legal fees reasonably and properly incurred by any person We cover for representation at a coroner's inquest or fatal accident inquiry or in a Court of Summary Jurisdiction
- the cost of legal services to defend any person We cover if they are charged with manslaughter or causing death by dangerous driving or causing death whilst under the influence of drink or drugs and, at Our option, the cost of representation at a Court of Summary Jurisdiction
- any other costs or expenses incurred in connection with any incident which may involve legal liability under this Motor Policy

Emergency Treatment Fees

We will pay for Emergency Treatment Fees as required by the Road Traffic Act

Driving other cars

If your certificate of insurance permits you to do so, you are covered to drive any other car not owned by you or hired to you under a hire purchase agreement on a Third Party Only cover basis, as long as

- you have the owner's permission to drive
- there is a valid insurance policy in force covering the car
- you still have the vehicle specified on your Statement of Insurance and it has not been stolen or damaged beyond economical repair.

What is not covered

- a) We will not provide cover for the legal liability of any person We insure under this Motor Policy if there is any other insurance in force that covers the same liability.
- b) We will not cover death of or bodily injury to any person arising out of that person's employment, except where it is necessary to meet the requirements of the Road Traffic Acts.
- c) Under this section, We will not cover loss of or damage to Your Car or any other property belonging to or in the care of any person We cover under this Motor Policy.

What is the most We will pay?

Your legal liability to other people

We will not pay more than £20,000,000 in respect of loss of or damage to property and £5,000,000 for any subsequent and associated legal costs and expenses. These limits apply to costs arising out of any one claim or series of claims caused by one event.

Costs and Expenses

We will not pay any legal costs and expenses unless they are in connection with an incident which is covered under this section.

Driving other cars

Cover does not apply

- outside of the United Kingdom
- if the vehicle is registered in any country other than the United Kingdom
- to any driver other than the policyholder
- to secure the release of confiscated/impounded vehicles

Road Rage Benefit

This section applies to all cover types

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning whenever they appear. These definitions apply to this section only and are supplementary to the definitions listed on page 1 of Your Endsleigh Motor Policy book. The General Conditions and General Exclusions described on pages 9-10 of Your Endsleigh Motor Policy book apply in addition to any other condition or exclusion stated in this section.

Assault – An intentional or reckless act that causes immediate and unlawful violence to Your person caused by a person who was unknown to You at the time of the Assault and which occurred at an identifiable time and place.

Emergency Dental Treatment – Emergency treatment to natural teeth required as a direct result of Assault and arising within seven days of the Incident.

What is covered

If You are injured solely and directly as a result of a physical and criminal Assault following a road traffic Incident involving Your Car occurring anywhere within the United Kingdom, We will pay the following amounts if within 90 days of the Incident the injury results in

Accidental death	£5000
Permanent Total Disablement	£5000
Hospital daily cash benefit for each full 24 hour period of confinement up to a maximum of 15 full 24 hour periods, but excluding the first two full 24 hour periods	£20 per day
Emergency Dental Treatment	£150
Clothing and Personal Effects belonging to You	£125
Stress counselling arising from an Assault which results in either Total Permanent Disablement or confinement in Hospital for a period in Excess of two full 24 hour periods	£30

Hospital – Either a Hospital in the United Kingdom operated under the National Health Service or an independent Hospital with specialist facilities for medical or surgical treatment as defined by the Health Services Act 1976, the Nursing Homes Act 1984 or any subsequent legislation.

Incident – A sudden, unexpected event occurring at a time and place which can be identified.

Permanent Total Disablement – Disablement which has lasted for a minimum of 52 consecutive weeks and will in all probability prevent the Insured person from engaging in gainful employment of any and every kind for the remainder of their life.

We/Us/Our – The Insurer shown on Your Statement of Insurance, Endsleigh Insurance Services Limited, or another agent acting on behalf of the Insurer.

What is not covered

- You will have to pay the first £25 in respect of each claim for
 - Emergency Dental Treatment; or
 - loss of or damage to clothing and Personal Effects
- We will not pay the road rage benefit for death or injury
 - if caused by deliberate self-inflicted injury, suicide or attempted suicide
 - if caused by deliberate exposure to exceptional danger (except in an attempt to save human life)
 - if at the time of the Incident You have an alcohol or drug content in the blood/urine in excess of the legal limit for driving a motor vehicle
 - if caused by provoked Assault, fighting (except in bona fide self defence) or a criminal act committed by You
 - caused as a result of any matrimonial dispute
 - in any country outside the United Kingdom
 - under more than one Motor Policy.
- We will not pay for more than one session of stress counselling.

Road Rage Benefit conditions

The following conditions apply to the Road Rage Benefit section

- You must take all reasonable steps to limit the likelihood of sustaining physical injury as a result of an Assault following a road traffic Incident involving Your Car.
- If an injury occurs You must as early as reasonably possible place yourself under the care of a duly qualified medical practitioner.
- You or Your representatives must ensure that all medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition will be made available on request to any medical advisor appointed by or on behalf of Us and that such medical advisor will for the purpose of reviewing the claim, be allowed as often as may be deemed necessary to make examination of You.
- Any disability which existed prior to an Insured Person sustaining Bodily Injury shall be taken into account when calculating the Benefit payable.
- The police must be notified immediately following any Incident which is likely to give rise to a claim under this section.

Driving Abroad

This section applies to all cover types

What is covered

Northern Ireland

If You are permanently resident in Northern Ireland, cover is extended to include temporary use of Your Car in the Republic of Ireland.

Cover in the European Union

Your cover under the Legal Liability to Others section includes the compulsory minimum insurance cover required to use Your Car in any country which is a member of the European Union, and any other country which agrees to follow European Union directives on motor insurance and is approved by the Commission of the European Union.

Full cover abroad

Your cover in the United Kingdom (as shown in your Statement of Insurance) is extended to any country which is a member of the European Union and any other country which agrees to follow European Union Directives on motor insurance for up to 90 days in any Period of Insurance. This includes whilst Your Car is in transit (including loading and unloading) between any countries to which this Motor Policy applies, but such transit must be by a recognised sea, air or rail route which takes 65 hours or less under normal conditions.

The following cover applies if you have selected Comprehensive or Third Party Fire and Theft Cover

We will cover the reasonable cost of the return of Your Car to Your address in the United Kingdom in the event of loss or damage covered by this Motor Policy if:

- it is not possible to economically repair Your Car prior to Your intended return to the United Kingdom
- following its loss, Your Car is recovered after Your return to the United Kingdom

The following cover applies if you have selected Comprehensive or Third Party Fire and Theft Cover

Customs Duty

We will pay any customs duty for which You are legally liable in respect of Your Car after it has been imported into any country which is a member of the European Union or which agrees to follow European Union directives on motor insurance as a direct result of any loss or damage covered by this Motor Policy.

Extended cover abroad outside of the European Union and/or in excess of the number of days allowed by Your Insurer is not available.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

No Claims Discount

This section applies to all cover types

If no claim is made during the current Period of Insurance We will include a discount in Your renewal premium. The amount of discount will be in accordance with Your insurer's No Claims Discount scale at the time of renewal.

If settlement of a claim has been paid by Your insurer during the current Period of Insurance, Your No Claims Discount will be reduced at the next renewal in accordance with Your insurer's No Claims Discount step back scale at the time of renewal.

The insurers that Endsleigh works with operate a variety of step back scales. If You renew Your Endsleigh policy Your insurer may change and therefore the step back scales may change too.

If You paid a premium to protect Your No Claims Discount, and

settlement of a claim has been paid by Your insurer during the current Period of Insurance the affect on Your No Claims Discount will be subject to the individual insurer's terms and conditions. Your renewal invitation will include full details of the insurer's terms and conditions.

Claims which do not affect Your No Claims Discount

- payments made up to the cover limit under Comprehensive cover Windscreen section
- payments made under Emergency Treatment fees section
- claims where You are not at fault and We make a full recovery of all Our costs.

How to Report an Incident

This information does not form part of Your Motor Policy. It is intended as a guide in the event that You need to make a claim.

If You have Comprehensive cover please phone

New Claims 0333 234 1662

If You do not have Comprehensive cover please phone

New Claims 0333 234 1663

The new claims line is operated by Slater Gordon Solutions Legal Limited authorised and regulated by the Solicitors Regulation Authority. Acting on Your behalf they will provide incident assistance alongside a range of other services.

Even if You are not covered for damage to Your Car You should still report the incident and You must confirm whether anyone else was involved in the incident and You must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

Your claim will be handled by the insurer named on Your Statement of Insurance, Endsleigh Insurance Services Limited, or another agent acting on behalf of the insurer.

Windscreen claims

If the windscreen or windows of Your Car are damaged and You have not chosen to use Our approved windscreen repairers, You will need Your Certificate of Motor Insurance ready to confirm that You are covered for this damage. Either Endsleigh or the Insurer (as appropriate) will be invoiced directly up to the amount You are covered for. You will be asked to pay the excess shown in Your Statement of Insurance.

Please phone 0333 234 1667

Cancellation

This Motor Policy may be cancelled by:

- a) You notifying Us or Our Authorised Underwriting Agent that You require Your Motor Policy to be cancelled. Cancelling the direct debit instruction does not mean You have cancelled the Motor Policy. You have the right to cancel this Motor Policy within 14 days of receipt (cooling off period). Please see your Statement of Insurance for details of refunds and charges following cancellation. In all cases, if Your Motor Policy is being cancelled following an accident or claim no refund will be given and any outstanding premium must be paid. We reserve the right to terminate Your Motor Policy following a total loss claim.
- b) Us or Our Authorised Underwriting Agents where there is a valid reason for doing so by giving You seven days notice in writing to Your last known address. Valid reasons may include but are not limited to;
 - If You advise Us of a change of risk under Your policy which We are unable to insure;

- Where You fail to respond to requests from Us for further information or documentation;
- Where You have given incorrect information and fail to provide clarification when requested;
- The use of threatening or abusive behaviour or language, or intimidating or bullying of Our staff or suppliers, by You or any person acting on Your behalf. Provided no claims have occurred during the current Period of Insurance, You will be entitled to the refund of the unexpired portion of Your premium.

- c) Us or Our Authorised Underwriting Agents by sending You seven days notice in writing to Your last known address if You do not pay the premium or any loans for financing insurance premiums. If You purchased additional optional cover with the Motor Policy You should refer to the cancellation terms specified in the relevant cover section.

Details regarding cancellation, termination and fees relating to Your Motor Policy can be found in Your Statement of Insurance.

General Conditions

The following General Conditions apply to Your whole Motor Policy. You must comply with these conditions to have the full protection of Your Policy. If you do not comply with them We may, at Our option, cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

See the Road Rage Benefit, Legal Cover, Windscreen, Personal Accident Cover, Hire Car, Excess Protect Cover and Breakdown Cover sections for conditions specific to these sections.

1. Accident and claims procedure

- If any accident, injury, loss or damage occurs, You must
- inform Us, giving full details, as soon as is reasonably possible
 - send every communication You receive in connection with the claim to Us, unanswered as soon as possible after You receive it
 - notify us as soon as You become aware of any pending prosecution, Coroner's Inquest or Fatal Accident Inquiry involving any person covered by this Motor Policy
 - not admit to, negotiate on, promise to pay or refuse any claim unless You have written permission from Us
 - not act in any way to prejudice Our interests
 - provide Us with all reasonable assistance We may need.

2. Handling the claim on Your behalf

- We can take over and conduct in Your name or in the name of any other person covered by this Motor Policy
- the defence or settlement of any claim
 - legal proceedings in Your name at Our expense and for Our benefit to recover any payments made under this Motor Policy
- You or the person whose name We must use must co-operate with Us on any matter affecting this insurance.

3. Making a claim

- In the event of a claim covered by this Motor Policy, You must still pay the premium. If payment is not made, We or Our Authorised Underwriting Agents
- may cancel this Motor Policy in accordance with the Cancellation terms outlined on page 8 and We or Our Authorised Underwriting Agents will seek payment of the outstanding balance of premium
 - may refuse to pay any claim arising from an occurrence on or after the due date of the premium
 - reserve the right to deduct any outstanding premium, any administrative charges set out in the Motor Policy and/or any losses or expenses incurred by Us or Our Authorised Underwriting Agent due to the failure to pay the premium or any loan financing the insurance premium from the claim payment if the claim is for loss of or damage to Your Car which is covered by this Motor Policy
 - may recover from You the outstanding balance of premium, any administrative charges set out in Our Authorised Underwriting Agents Status Disclosures and/or any losses or expenses incurred by Us or Our Authorised Underwriting Agent due to the failure to pay the premium or any loan financing the insurance premium or seek reimbursement from You of any claim payment which has already been made.

4. Changes to information relevant to Your cover

You must notify Us as soon as possible of any changes which affect Your Motor Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully.

Changes to information that We need to be informed of include, but are not limited to, the following and they apply equally to all drivers covered under Your Policy:

- accidents (fault or non-fault) whether or not resulting in a claim
- thefts (of or from the Insured Car)
- driving disqualifications
- convictions or pending prosecutions for any motoring or criminal offence
- change of Your address or where the Insured Car is parked overnight
- any health matters affecting ability to drive
- make and model of the Insured Car
- full or part time occupation
- use of the Insured Car
- modifications to the Insured Car (both cosmetic and/or performance enhancing)
- drivers of the Insured Car
- annual mileage
- type of licence and date test passed

5. Other insurance

If, at the time You make a valid claim under this Motor Policy, there is any other insurance covering the same loss, damage or liability, We will pay only Our share of the claim.

6. Care of Your Car

- You or any other person covered by this Motor Policy must
- take all reasonable steps to protect Your Car from loss or damage
 - maintain Your car in a roadworthy condition.
- You must allow Us to examine Your Car at any reasonable time.

7. Right of recovery

If the law of any country in which this Motor Policy operates obliges Us to pay a claim which We would not otherwise have paid, We reserve the right to recover this amount from You or from the person who incurred the liability.

8. Fraud condition

If You or anyone acting on Your behalf have intentionally concealed or misrepresented any information or circumstance that You had a responsibility to tell Us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, We will:

- void the Policy in the event of any fraud which occurred during the application process, which means We will treat the Policy as if it had never existed; or
 - terminate the Policy with effect from the date of any fraud which occurred during the Period of Insurance;
- and in either case, We reserve the right to:
- not return to You any premium paid;
 - not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
 - seek to recover any money from You for any claim We have already paid which is later established as invalid, including the amount of any costs or expenses We have incurred;
 - share information about You with other fraud prevention agencies, anti-fraud databases and the Police, as outlined under the Fraud Detection and Prevention section on page 25 of this Motor Policy book.

General Exclusions

The following General Exclusions apply to Your whole Motor Policy.

See the Road Rage Benefit, Legal Cover, Windscreen, Personal Accident Cover, Hire Car, Excess Protect Cover and Breakdown Cover sections for exclusions specific to these sections.

What is not covered

1. Use and driving which We do not cover
Your Motor Policy does not cover any accident, injury, loss, damage or liability when any vehicle covered by this Motor Policy is
 - being used for any purpose that Your Certificate of Motor Insurance does not permit
 - in the charge of or being driven by any person who is not described in Your Certificate of Motor Insurance as a person entitled to drive
 - being driven by You or a permitted driver with Your permission if You or the permitted driver does not hold a driving licence or has never held a driving licence or is disqualified from holding or obtaining a driving licence
 - being driven by any person who does not comply with the terms and conditions of the driving licence held
 - in an unsafe or unroadworthy condition or, where such regulations require, does not have a current M.O.T. certificate
 - in or on that part of any airport, aerodrome, airfield or military base which is used for the take off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas.
2. Notification of a change of car
This Motor Policy does not cover a car unless
 - We already have details of the car; or
 - details are given to Us if You change Your car before or on the date You acquire the car and We accept them; or
 - You are driving a car under the terms of the “Driving Other Cars” section which is permitted by Your Certificate of Motor Insurance.
3. Liability which results from an agreement
This Motor Policy does not cover any liability You have accepted by agreement or contract, unless You would have had that liability anyway.
4. War Risks, Terrorism, Riot and Civil Commotion or Earthquake
This Motor Policy does not cover death, bodily injury, loss, damage, cost or expense of whatever nature or any consequence resulting directly or indirectly from or in connection with:
 - a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - b) any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
- c) any action taken in controlling preventing suppressing or in any way relating to a) or b) above.
- d) earthquake.
This exclusion will not apply where such cover is necessary to meet the requirements of compulsory motor insurance legislation.
5. Radioactive Contamination and Sonic Booms
Loss of or destruction or damage to any property or any resulting loss or expense or any loss of use or any legal liability directly or indirectly caused by or contributed to by or arising from
 - ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the burning of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
6. Pollution
This Motor Policy does not cover death or bodily injury to any person or damage to any property which is directly or indirectly caused by pollution or contamination unless this pollution or contamination is directly caused by an incident which occurs in its entirety at a specific time and place during the Period of Insurance and is sudden, identifiable, unintended and unexpected.
All pollution which arises out of one incident will be considered to have occurred at the time when this incident takes place.
We will not apply this exclusion in circumstances where it is necessary to meet the requirements of the relevant motor insurance law.
7. Rallies, Competitions, Trials, Racetrack, Circuit or Prepared Course
If any car which We cover is used
 - in any rally
 - in any competition
 - in any trial
 - on a racetrack, circuit or a prepared courseWe will restrict cover to those legal liabilities for which insurance is compulsory under the Road Traffic Acts and We will provide no other cover under this Motor Policy.
We will not apply this limitation in respect of any event organised to encourage road safety or a treasure hunt in respect of which
 - the route does not exceed 100 miles and
 - no merit is attached to the competitors’ performance whilst driving, except in relation to good road behaviour and compliance with the Highway Code and
 - if the event includes driving tests, then the driving area must not exceed 100 yards square and tests must not be timed.

Windscreen Cover – Non Comprehensive Cover

Your Statement of Insurance will show whether You have cover under this section

What is covered

We will pay to replace or repair glass in the windscreen or windows of Your Car in the United Kingdom

What is not covered

The following apply in addition to the General Exclusions on page 10 of Your Motor Policy

- Any claim under this Policy when You are making a claim for the same incident under Your Motor Policy.
- Broken or damaged glass in a sun roof, roof panel, light or reflector.
- Any items made of plastic.
- Any incident when damage is also caused to other parts of Your Car.
- Claims for more than three incidents in any one 12 month policy term.
- Any deliberate careless or negligent act or omission by You.
- The maximum amount We will pay is shown in Your Statement of Insurance. The Statement of Insurance will also indicate the application of an Excess.

How to Make a Claim Under the Windscreen Cover

If the windscreen or windows of Your Car are damaged call 0333 234 1667 and quote Your Policy Number. If this is the only damage You claim for Your No Claims Discount will not be affected.

If You change Your Motor Policy Cover

If You increase cover under Your Motor Policy to Comprehensive, there will be no refund of Your Windscreen Cover premium. The terms and conditions of Your Windscreen Cover will then be as stated in the Comprehensive Cover section of Your Motor Policy book and in the Motor Policy Endorsement issued at that time. If You cancel Your Motor Policy there will be no refund of any premium paid for Windscreen Cover.

If You cancel Your Cover

If You cancel Your Windscreen Cover there will be no refund of any premium paid for Windscreen Cover. This Cover will be automatically cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given unless the cancellation is within the 14 day cooling off period described in the Cancellation section on page 8 of Your Policy.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Legal Cover

Your Statement of Insurance will show whether You have cover under this section

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning whenever they appear.

These definitions apply to this section only and are supplementary to the definitions listed on page 1 of Your Endsleigh Motor Policy book. The General Conditions and General Exclusions described on Pages 9 - 10 of Your Endsleigh Motor Policy book apply in addition to any other condition or exclusion stated in this section.

Appointed Representative – The Preferred Law Firm, law firm or other suitably qualified person We will appoint to act on an Insured Person's behalf.

Costs and Expenses – All reasonable and necessary costs chargeable by the Appointed Representative and agreed by Us in accordance with Our Standard Terms of Appointment. We will also pay the costs incurred by opponents in civil cases if an Insured Person has been ordered to pay them, or pays them with Our agreement.

Countries Covered – The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

Date of Occurrence – For insured incident 1. Uninsured Loss Recovery, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. For insured incident 2. Motoring Prosecution Defence, the date of the motor offence the Insured Person is alleged to have committed. If there is more than one offence arising at different times, the Date of Occurrence is the date the Insured Person began, or is alleged to have begun, to break the law.

Insured Person – You, and any passenger or driver who is in or on Your Car with Your permission. Anyone claiming under this section must have Your agreement to claim.

Preferred Law Firm – A law firm or barristers' chambers We choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with an Insured Person's claim and must comply with Our agreed service standard levels, which We audit regularly. They are appointed according to Our Standard Terms of Appointment.

Reasonable Prospects – The prospects that an Insured Person will recover losses or damages, make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a Preferred Law Firm on Our behalf, will assess whether there are Reasonable Prospects.

Standard Terms of Appointment – The terms and conditions (including the amount We will pay to an Appointed Representative) that apply to the claim, which could include a conditional fee agreement (no-win, no-fee).

Uninsured Losses – Losses which an Insured Person has incurred as a result of a road traffic accident which was not their fault, and which are not covered under the motor insurance to which this section attaches.

We, Us, Our, – The insurer shown on Your Statement of Insurance or Endsleigh Insurance Services Limited.

What is covered

Legal Cover

We agree to provide cover in accordance with this section, subject to the terms, conditions, exclusions and limitations set out in this section as long as:

1. Reasonable Prospects exist for the duration of the claim
2. the Date of Occurrence of the insured incident happens during the Period of Insurance for which a valid Motor Policy is in force
3. any legal proceedings will be dealt with by a court, or other body which We agree to, within the Countries Covered, and
4. the insured incident happens within the Countries Covered.

What We will cover – Insured incidents

1. Uninsured Loss Recovery

We will pay an Appointed Representative, on behalf of an Insured Person, Costs and Expenses incurred to recover Uninsured Losses after an event which causes:

- (a) damage to Your Car or to any property belonging to an Insured Person in or on the vehicle; and/or
- (b) death or bodily injury to an Insured Person whilst travelling in or on Your Car.

2. Motoring Prosecution Defence

We will defend an Insured Person's legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of Your Car, which the Insured Person has notified Us of within 10 days of receiving a written Notice of Intended Prosecution, or as soon as reasonably possible if the Insured Person is notified of a prosecution any other way.

We will not cover parking or obstruction offences or challenging a fixed penalty notice.

Provided that:

- (i) the most We will pay in Costs and Expenses is no more than the amount We would have paid to a Preferred Law Firm
- (ii) in respect of an appeal or the defence of an appeal, the insured person must tell Us within the time limits allowed that they want to appeal. Before We pay the Costs and Expenses for appeals, We must agree that Reasonable Prospects exist and for 2. Motoring Prosecution Defence above, We must have defended the original motoring prosecution
- (iii) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most We will pay in Costs and Expenses is the value of the likely award.

In the event of a claim, if an Insured Person decides not to use the services of a Preferred Law Firm, they will be responsible for any costs that fall outside Our Standard Terms of Appointment and these will not be paid by Us.

Legal Advice 24 Hour Helpline

We will provide a 24 hour Legal Advice Helpline.

To obtain assistance or legal advice following an accident, simply phone the following number: 0333 234 1665

What is the most We will pay?

Legal Cover

The most We will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £100,000.

What is not covered

1. A claim where the Insured Person has failed to notify Us of the insured incident within a reasonable time of it happening and where this failure adversely affects the Reasonable Prospects of a claim or We consider Our position has been prejudiced.
2. Costs and Expenses incurred before Our acceptance of a claim.
3. Fines, penalties, compensation or damages that a court or other authority orders an Insured Person to pay.
4. Any legal action an Insured Person takes that We or the Appointed Representative have not agreed to, or where an Insured Person does anything that hinders Us or the Appointed Representative.
5. Any claim relating to a contract involving Your Car.
6. Your Car being used by anyone, with Your permission, who does not have valid motor insurance.
7. A dispute with Us not otherwise dealt with under Condition 8.
8. Costs and Expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
9. Any claim where an Insured Person is not represented by a law firm or barrister.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Legal Cover – Conditions

1. An Insured Person's legal representation
 - (a) On receiving a claim, if legal representation is necessary, We will appoint a Preferred Law Firm or in-house lawyer as an Insured Person's Appointed Representative to deal with their claim. They will try to settle the Insured Person's claim by negotiation without having to go to court.
 - (b) If the appointed Preferred Law Firm or Our in-house lawyer cannot negotiate settlement of the Insured Person's claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the Insured Person may choose a law firm to act as the Appointed Representative.
 - (c) If the Insured Person chooses a law firm as their Appointed Representative who is not a Preferred Law Firm, We will give the Insured Person's choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most We will pay is the amount We would have paid if they had agreed to Our Standard Terms of Appointment.
 - (d) The Appointed Representative must co-operate with Us at all times and must keep Us up to date with the progress of the claim.
 2. An Insured Person's responsibilities
 - (a) An Insured Person must co-operate fully with Us and the Appointed Representative.
 - (b) An Insured Person must give the Appointed Representative any instructions that We ask them to.
 3. Offers to settle a claim
 - (a) An Insured Person must tell Us if anyone offers to settle a claim. An Insured Person must not negotiate or agree to a settlement without Our written consent.
 - (b) If an Insured Person does not accept a reasonable offer to settle a claim, We may refuse to pay further Costs and Expenses.
 - (c) We may decide to pay the Insured Person the reasonable value of their claim, instead of starting or continuing legal action. In these circumstances the Insured Person must allow Us to take over and pursue or settle any claim in their name. The Insured Person must also allow Us to pursue at Our own expense and for Our own benefit, any claim for compensation against any other person and the Insured Person must give Us all the information and help We need to do so.
 - (d) Where a settlement is made on a without-costs basis We will decide what proportion of that settlement will be regarded as Costs and Expenses and payable to Us.
 4. Assessing and recovering costs
 - (a) An Insured Person must instruct the Appointed Representative to have Costs and Expenses taxed, assessed or audited if We ask for this.
 - (b) An Insured Person must take every step to recover Costs and Expenses that We have to pay and must pay Us any amounts that are recovered.
 5. Cancelling an Appointed Representative's appointment

If the Appointed Representative refuses to continue acting for an Insured Person with good reason, or if the Insured Person dismisses the Appointed Representative without good reason, the cover We provide will end immediately, unless We agree to appoint another Appointed Representative.
 6. Withdrawing cover

If an Insured Person settles or withdraws a claim without Our agreement, or does not give suitable instructions to the Appointed Representative, We can withdraw cover and will be entitled to reclaim from the Insured Person any Costs and Expenses We have paid.
 7. Expert opinion
- We may require the Insured Person to get, at their own expense, an opinion from an expert that We consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by Us and the cost agreed in writing between You and Us. Subject to this, We will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that an Insured Person will recover damages (or obtain any other legal remedy that We have agreed to) or make a successful defence.
8. Arbitration

If there is a disagreement between an Insured Person and Us about the handling of a claim and it is not resolved through Our internal complaints procedure, the Insured Person can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by the Insured Person and Us. If there is a disagreement over the choice of arbitrator, We will ask the Chartered Institute of Arbitrators to decide.
 9. Keeping to the section terms

An Insured Person must:

 - (a) keep to the terms and conditions of this section
 - (b) take reasonable steps to avoid and prevent claims
 - (c) take reasonable steps to avoid incurring unnecessary costs
 - (d) send everything We ask for, in writing, and
 - (e) report to Us full and factual details of any claim as soon as possible and give Us any information We need.
 10. Cancelling the cover

We can cancel this cover at any time provided We tell You at least 7 days beforehand. This Cover will be automatically cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given unless the cancellation is within the 14 day cooling off period described in the Cancellation section on page 8 of Your Policy.
 11. Fraudulent claims

We will, at Our discretion, void the cover (make it invalid) from its start date or from the date of claim, or alleged claim, or We will not pay the claim if:

 - (a) a claim an Insured Person has made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - (b) a false declaration or statement is made in support of a claim.
 12. Claims under this section by a third party

Apart from Us, the Insured Person is the only person who may enforce all or any part of this cover and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the section in relation to any third-party rights or interest.
 13. Other insurances

If any claim covered under this section is also covered by another policy, or would have been covered if this cover did not exist, We will only pay Our share of the claim even if the other insurer refuses the claim.
 14. Law that applies

This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where You normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

DAS Legal Expenses Insurance Company Limited ('DAS') is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

Personal Accident Cover

Your Statement of Insurance will show whether You have cover under this section

If an Insured Person sustains Bodily Injury during the Effective Time and within the Territorial Limits, the Underwriters agree to pay the Benefit to the Insured Person provided that such Bodily Injury is sustained during the period of Cover.

Definitions

The following key words which are listed in alphabetical order have the same meaning wherever they appear. These definitions apply to this section and are supplementary to the definitions listed on page 1 of Your Motor Insurance Policy Book. The General Conditions and General Exclusions on pages 9 to 10 of Your Motor Insurance Policy Book apply in addition to any provisions or exclusions stated in this section.

Accident/Accidental – A sudden and unforeseen event which occurs after the cover start date, resulting in Bodily Injury including Assault.

Assault – Shall mean a sudden, unexpected attack by an unknown third party with deliberate intent to cause Bodily Injury at an identifiable time and place following a road incident within the Territorial Limits.

Associated Private Car Policy – The motor insurance arranged by Endsleigh Insurance (which is taken out by the Policyholder in their name to cover a private car).

Benefit – The amount shown in the Table of Benefits.

Bodily Injury – Any injury which is caused by Accidental means or following Assault, and which within 104 weeks from the date of the Accident shall, solely and independently of any other cause, result in the Insured Person's death, Loss of Limb(s) or Loss of Eye(s), Loss of Hearing, Loss of Speech or Permanent Total Disablement.

Cover – This Personal Accident cover.

Certificate of Insurance – The Policyholder's Associated Private Car Policy certificate.

Endsleigh Insurance – Endsleigh Insurance Services Limited

Effective Time – Whilst travelling in, getting into or out of an Insured Private Car, which is being driven by the Policyholder or a named driver.

Insured Person – The Policyholder, named drivers and all their passengers.

Insured Private Car – The private car defined in the Associated Private Car Policy and any temporary replacement for this vehicle whilst it is being repaired.

Loss of Eyes or Eye – Shall mean the permanent and total loss of sight, which shall be considered as having occurred

(a) In both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

(b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning the Insured Persons see at 3 feet what they should see at 60 feet).

Loss of Hearing – Total, permanent and irrecoverable loss of hearing.

Loss of Limb or Limbs – Shall mean the permanent and complete loss of a limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.

Loss of Speech – Total, permanent and irrecoverable loss of speech.

Period of Insurance – As defined on the Certificate of Insurance. Not to exceed 12 months from the policy start date.

Permanent Total Disablement – Shall mean disablement caused other than by Loss of Limb, Eye, Hearing or Speech, which has lasted for 52 consecutive weeks and will in all probability prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of their life.

Policyholder/You/Your – The person who has taken out the contract for Associated Private Car Policy and has selected and arranged payment for Personal Accident Cover and who is named as policyholder on the Certificate of Motor Insurance

Territorial Limits – Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

Underwriters – The Underwriter shown on Your Statement of Insurance

Benefits

Table of Benefits

	Amount Payable
Bodily Injury	
1. Accidental death	£30,000
2. Loss of Limb or Limbs	£30,000
3. Loss of Eye or Eyes	£30,000
4. Loss of Hearing	£30,000
5. Loss of Speech	£30,000
6. Permanent Total Disablement	£30,000

Payment of Benefits

- Only one of the Benefits 1 to 6 will be payable in connection with one Insured Person in respect of any one Accident.
- If an Insured Person is under 16 years of age, Benefit 1 – Accidental death, will be £7,500.
- Any disability which existed prior to an Insured Person sustaining Bodily Injury shall be taken into account when calculating the Benefit Payable.

Exclusions

The Underwriters shall not be liable in respect of any claim:

- Directly or indirectly resulting from:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power and any act of terrorism.
 - The Insured Person committing, or attempting to commit suicide or intentional self-injury.
 - Childbirth or pregnancy.

d) Motor racing, rallies, competitions, speed tests or the like.

e) The Insured Person being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.

2. Where the Insured Person has attained the age of 80 years on or before the date of the Accident.

3. Involving the use of vehicles other than an Insured Private Car.

Conditions

Choice of Law

English law will apply to this Cover unless before it is issued, the Underwriters make a written agreement saying otherwise.

Claims

On the happening of any occurrence likely to give rise to a claim You must notify the Underwriters by calling 0370 241 4539 and reporting the details of the incident, as soon as reasonably possible, and in any event within 60 days of the date of the occurrence. You must at Your expense, provide any certificates, information and evidence that may from time to time be required by the Underwriters and in the form prescribed by them. The Underwriters shall be allowed, at its own expense and upon reasonable notice to You, to have a medical examination of the Insured Person. If any claim submitted under this Cover shall be in any respect false or fraudulent, the Underwriters shall be under no liability to make any payment in respect of such a claim.

Communications

All communication is to be in English.

Interest

No Benefit payable shall carry interest.

Interpretation

Any word or expression to which specific meaning has been attached shall bear the same meaning wherever it appears. All Cover is issued under the terms, Definitions, Provisions, Exclusions and Conditions of this cover.

Rights of Third Parties

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Cancellation

You may cancel Your Cover up to 14 days after receipt of this documentation, subject to no claim having been made under this Cover. We will refund your premium, less a charge for the period You have been insured. If You do not exercise this right to cancel Your Cover, it will remain in force for the term of the Associated Private Car Policy and You will be required to pay the premium. If You want to cancel Your Cover after 14 days no refund will be payable. This Cover will be automatically cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given

unless the cancellation is within the 14 day cooling off period described in the Cancellation section on page 8 of Your Policy.

Hire Car

Your Statement of Insurance will show whether You have cover under this section

Definition of Terms

The following words or phrases have the same meaning wherever they appear in this Policy.

Associated Private Car Policy – The motor insurance arranged by Endsleigh Insurance (which is taken out by the Policyholder in their name to cover a private car).

Endsleigh – Endsleigh Insurance Services Limited

Geographical Limits – Great Britain, Northern Ireland, Isle of Man and the Channel Islands (for residents only).

Hire Car – A Group A (ABI Group S1/S2) vehicle as determined by Endsleigh's Agent, within the Geographical Limits (e.g. 1.0 litre car).

Insured Incident – A road traffic accident, fire, flood, storm, attempted theft, act of vandalism, malicious damage or recovered theft, that renders the Insured Vehicle a total loss as determined by Endsleigh or Endsleigh's Agent if the damage is covered under Your current Associated Private Car Policy OR, by the Third Party You are claiming against for Your losses OR, if a fault accident by a garage who are a member of the Vehicle Builders Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or another similar recognised body. Alternatively, it is where the Insured Vehicle has been stolen and remains unrecovered.

Insured Person/You/Your – A full driving licence holder aged 18 to 79 years who appears on the current Associated Private Car Policy issued by Endsleigh

Insured Vehicle – The car described in Your Statement of Insurance or any replacement car which has been notified to and accepted by Us, and for which You have a Certificate of Motor Insurance showing the registration mark, and for which a premium has been paid for Hire Car cover.

Participating Agent – Endsleigh who is authorised to accept insurance, collect premiums and issue policies on behalf of the Underwriters.

Period of Insurance – The period of the motor insurance policy which runs concurrently with this Policy and does not exceed 12 months.

Policyholder – The person, firm or company who has taken out this Policy and has paid the premium due.

Provider – Endsleigh's Agent supplies the Hire Car and administers the claim

Third Party – The other person(s) and/or party(s) responsible for the Insured Incident, excluding the Insured Person and/or Policyholder (as defined in this Policy).

Underwriters – The Underwriter shown on Your Statement of Insurance.

We/Us/Our – The Insurers shown on Your Statement of Insurance or Endsleigh Insurance Services Limited acting on their behalf

Your Hire Car Insurance Contract

Cover is subject to the terms and conditions that follow.

Endsleigh's Agent or a supplier of Endsleigh provides the benefits under this Policy. However, the contract is between the Underwriter and the Policyholder.

What is covered

- You are covered for up to 14 or 21 days* of continuous car hire within the Geographical Limits following an Insured Incident during the Period of Insurance and within those Geographical Limits.
- A maximum of two claims in the Period of Insurance can be made.
- You may extend the hire by contacting Endsleigh's Agent on 01827 319400 – Authorised Hire Team who will make arrangements. A discounted rate is available to Endsleigh customers.
- The Hire Car must be returned to Endsleigh's Agent no later than 48 hours after payment is issued to You based on Endsleigh's total loss valuation of Your claim or no later than the number of days of vehicle hire as shown on Your Statement of Insurance sent with the Associated Private Car Policy (whichever comes first).

*Number of days of vehicle hire is shown on Your Statement of Insurance with this policy

What is not covered

The following are not covered under this insurance:

- all fuel, fares, fines and fees relating to the Hire Car whilst in your possession
- any claim where the Insured Vehicle was being used for hire or reward
- Any claim where Endsleigh does not provide indemnity under the terms of Your Associated Private Car Policy
- any further hire charges incurred after the number of days of vehicle hire as shown on your statement sent with the Associated Private Car Policy, or more than 48 hours after payment is issued by Endsleigh under the terms of the Associated Private Car Policy for a total loss or theft unrecovered, whichever comes first
- any claim for theft which has not been reported to the police
- any claim reported to Endsleigh more than fourteen days after the Insured Incident occurred
- any claim for a Hire Car more than fourteen days after the Insured Vehicle has been determined a total loss by Endsleigh
- sea transit charges in the delivery and collection of the Hire Car
- any claim arising out of a deliberate or criminal act or omission, which is found to the Provider's satisfaction to be of a fraudulent or false nature.
The Insured Person will be held responsible for any costs paid or incurred as a result
- any excess payable in the event of a claim involving the Hire Car
- any Insured Incident, which took place prior to the commencement of this Policy

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Making a Claim

Making a claim under this policy could not be easier. To report an incident, call the free 24 hour Claims Helpline immediately on;

Comprehensive policyholder 0333 234 1662

Third Party, Fire and Theft policyholders 0333 234 1663

This UK based Claims Helpline is available 24 hours a day, 365 days a year.

Endsleigh or its agent will contact You to administer Your claim and arrange the supply of a Hire Car.

You should note that the following conditions apply in all circumstances:

- a. a security/fuel deposit is payable by You on collection of the Hire Car. This is refundable upon its return provided it is free from damage and has the same amount of fuel as when collected
- b. when taking possession of the Hire Car, the driver will need to produce their full current driving licence and personal identification, e.g. telephone bill

- c. You must have a valid motor insurance with Endsleigh to take advantage of this cover
- d. Hire Cars are provided in accordance with Endsleigh or its agent's standard requirements, terms and conditions
- e. a Hire Car will only be provided once confirmation is received from Endsleigh, that the Insured Vehicle is a total loss, not before
- f. if the Insured Vehicle has suffered theft damage or been stolen You must supply a police crime reference number before a Hire Car can be provided
- g. the Insured Person may have to provide comprehensive insurance for the Hire Car

Specific terms and conditions will be applied by individual hire car providers. These will be made available to You as part of the hire process.

General Conditions

Subrogated Rights

- The Insured Person must take all reasonable steps to mitigate the costs of the claim
- The Insured Person must pay to the Underwriters any sums by way of costs, charges or fees directly recovered from the Third Party to the extent of the sums indemnified under this Policy
- The Insured Person must take all action possible to recover any costs, charges or fees the Underwriters may have paid or be liable to pay and pay any such amounts recovered to the Underwriters
- Upon conclusion of the hire of a replacement car the Underwriters can take over and if necessary conduct proceedings in the name of the Insured Person to recover the hire costs of the Hire Car from the Third Party

Duration

The period of the Associated Private Car Policy which runs concurrent with this Policy and does not exceed twelve months (Definitions: Period of Insurance).

Complaints Procedure

If you need to make a complaint under this section please refer to Your Statement of Insurance - How to make a complaint.

Cancellation

You may cancel Your Cover up to 14 days after receipt of this Policy, subject to no claim having been made under this Cover. We will refund Your premium, less a charge for the period You have been insured. If You do not exercise the right to cancel Your Cover, it will remain in force for the term of Your Associated Private Car Policy and You will be required to pay the premium. If You want to cancel after 14 days no refund will be payable.

This Cover will be automatically cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given unless the cancellation is within the 14 day cooling off period described above.

Excess Protect Cover

Your Statement of Insurance will show whether You have cover under this section

Excess protect cover insured by Astrenska Insurance Limited

This policy is underwritten by Astrenska Insurance Limited, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services number 202846).

This policy meets the demands and needs of those who wish to cover the financial loss incurred as a result of paying the excess they are liable for following a successful claim under their main motor insurance policy

Definitions

The following key words which are listed in alphabetical order have the same meaning wherever they appear.

Annual Aggregate Limit – Means the maximum amount payable in the Period of Insurance as shown in Your Statement of Insurance.

Associated Private Car Policy – Means the motor insurance arranged by Endsleigh Insurance Services Limited (which is taken out by the Policyholder in their name to cover their Motor Vehicle).

Statement of Insurance - This forms part of this policy document and contains the name of the Policyholder and gives a summary of the cover provided by this policy

Excess - Means the amount You must pay under the terms of Your Associated Private Car Policy.

Imminent Claim - Means an Incident that could give rise to a claim under this policy that You are or were aware of prior to the inception date of this policy that was to be or had just been reported under Your Associated Private Car Policy.

Incident - Means a claim occurrence under Your Associated Private Car Policy during the Period of Insurance.

Motor Insurer – Means an authorised and regulated UK Motor Insurer

Motor Vehicle – A car (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed 3.5 gross vehicle weight, of which You are the owner or which You are authorised to drive.

Who is eligible to purchase this Policy?

Any person:-

1. Permanently resident in the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
2. Any person who has a current full and valid UK driving licence, or holds a full internationally recognised licence.
3. Who has an Associated Private Car Policy

Period of Insurance – Means the period for which We have accepted the premium as stated in Your Statement of Insurance. This policy runs along with Your Associated Private Car Policy, and if Your Associated Private Car Policy is cancelled/not renewed, all cover under this insurance will end.

Waived or Reimbursed – Means where a third party has already made good the Excess amount of any claim on Your Associated Private Car Policy.

We/Us/Our – Means Astrenska Insurance Limited

You/Your/Policyholder -Means the person whose name appears at the top of Your Statement of Insurance.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Excess Protect Cover (continued)

What is covered

1. Cover is provided for the Excess that You are responsible for following the successful settlement of any loss, destruction or damage claim for Your Motor Vehicle under Your Associated Private Car Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where You were at fault the claim will be settled when We are in receipt of the settlement letter from Your Motor Insurer. For claims where You are deemed either partially at fault or not at fault if Your Excess is not recovered from the third party within 6 months from the date of Incident We will reimburse any Excess payment for which You have been made liable up to the Annual Aggregate Limit insured under the policy.
2. Cover will only operate when the Excess of Your Associated Private Car Policy is exceeded and following the successful claim payment.
3. The maximum amount payable under this policy will be the Annual Aggregate Limit as shown in Your Optional Additional Cover Policy and Policy Summary. Once the Annual Aggregate Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your Associated Private Car Policy.

General Conditions Applicable To This Policy

1. The Excess Protect Cover will continue to respond for the Period of Insurance or until Your chosen Annual Aggregate Limit on this Excess Protect Cover is exhausted; whichever comes first.
2. Your Associated Private Car Policy must be maintained, current, valid and provided by Endsleigh Insurance Services Limited.
3. The Policyholder as stated on the Optional Additional Cover Policy Summary must match the lead name of the individual on the Associated Private Car Policy that has responded and to which this policy will respond.
4. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. For example, you must tell us if you move home or buy a new car. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.
5. Right of Recovery - We can take proceedings in Your name but at Our expense to recover for Our benefit the amount of payment made under this policy.

What is not covered (exclusions)

1. Any claim that Your Associated Private Car Policy does not respond to or the Excess is not exceeded.
2. Any claim that is refused under Your Associated Private Car Policy.
3. Any claim where the Motor Vehicle is being used:
 - a) for business use and commercial travel by sales representative
 - b) for hire or reward
 - c) for any purpose in connection with the motor trade
 - d) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
4. Any claim under Your Associated Private Car Policy which occurred prior to the Period of Insurance as shown on Your Associated Private Car Policy Schedule or that You were aware was an Imminent Claim.
5. Any claim notified to Us more than 31 days following the settlement of Your claim under Your Associated Private Car Policy.
6. Any contribution or deduction from the settlement of Your claim against Your Associated Private Car Policy other than the stated policy Excess, for which You have been made liable.
7. Any claim that has been Waived or Reimbursed.
8. Any liability You accept by agreement or contract, unless You would have been liable anyway.
9. Any claim arising from glass repair or replacement.
10. Any claim arising from breakdown or misfuel.
11. Any claim resulting from war and/or terrorism.
12. Any claim resulting from:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
6. Other Insurance - if You were covered by any other insurance for the Excess payable following the Incident, which resulted in a valid claim under this policy, We will only pay Our proportionate share of the claim.
7. Reasonable Precautions - You must take reasonable steps to safeguard against loss or additional exposure to loss.
8. Keeping to the terms of this policy - We will only give You the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the Excess Protect Cover, as far as they apply.
9. If you try to make a fraudulent claim, your claim will not be paid and your policy may be cancelled.
10. In the event that Your Excess is reimbursed by Us but then You receive payment for the Excess from Your Motor Insurer then You must inform Us immediately and return the payment back to Your Motor Insurer for reimbursement to Us.
11. We have the right to approach any third party in relation to Your claim.

Excess Protect Cover (continued)

How to Make a Claim

Your claim will be handled on the insurer's behalf by ClaimEz. ClaimEz is an online web based system managed by Strategic Insurance Services Limited (SISL) who, whilst handling claims, is acting as an agent of the insurer.

The claims process has been specifically designed to make it as quick and efficient as possible to process and handle Your claim.

You will be asked to provide Your scheme code which can be found on the Endsleigh website at <https://www.endsleigh.co.uk/claim-centre>

If You have access to the internet:

Visit Our claims website: www.claimEZ.com where You will be able to register Your claim, enter all the necessary details and upload the documents that will be specified to You. Our internet solution is the quickest and easiest way to submit Your claim to Us.

If You do not have access to the internet:

Please call ClaimEz on 0203 503 0500 to notify Us of Your claim. Some initial details will be taken and You will then be sent a claim form by post to complete and return to Us along with supporting documentation that will be specified to You. When calling Us, please have Your policy number to hand. Please note that a postal claim may take significantly longer to settle than an online claim; especially if We need to write to You to request additional information.

Complaints Procedure

We do everything possible to make sure that You receive a high standard or service. If You are not satisfied with the service that You receive, You should address Your enquiry /complaint to:

For claim complaints:

The Customer Care Manager, ClaimEz (SIS), PO Box 70931, London SW20 2EE, customer-care@claimEZ.com

Please provide full details of Your policy and in particular Your policy/claim number to help Your enquiry to be dealt with speedily.

If Your complaint is not resolved You may be able to refer Your complaint to the Financial Ombudsman Service (Ombudsman):-

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR, 0800 023 4567

complaint.info@financial-ombudsman.org.uk

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

Compensation Scheme

Astrenska Insurance Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

FAILURE TO FOLLOW THESE STEPS MAY JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS

Jurisdiction and law

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Cooling off Period

We will refund Your premium in full if, within 14 days, You decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, You have the right to cancel this insurance, however, no refund of premium will be due to You.

Cancellation

You may cancel Your cover up to 14 days after receipt of this policy, subject to no claim having been made under this Cover, We will refund Your premium. If You do not exercise this right to cancel Your Cover, it will remain in force for the term of Your Associated Private Car Policy and You will be required to pay the premium. If You want to cancel after the first 14 days no refund will be payable. This cover will automatically be cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given unless the cancellation is within the 14 day cooling off period as described above.

Financial Crime Policy Statement

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the Period of Insurance We may cancel this policy immediately by recorded delivery letter to the correspondence address shown on the Statement of Insurance. Please note the You will not be entitled to a pro-rata refund of premium under these circumstances.

Data Protection

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, Claim Ez, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

Processing your data:

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that we have with you;
- is in the public or your vital interest: or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information:

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: Sussex House, Perrymount Road, Haywards Heath, Sussex RH16 1DN

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

Breakdown Cover

Your Statement of Insurance will show whether You have cover under this section

Index	Page	Index	Page
Terms and conditions	18	Spare parts dispatch	21
Definitions	18	Accidental damage to or loss of tent	21
Important information	18	Urgent message relay service	21
Choice of law	18	Replacement driver	21
Use of language	18	Customs Claims indemnity	21
Telephone recording	18	European Claims procedure and conditions	22
What to do if you breakdown	19	General conditions	22
Breakdowns on motorways	19	Credit card details	22
Mobiles and car phones	19	Motorcycles	22
Services provided	19	Caravans and trailers	22
Service in the UK	19	Unforeseeable losses or events	22
Roadside	19	Taxi bookings	22
Roadside & Recovery	19	Service providers	22
Full UK Breakdown	20	Vehicle condition	22
At Home	20	Fraud	22
Onward travel	20	Service in Europe	23
Replacement car hire	20	Motor insurance	23
Alternative transport	20	Availability of service in eastern Europe	23
Hotel accommodation	20	Important self-drive hire car information	23
Special medical assistance	20	Special requirements for Vehicles with over 9 seats	23
Full UK & European Breakdown	20	Repayment of credit	23
Service in the UK en route to Europe	20	Spares dispatch	23
Service whilst in Europe	20	General exclusions	23
Vehicle repatriation	21	Your right to cancel	24
Collection of Vehicle from Europe	21	Caring for our customers	24
Authority for repatriation or repair	21	Data Protection – information uses	24
Additional services	21	Sensitive data	24
Vehicle break-in, emergency repairs	21		

Terms and Conditions

This Policy is a contract between Us and You. We agree to pay for those costs set out in this Policy, which occur during the Period of Cover and for which

payment of the appropriate premium has been made and subject to the following Policy terms and conditions.

Definitions

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

Accident – means an Accidental crash immobilising the insured Vehicle.
Associated Private Car Policy – the motor insurance arranged by Endsleigh Insurance Services (which is taken out by the policyholder to cover a private car).

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

Certificate of Motor Insurance – means evidence of the existence of motor insurance as by law and which forms part of Your Associated Private Car Policy.

Claim – means a call for assistance under this Policy.

Endsleigh – Endsleigh Insurance Services Limited.

Europe – Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia & Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (West of the Bosphorus), Ukraine.

Home – means the address where You live in the United Kingdom.

Period of Cover – means the duration of Your cover as stated in Your Policy Documents.

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

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

Specialist Equipment – is equipment not carried by RAC patrols or RAC contractors.

The Party/Your Party – means the persons including You, travelling with You in the Vehicle.

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

Vehicle – means the Vehicle specified in the Fulfilment Material as being eligible to receive services under this Policy.

We/Our/Us/RAC – means RAC Motoring Services and/or RAC Insurance Limited.

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

Important Information

Choice of law

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

Use of language

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

Telephone recording

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

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Breakdown Cover (continued)

What to do if You Breakdown

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

1. Call the appropriate number stated in the following table.
2. Have to hand Your cover number and Vehicle registration.
3. Advise the operator of the location of Your Vehicle and the nature of the fault. RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call RAC first. Please do not go ahead and make Your own arrangements as RAC cannot reimburse costs incurred without prior authorisation. Calls may be recorded and/or monitored. Members with hearing difficulties can contact RAC through Our Minicom Supertel unit on 0800 626 389 or use the SMS facilities on 7855 828 282. These services are not available for European incidents.

UK	0330 159 0245	(pay call*)
France and Monaco	0800 290 112 0472 43 52 55	(freephone within France and Monaco only) (pay call)
Republic of Ireland	1 800 535 005 00 44 800 107 9058**	(freephone) (pay call)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

*calls to this number are free if included in your call plan, otherwise will be charged at a national rate. Your network provider may also charge you for this call.

** If You are calling from a UK mobile phone, Your network provider may not allow You to call a freephone 1800 number. Please check with Your service provider prior to travelling. Customers who are affected can contact Us on 00 44 800 107 9058. Your network provider may charge you for this call.

Breakdowns on motorways

On continental motorways (including service areas) You MUST use the Roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a Breakdown recovery Vehicle. However, this will only be to the recovery company's own depot if they cannot fix Your Vehicle – contact RAC using the numbers above as soon as You can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot – an authorised tariff is normally applicable. These items are covered and You should obtain a receipt to claim a refund on Your return Home.

Mobiles and car phones

RAC will not reimburse the cost of any telephone calls You make in connection with any Breakdown under this Policy (including mobile phone calls).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, You may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with Your service provider that Your phone meets the requirements and standards for the countries in which You are travelling.

Services Provided

Service in the UK

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

Roadside

Your Statement of Insurance will show whether You have cover under this section.

What is covered

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

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

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

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

What is not covered:

1. Breakdowns which would be prevented by routine servicing of Your Vehicle
2. any labour other than that incurred at the Roadside
3. replacing tyres or windows
4. missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them
5. the cost of ferry crossings, road toll and congestion charges
6. Vehicles being demonstrated or delivered by motor traders, or used under trade plates RAC to the rescue.
7. Vehicles, which, according to Our patrol or contractor, had broken down or were unroadworthy before You took out Your Policy
8. Vehicles, which Breakdown within 1/4 mile of Your Home address or where You normally keep the Vehicle
9. contaminated fuel problems. We will arrange for Your Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out
10. the cost of parts, fuel or other supplies
11. any Vehicle storage charges incurred when You are using Our

services

12. labour at any garage to which the Vehicle is taken
13. Breakdown caused by or following an Accident, fire, theft or act of vandalism. If You call Us for assistance following such an incident You will be liable to pay Us for removal. (Subject to the terms of Your insurance Policy, You can then reclaim these costs through Your insurance)
14. the tow or transport of any Vehicle, which, in Our reasonable opinion, is loaded beyond its legal limit
15. any Vehicle in a position where We cannot work on it or tow it, or wheels have been removed, We can arrange to rectify this but You will have to pay the costs involved
16. any animals in Your Vehicle, please note that their onward transportation is at Our discretion and solely at Your risk. We will not insure any animal, including livestock in transit, during any onward transportation We undertake.

Roadside & Recovery

Your Statement of Insurance will show whether You have cover under this section.

Roadside & Recovery has the same terms and conditions as Roadside but with the following variations.

What is covered

If We cannot get Your Vehicle repaired locally within what We deem to be a reasonable time, We will take the Vehicle and up to 8 people Home or to a single address anywhere else within the UK. If there are more than 5 people this may require two separate Vehicles. An adult must accompany any persons under the age of 16.

You can use Recovery if You are ill, and there are no passengers who can drive the Vehicle, so that You cannot continue Your trip. You must show Us a doctor's medical certificate confirming Your inability to drive (in these cases, We will provide this service as We see fit).

Recovery does not cover:

1. any Vehicle which in Our reasonable opinion was broken down or unroadworthy at the time You took out Your Policy
2. the use of Recovery as a way to avoid paying repair costs
3. a second Recovery if We consider that the original fault of a first Recovery has not been properly repaired
4. service within 24 hours of commencement of this Policy.

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Services Provided (continued)

Full UK Breakdown

Your Statement of Insurance will show whether You have cover under this section.

Full UK Breakdown has the same terms and conditions as Roadside & Recovery but with the following variations.

At Home

At Home has the same terms and conditions as Roadside but with the following variations.

At Home allows You to use Roadside within 1/4 mile of Your Home address or where You normally keep the Vehicle.

What is not covered

1. the rectifying of failed or attempted repairs
2. the reimbursement of taxi fares
3. service within 24 hours of commencement of this Policy.

Onward travel

Onward Travel benefits must be arranged at the time of Breakdown and cannot be requested later.

You are entitled to one of the following extra benefits once We have decided that We cannot get the Vehicle repaired locally.

- Replacement car hire.
- Alternative transport costs.
- Hotel accommodation.

You can use the Onward Travel benefits from Your Home address or within 1/4 mile of Your Home address. This excludes incidents where We have been called to rectify failed repairs.

Replacement car hire

We will pay for:

1. up to two days hire cost of a manual car of similar cubic capacity to Your Vehicle up to 1600cc for the duration of the repairs to the Vehicle in accordance with Your Onward Travel entitlement, for one incident
2. insurance (including collision damage waiver).

Replacement car hire is subject to availability and Our supplier's terms and conditions, which will usually include:

1. age limits
2. the need to have a current driving licence, and, if held, a driving licence photo card, with You
3. limits on acceptable endorsements
4. the need to provide a valid credit card number (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the Vehicle to You).

Hire cars are not usually available with a tow bar, and therefore Your caravan or trailer will, if eligible, be recovered under Recovery with Your broken-down Vehicle.

If We decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead.

Alternative transport

We will reimburse You for standard class rail or other transport of Our choice for up to 8 people to reach the end of their journey within the UK. We will pay up to £150 a person or £500 for a group whichever is less.

Hotel accommodation

We will arrange and reimburse You for one night's bed and breakfast for up to 8 people in a hotel of Our choice.

We will pay up to £150 a person or £500 for each Party whichever is less. You will have to pay for any extra hotel or transport costs.

Special medical assistance

Onward Travel also provides special medical assistance. If You or one of Your passengers is taken into hospital more than 20 miles from Home We will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above.

We will also arrange for an ambulance to take the patient to a local hospital near to their Home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

What is not covered.

1. A second use of the Onward Travel benefits if the original fault has not been properly repaired.
2. Other charges arising from Your use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the Vehicle and any costs due to You keeping the car after the agreed period of hire (You must settle these charges directly with the supplier).
3. If You require a second or any other type of Vehicle We will try to arrange this for You. You will have to pay for any additional costs.
4. If You are unfortunate enough to have an incident with the hire Vehicle and You make an insurance claim, You will be responsible for paying any excess.
5. Service within 24 hours of commencement of this Policy.
6. Breakdowns in the UK resulting from road traffic Accidents, vandalism, fire or theft.

Full UK & European Breakdown

Your Statement of Insurance will show whether You have cover under this section.

Full UK and European Breakdown has the same terms and conditions as Full UK but with the following variations.

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

European cover operates within all countries defined as Europe on Page 18.

Service in the UK en route to Europe

If You are stranded on a public highway through Breakdown of Your Vehicle on the outward journey from Home to Your point of departure from the UK or on the inward journey from Your point of entry to the UK, to Home, We will provide services as if You were in Europe.

In addition We will pay a contribution of up to £750, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if RAC confirms Your Vehicle cannot be repaired within 24 hours.

Service whilst in Europe

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the Period of Cover.

In the event of a Breakdown We will pay for the following subject to the limitations for each section as described in the Policy description:

We will pay for:

1. attendance of local Breakdown or garage services to repair the Vehicle at the Roadside if possible; or
2. tow of the Vehicle from the place of Breakdown or Accident to the nearest local repairer where You may arrange repairs and either:
 - a) a contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or
 - b) inspection fees, in the event of a Breakdown, to confirm that the Vehicle cannot be repaired by Your return travel date and Your request for assistance will include authorisation for Us to arrange this; and
3. storage charges for the Vehicle while awaiting repair or repatriation
4. the cost of wheel changes but not for replacement tyres.

We will not pay for:

1. any labour costs other than those incurred at the Roadside. We will not pay labour costs at any garage to which the Vehicle is taken other than under paragraph 2 above
2. repair costs, including labour, if the Vehicle was in a road traffic Accident, damaged by fire or stolen or is uneconomical
3. the cost of parts used for Roadside or garage repairs
4. the cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown
5. the cost of any other supplies, including but not limited to Specialist Equipment.

If We cannot repair the Vehicle within 12 hours of being notified of a Breakdown, then We will pay for either:

- a) additional accommodation expenses We will pay up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while You wait for Your Vehicle to be repaired, providing the appropriate RAC control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the United Kingdom.

We will not pay for:

1. the costs of meals and any extra costs.

or

- b) journey continuation or return Home.

If the appropriate RAC control centre can confirm repairs to Your Vehicle will take more than 12 hours, or if Your Vehicle is to be repatriated to the United Kingdom, a contribution to travel expenses to allow You to:

1. continue the planned journey during the period Your Vehicle is not roadworthy

or

2. return Home by direct route.

Expenses can comprise self-drive car hire up to 14 days per claim, including collision damage waiver (see "Important self-drive hire car information") and replacement Green Card as necessary, or second/standard class rail, or a combination of both. RAC will in its sole discretion decide which course of action to adopt, but RAC will take into consideration Your preference.

You must collect the Vehicle when repaired as once the Vehicle is repaired and You have been notified, RAC will not pay any further expenses other than the costs of collection.

This benefit is also available if Your Vehicle is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when Your Vehicle is recovered in a roadworthy condition.

Services Provided (continued)

We will not pay for:

1. fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car
2. the cost of any car hire beyond the period agreed with the appropriate RAC control centre
3. any car hire expenses after Your Vehicle is repaired except for the direct journey to return and collect it
4. first class rail fares
5. any costs under this benefit if they are for a service You used at the same time as the above section "Additional accommodation expenses"
6. international drop charges where a Vehicle hired from Europe is dropped within the UK
7. the costs of hiring a motorcycle
8. any hire costs not arranged through RAC or agreed by RAC.

Vehicle repatriation

If RAC can confirm that repairs cannot be completed by Your planned return date to the United Kingdom and providing the cost of repatriation is not uneconomical We will pay for Vehicle repatriation to the United Kingdom.

We will pay for the cost of taking the Vehicle by road transporter from Europe to Your Home or chosen UK repairer for repair.

We will also pay the costs of packing and freighting Your baggage if the Vehicle is declared a 'Write-off' by the Vehicle's insurers.

When repatriation is authorised it normally takes 10-14 working days for delivery to a UK address from most west European countries. At busy times and from east European countries it may take longer.

If the Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Vehicle. The roof box keys need to be left with Your Vehicle keys.

We will not pay for:

1. Claims for any repatriation not authorised by the appropriate RAC control centre
2. the cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of Your Vehicle according to Glass's guide
3. the cost of repatriation if Your Vehicle is roadworthy

4. any Claim if Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law

5. any further costs in connection with the Vehicle once declared a write-off by Us.

Collection of Vehicle from Europe

We will pay up to £600 for the following costs for one person to collect Your Vehicle, repaired abroad after a Breakdown.

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. Additional homeward cross channel ferry or rail fare for the repaired Vehicle (calculated by taking the actual fare less the value of any unused homeward portion of Your original cross channel ticket).
3. Up to £30 per night for single room hotel accommodation necessary to complete the round trip (limited to room only).

We will not pay for:

1. first class rail fares
2. the cost of any meals
3. the costs of more than one person.

Note: The appropriate RAC control centre will make the sole decision whether Your Vehicle should be repaired in Europe for You (or someone nominated by You) to return and collect.

Authority for repatriation or repair

If Your Vehicle is not able to be driven due to a road traffic Accident, fire, break-in or theft, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the Vehicle is a write-off, authorise repair abroad or have the Vehicle repatriated. We cannot repatriate the Vehicle unless Your insurers first give their permission.

We also reserve the right to negotiate with them to reclaim costs incurred. If Your insurers cannot or do not give permission to repatriate then it is Our decision alone whether to declare the Vehicle a write-off, or repatriate or repair locally a Vehicle which cannot be driven as a result of a Breakdown, or as a result of a road traffic Accident, fire or theft, for which You do not have fully comprehensive cover.

Additional Services

We will pay for the costs of providing the following if applicable.

Vehicle break-in, emergency repairs

We will treat Your Vehicle as if a Breakdown had occurred and You will be entitled to all of the services set out in this document except 'Vehicle repatriation'.

We will pay:

1. the cost of immediate emergency repairs, up to £175, necessary to make Your Vehicle secure in the event of damage to window, locks or windscreen caused solely by forcible entry, or attempted forcible entry provided You report the matter to the police either before contacting Us or within 24 hours of contacting Us, and You have obtained a written report from the police.

We will not pay for:

1. the cost of repairs if they are not to make Your Vehicle secure and for the reasons stated
2. any repair costs if You do not obtain a police report and submit it with Your claim.
3. repatriation benefits as described under the section entitled 'Vehicle repatriation'.

Spare parts dispatch

If as a result of a Breakdown Your Vehicle needs parts but these are unavailable locally We will pay for:

1. freight, handling and ancillary charges for dispatch of spare parts not obtainable locally
2. the fare for one person to collect parts from the appropriate railway station or airport.

We will not pay for:

1. the cost of parts themselves, which must be paid on receipt. When telephoning the RAC control centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Accidental damage to or loss of tent

We will pay:

- 1 up to £35 per person per day contribution to accommodation expenses if during the Period of Cover You are camping and Your tent is damaged Accidentally making it unusable, or it is stolen. Alternatively, We may at Our option authorise the cost of a replacement tent. If Your tent is stolen You must report the theft to the police within 24 hours and obtain a written report.

We will not pay for:

1. the cost of meals or any other costs
2. damage caused by weather conditions
3. the cost of a replacement tent not authorised by Us
4. any costs if Your tent was stolen and You do not report the theft to the police within 24 hours and obtain a written report.

Urgent message relay service

We will pay for:

1. the cost of relaying urgent messages from the appropriate RAC control centre to Your immediate relatives or close business associates if the Vehicle cannot be driven because of Breakdown, Accident or fire or if it is stolen.

We will not pay for:

1. the cost of non urgent messages or messages to persons not described in the previous paragraph
2. the cost of relaying any urgent message not arranged through the appropriate RAC control centre.

Replacement driver

We will pay for:

1. the cost of providing a replacement driver to drive Your Vehicle and Your Party to Your destination or Home, if a registered doctor declares You medically unfit to drive and You are the only qualified driver.

We will not pay for:

1. replacement driver cost if there is another qualified driver in The Party who is fit to drive.

Customs Claims indemnity

We will pay for continental or Irish Customs Claims for duty if:

1. the Vehicle is beyond economic repair as a result of fire or theft in Europe during the journey and it has to be disposed of abroad under Customs supervision
2. it is stolen in Europe during the journey and not recovered. RAC will deal with necessary Customs formalities.

To arrange, please call: RAC European Support, 0330 159 0342 Monday to Friday 9am-5pm.

We will not pay any import duties not relating to the Vehicle.

There is an overall limit of £2500 per Claim applied to the European section of this Policy.

Additional Services (continued)

European Claims procedure and conditions

When providing assistance We make every effort to meet on Your behalf all costs within the Claim limit. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the United Kingdom. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance claims are handled by:
RAC Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If You have paid any cost which You believe is covered under Your Policy, please telephone Us for a Claim form immediately on Your return Home, quoting Your Policy reference number. When returning Your completed Claim form You should enclose relevant original receipts (not photocopies).

If You have any enquiries relating to repatriations or Claims associated with Our European Service, please contact Us on 0330 159 0342.

Payment of Claims depends on You complying with the following conditions for all of Your Policy.

1. You must keep all relevant original receipts (not photocopies) as they will be needed for any Claim. We may refuse to pay expenses You are Claiming back if You cannot provide original receipts or bills for the items You have paid.

2. You must make any Claim on an RAC Claim form, please bring Your Claim to Our attention as soon as You can (if possible within 28 days) after You return to the United Kingdom. Claims which are not on an RAC Claim form will not be accepted. This does not affect Your statutory rights to take legal action in or exercise any other legal remedy.
3. If We pay out money for You under Your Policy We can take over Your right to get that money back. You must cooperate with Us as much as possible if requested by Us.
4. You must do all You can to prevent Accident, injury, loss or damage, as if You were not covered under Your Policy.
5. You must forward to Us any writ, summons, legal document or other communication about the Claim as soon as You receive them.
6. You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help We may need at Your expense. This includes medical certificates and details of Your household insurance if necessary.
7. You must not admit liability or offer or promise payment without Our written permission.
8. You must, within 7 days of any request from Us, send to Us copies of any European Accident statements (called a "Constat d'amiabile" in France) and/or any police reports should You use the Policy following a road traffic incident.

General Conditions

Credit card details

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

Motorcycles

The Policy covers motorcycles on the same basis as other eligible Vehicles. However, it is not possible for Us to hire a motorcycle if a replacement Vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for You to transport Your motorcycle.

Caravans and trailers

The Vehicle restrictions in this Policy apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7 metres. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide Recovery, the caravan or trailer will be Recovered together with the Vehicle to a single destination. Other than as set out in this paragraph caravans and trailers are not covered by this Policy.

We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or Accident damage which cannot be repaired. It is also virtually impossible to hire Vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing Vehicle which cannot be repaired abroad by the return date.

Unforeseeable losses or events

Except in relation to any claim You may have for death or personal injury, if We are in breach of the arrangements under this contract, We

will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example loss of profit, loss of revenue or anticipated savings, loss of contracts, or for any business losses.

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

Taxi bookings

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

Service providers

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

Vehicle condition

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

Fraud

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

Service in Europe

Motor insurance

RAC European cover is not motor Vehicle insurance. We strongly recommend You tell Your motor insurers before taking Your Vehicle abroad. If You do not, Your insurance Policy will only cover You for damage You might cause to other people or their property (third party cover). This means that You will not be covered for any loss or damage to Your Vehicle. Your insurers will also need to know if You are towing a caravan or trailer.

Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept liability. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk

Important self-drive hire car information

We will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, Your Vehicle, if there is one available. If You were travelling in an MPV or similar Vehicle We may arrange two hire cars.

We will only arrange this if there are two qualified drivers in Your Party. Otherwise, We will arrange alternative means of transport.

Self-drive car hire arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements, etc. The driver must also have held a full UK driving licence or equivalent for a minimum of 1 year (2 years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top-up of the fuel tank when returning the Vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire Vehicle must be the same. Switch cards and debit cards are not acceptable. If You leave a hire car at a different location to the one arranged by the RAC control centre You must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period You could be liable for the equivalent of the first £150- £550 (approximately) and have Your credit card charged.

In some cases the amount could be higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom.

A second car hire will be arranged for the United Kingdom part of Your journey.

We cannot guarantee a hire car will be available.

We cannot arrange the hire of motorised caravans, motorcycles, convertibles or Vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class Vehicles and cannot guarantee the hire of minibuses or vans.

We will not be responsible for any delays in obtaining a hired Vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired Vehicle from the nearest available place of supply.

Special requirements for Vehicles with over 9 seats

The supply of minibuses as a replacement Vehicle can often prove difficult. When one is available the following regulations apply:

Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact Your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to Us on demand:

1. any costs We have paid for which You are not covered under Your Policy
2. the cost of any spare parts supplied.

Spares dispatch

After You have asked the appropriate RAC control centre to dispatch parts You are responsible for paying for them in full, even if You later obtain them locally.

We will arrange to dispatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

General Exclusions

In addition to any limits and exclusions noted elsewhere in Your Policy, Your Policy does not cover:

1. costs for anything which was not caused by the incident You are claiming for
2. Vehicles which have broken down as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road or which Breakdown as a result of a motor sport event which takes place on permanent or temporarily constructed race track (e.g. Snetterton, Oulton Park) or rally circuit. For example, Vehicles participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road and comply with normal rules of the road are covered but Vehicles participating in any off-road rally will not be covered
3. the cost of all parts, garage, labour or other costs in excess of Your Policy limits set out in the part entitled "Policy Description". Please note these costs in Europe are likely to be higher than in the UK
4. loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a garage, hotel, car hire company, carrier, etc)
5. any incident affecting a Vehicle hired under the terms of Your Policy
6. routine servicing of Your Vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these Services but You must pay any costs incurred. Note: Keys which are locked inside a Vehicle are covered and We can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk
7. any claim caused directly or indirectly by:
 - a) Your property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority
 - b) war, invasion, civil unrest, revolution, terrorism or any similar event
8. any Claim caused directly or indirectly by the overloading of Your Vehicle and/or any caravan or trailer
9. any Claim as a result of Vehicle Breakdown due to:
 - a) running out of oil or water
 - b) frost damage
 - c) rust or corrosion
 - d) tyres which are not roadworthy
 - e) using the incorrect fuel

10. any Claim caused directly or indirectly by the effect of intoxicating liquors or drugs
11. any Claim where Your Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence
12. any Claim which You have made successfully under any other Policy of insurance held by You. If the value of Your Claim is more than the amount You can get from Your other insurance We may pay the difference subject to Policy limits and exclusions
13. the cost of any transportation, accommodation or care of any animal. Any onward transportation is at Our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake
14. any period outside Your Period of Cover
15. any Vehicle other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility Vehicle and provided that the Vehicle conforms to the following specification:
 - a) maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM)
 - b) maximum overall dimensions of: length 5.5 metres; height 3 metres; width 2.25 metres (all including any load carried).The Vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7 metres. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide Recovery, the caravan or trailer will be Recovered together with the Vehicle to a single destination. Other than as set out above caravans and trailers are not covered by this Policy. If the Vehicle requires repatriation We will arrange for repatriation of the caravan or trailer as well.
16. any Claim by You unless You are Resident of the United Kingdom and the Vehicle is registered with the DVLA in Swansea or Northern Ireland
17. any Vehicle which is not in roadworthy and good mechanical condition at least 7 days before any booked trip to Europe within Your Period of Cover. You must also make sure it is serviced as the manufacturer recommends

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

General Exclusions (continued)

18. any Vehicle carrying more persons than recommended by the manufacturer, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during Vehicle construction and to the manufacturer's specification
19. Your Vehicle if it is unattended
20. any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility
21. Specialist Equipment costs. We will, however, arrange for the specialist services if needed, but You will have to pay for any additional costs direct to the contractor
22. Any Costs which are not directly covered by the terms and conditions of this Policy.

Your Right to Cancel

You may cancel Your Cover up to 14 days after receipt of this policy, subject to no claim having been made under this Cover. We will refund Your premium, less a charge for the period You have been insured. If You do not exercise this right to cancel Your Cover, it will remain in force for the term of Your Associated Private Car Policy and You will be required to pay the premium. If You want to cancel after 14 days no refund will be payable.

This cover will be automatically cancelled if Your Associated Private Car Policy with Endsleigh Insurance Services Limited is cancelled. No refund will be given unless the cancellation is within the 14 day cooling off period described in the Cancellation section on page 8 of Your Policy.

Caring for Our Customers

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

We will deal promptly with Your query. Unless We can satisfactorily resolve Your complaint within 24 hours We will send You an acknowledgement within 5 working days, along with a leaflet outlining Our complaints procedures and any rights You may have to refer the matter to the Financial Ombudsman Service. Please quote Your full name, membership or Policy number and where applicable Your Vehicle registration in any communication. If You have used Our Breakdown service and are dissatisfied with any aspect of the service, please bring the complaint to Our attention as soon as You can (if possible, within 28 days of becoming aware of it). This does not affect Your statutory rights to take legal action or exercise any other legal remedy.

1. Call our customer care number on: 0330 1590 360; or
2. Write to us at:
Breakdown Customer Care
RAC Motoring Services
Great Park Road
Bristol BS32 4QN; or
3. Email us at: BreakdownCustomerCare@RAC.co.uk

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation in the unlikely event that RAC Insurance Limited and RAC Motoring Services (for insurance mediation purposes only) are unable to meet their obligations to You as a policyholder, depending on the type of insurance and circumstances of any Claim.

Data Protection

Data protection statement

For the purposes of the UK Data Protection Laws that apply from time to time, the data controller in relation to the personal data you and/or Endsleigh Insurance supplies to the RAC is RAC Motoring Services (RACMS). This enables Endsleigh Insurance to provide you with a quotation, for you and the RAC to enter into a contract for RAC Breakdown Cover, in making a request for service or benefit, and for administering the RAC Breakdown Cover.

RACMS (Registered No: 01424399) Registered Office is RAC House, Brockhurst Crescent, Walsall, WS5 4AW. You can contact the Data Protection Officer for RACMS by emailing dpo@rac.co.uk or writing to the Data Protection Officer, RAC House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

RACMS obtains your personal data from Endsleigh Insurance when Endsleigh Insurance provides RACMS for the purposes set out below. RACMS also obtains your personal data when you contact the RAC directly in relation to your RAC Breakdown Cover. Please be aware that the RAC may record telephone calls for staff training and evidential purposes.

The categories of your personal data that the RAC obtain about you are:

- name;
- policy number;
- vehicle registration number;
- vehicle manufacturer;
- vehicle model;
- DVLA date of vehicle first registration;
- contact details;
- vehicle location data; and
- in very limited circumstances, certain sensitive personal data, including information on health and wellbeing, that you provide the RAC from time to time.

RACMS processes your personal data for the following purposes and its other legitimate interests in order to:

- provide you with a quote for cover;
- provide you with a contract for cover;
- fulfil your contract for cover;
- administer your RAC Breakdown Cover; and
- contact you to provide you with the services that form part of your RAC Breakdown Cover

In most cases, processing the above information is necessary for the performance of a contract to which you are party or in order to produce a quotation at your request prior to entering into a contract. The RAC may also process information to comply with a legal obligation, or where the processing is necessary for the purposes of the RAC's legitimate interests, for example to reduce the risk of payment default and fraudulent abuse or to undertake research and statistical analysis.

RACMS may use your personal data to make automated decisions to calculate, evaluate or predict the performance of your RAC Breakdown Cover. If you have any concerns regarding the outcome of these checks, please let RACMS know.

Please note that, if you do not provide your personal data, the RAC will be unable to provide you with the RAC Breakdown Cover you are requesting, as well as services related to administering your RAC Breakdown Cover.

RACMS will share the personal data you provide with its group companies†. RAC group companies (RACGC) will use this for administration and customer services. RACGC may disclose your personal data to the RAC's service providers and agents for these purposes.

RACGC retains your personal data for so long as is necessary for the RAC to process your personal data for the purposes and legitimate interests set out above. RACGC may transfer your personal data outside of the European Economic Area, for example to Asia. RACGC will only do this where it is necessary for the conclusion or performance of a contract between you and the RAC, or that RACGC enter into at your request, in your interest. In the event that RACGC transfers your personal data outside of the European Economic Area for any other reason, it shall ensure that appropriate and approved data transfer clauses or certification mechanisms are in place with the relevant recipient of your personal data.

When you give the RAC personal information about another person, you confirm that they have authorised you to act for them, that you have their consent to act on their behalf (for example, under a power of attorney) and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

RACGC or our agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. RACGC may monitor and record any communications with you including telephone conversations and emails for quality assurance and compliance reasons.

You have a number of rights in relation to your personal information that you can choose to exercise at any time. This includes your right to:

- access information the RAC process about you to obtain a copy of the data as well as receive supplementary information;
- object to the RAC using particular information or using it in a particular way. You can let the RAC know that you object to it and the RAC will consider whether your request can be granted;
- rectify inaccurate information, which in most cases you can do this simply by getting in touch with Endsleigh Insurance;
- erase your data if the RAC no longer have a legitimate basis for processing it;
- port data to another data controller or to you in a structured, commonly used and machine readable format.

The RAC have provided a basic overview of those rights above, but if you would like to find out more or exercise any of these rights you can contact the RAC Data Protection Officer on the contact details shown at the top of this privacy notice.

In addition to the rights set out above you have the right to raise a privacy complaint with the Information Commissioner's Officer (ICO). The ICO will usually require you to have approached RACMS first to try to resolve the matter.

† If you would like a list of all RAC group companies, please write to or email the Data Protection Officer.

Provided by RAC Motoring Services (Registered in England No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW) and/or RAC Insurance Limited (Registered in England No: 2355834, Registered Office: as above), RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited authorised and regulated by the Financial Conduct Authority.

Data Protection

Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy which you can find at endsleigh.co.uk/privacy

You must also refer to the General Conditions and the General Exclusions on pages 9-10 of Your Endsleigh Motor Policy

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk> Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.