

keyfacts



Motor Trade

Complete Motor Trade and
Complete Headlight (for members of the RMIF)
Policy Summary



Contents

Policy Summary	1	General Conditions	16
Claims Handling Offices	2	General Exclusions	17
Core Covers			
Material Damage - Section 1	3	This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.	
Motor Vehicle Road Risks - Section 2	6		
Public & Products Liability - Section 6	10		
Optional Covers			
Self Drive Vehicle Hire - Section 3	12		
MOT - Loss of Licence - Section 4	13		
Employers Liability - Section 7	13		
Business Interruption - Section 8	13		
Conversion - Section 9	14		
Fidelity Guarantee - Section 10	14		
Engineering - Section 5	15		

Introducing Allianz Cornhill

Allianz Cornhill is one of the UK's leading insurers, focused on servicing the general insurance needs of UK businesses. As part of Europe's largest insurer it gives you the peace of mind that comes from dealing with one of the most financially secure insurers.

Our professional, efficient and friendly people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Complete Motor Trade and Complete Headlight (for Members of the RMIF) Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract. Full terms can be found in the Policy Wording and Schedule, a copy of which is available on request.

What is Complete Motor Trade?

Complete Motor Trade is an annually renewable insurance policy designed to cover the assets, earnings and liabilities of your business. It is underwritten by Allianz Cornhill.

Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return premium of any premium paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the Policy Wording, a copy of which is available on request.

How do I notify a claim?

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

You should notify your insurance advisor or alternatively you can contact us at one of our claims handling offices noted in this summary.

How do I make a complaint about my Complete Motor Trade policy?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:
Allianz Cornhill plc
57 Ladymead
Guildford
Surrey GU1 1DB

Alternatively phone: **01483 552438**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation

Would I receive compensation if Allianz Cornhill were unable to meet its liabilities?

In the event that Allianz Cornhill is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the Policy Wording a copy of which is available on request.

Allianz Cornhill Claims Handling Offices

Birmingham Branch

Tel: 0845 071 5151

Bristol Branch

Tel: 0845 071 2121

Glasgow Branch

Tel: 0845 071 2727

Leeds Branch

Tel: 0845 071 0347

Manchester Branch

Tel: 0845 071 0340

Milton Keynes Branch

Tel: 0845 071 0335

Woking Branch

Tel: 0845 071 9191

For accidents outside the United Kingdom:

You will need to call our International Claims Team on +44 (0) 1483 553 099. The lines are open Monday to Friday 9am to 5pm.

If your claim is for Uninsured Loss Recovery:

You should contact Allianz Cornhill Legal Protection on telephone number **0870 243 4340** quoting Master Policy Number **34048**.

Core Covers

The following will automatically be included in your policy. This is a summary only, full terms can be found in the policy wording, a copy of which is available on request.

Material Damage – Policy Section 1		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<ul style="list-style-type: none"> • 'All Risks' basis - loss or damage to property as shown on the Policy Schedule • Inflation Protection - Reinstatement 'Day One Cover' of 115% 	<ul style="list-style-type: none"> – Sums insured as shown on your Policy Schedule – Computer Systems Records only for the cost of clerical labour and computer time expended up to £10,000 – Reinstatement 'Day One' excludes Vehicles, Stock and Money – A minimum excess of £250 applies- unless shown differently on your Policy Schedule – Terrorism – Keys Removal Condition relating to unoccupied vehicles on The Premises 	<p>Definitions</p>
<ul style="list-style-type: none"> • Contract Price • Money 		<p>Cover</p>
<ul style="list-style-type: none"> • Section exclusions 	<ul style="list-style-type: none"> – Inherent Vice – Collapse or cracking of Buildings – Mechanical or Electrical Breakdown – Faulty or defective materials or workmanship – Frost – Vehicles not in or on The Premises – Dishonesty – Theft by deception – Unexplained losses discovered on taking inventory – Subsidence, ground heave or landslip – Pollution or Contamination – Changes in water Table Level – Theft or attempted theft is excluded unless: <ul style="list-style-type: none"> a. it involves entry to or exit from a building at The Premises by Forcible and violent means b. following hold up by violence or threat of violence 	<p>Schedule</p> <p>Schedule</p> <p>Schedule</p>
<ul style="list-style-type: none"> • Public Authorities • Capital Additions - up to maximum of 10% of sum insured • Removal of Debris • Loss of Metered Water - up to £10,000 • Personal Accident Assault & Victim Care 	<ul style="list-style-type: none"> – Other than from empty/disused buildings 	<p>Cover</p> <p>Cover</p> <p>Exclusion 1a</p> <p>Exclusion 1b</p> <p>Exclusion 1c</p> <p>Exclusion 1d</p> <p>Exclusion 2</p> <p>Exclusion 3</p> <p>Exclusion 5</p> <p>Exclusion 6</p> <p>Exclusion 7</p> <p>Exclusion 8</p> <p>Exclusion 9</p> <p>Exclusion 10</p> <p>Exclusion 13</p> <p>Extension 1</p> <p>Extension 2</p> <p>Extension 3</p> <p>Extension 5</p> <p>Extension 6</p>

Material Damage – Policy Section 1 Continued		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<ul style="list-style-type: none"> New for Old (Vehicles) - in respect of any vehicle owned and registered by you or any Private Car or Motor Cycle owned and registered in the name of your Customer since new and within the first six months of registration 	<ul style="list-style-type: none"> New for Old (Vehicles) - theft excluded if vehicle recovered with 28 days. Damage must exceed 50% of its list price 	Extension 8
<ul style="list-style-type: none"> Theft damage to buildings 		Extension 9
<ul style="list-style-type: none"> Replacement Locks and Keys following theft 	<ul style="list-style-type: none"> Limited to a maximum of £2,000 	Extension 10
<ul style="list-style-type: none"> Temporary Removal 	<ul style="list-style-type: none"> Temporary Removal limited to 10% of each item's sum insured and a maximum of £15,000. Excludes property whilst at any exhibition 	Extension 11
<ul style="list-style-type: none"> Seasonal Increase of the Vehicle Sum Insured 	<ul style="list-style-type: none"> Limited to 30% of the sum insured during the months of February, March, August & September 	Extension 12
<ul style="list-style-type: none"> Employees Tools whilst away from the premises 	<ul style="list-style-type: none"> Limited to an amount of £2,500 	Extension 16
<ul style="list-style-type: none"> Clearing of Drains 		Extension 17
<p>Special Features for RMIF members</p> <ul style="list-style-type: none"> New for Old extended to vehicles less than 12 months old Option to include Rectification Standard Personal Accident Assault and Victim Care benefits are doubled Personal Accident Capital benefits of £20,000 	<ul style="list-style-type: none"> £250 excess Limited to Occupational accidents to Proprietors, Partners and Directors of the business. 	

Material Damage – Policy Section 1 Continued		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
Standard Inner Policy Limits (Provided the Sums Insured in the Policy Schedule are adequate)	<p>As stated below unless otherwise agreed and shown on your Schedule</p> <ul style="list-style-type: none"> – Commercial Loads £0 – Portable Hand Tools £10,000 – In vehicle entertainment equipment £0 – Property In Transit (except money) £1,500 – Exhibition Cover £0 – Cigarettes, Tobacco, video tapes, cassette tapes, CDs, DVDs, wines and spirits and clothing stocks £0 – Contents of Customers Vehicles and personal property in any other vehicle £1,000 – Deterioration of Goods £0 – Money: <ul style="list-style-type: none"> – Non negotiable Money £250,000 – In Transit £1,500 – On premises during business hours £1,500 – On premises out of business hours £500 – In specified locked safe £1,500 – In your personal custody £500 	Schedule

Motor Vehicle Road Risks

– Policy Section 2

The Motor Vehicle Road Risks Section has the option of four types of cover, which are summarised with the lowest level of cover first; your insurance agent will tell you which level of cover you have been offered:

- Third Party Only (TPO) -** If you are involved in an accident, you are covered for damage you cause to other peoples vehicles or property or for injuries they sustain.
- Third Party Fire & Theft (TPFT) -** In addition to the cover provided by TPO you are also covered for loss or damage to the Insured Vehicle caused by fire, explosion or theft
- Partial Comprehensive (PART) -** In addition to the cover provided by TPO & TPFT, you are also covered for parts and sundries following any damage to the Insured Vehicle sustains in an accident or for any damage caused by vandalism. You will provide or pay for the labour in return for a premium discount. Full Comprehensive cover applies to customers vehicles.
- Comprehensive (COMP) -** In addition to the cover provided by TPO & TPFT, you are also covered for any damage to the Insured Vehicle sustains in an accident or for any damage caused by vandalism

Motor Vehicle Road Risks – Policy Section 2					
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section	TPO	TPFT	PART/COMP
Public Liability: Provides cover for your legal liabilities arising out of the use of the Insured Vehicle	<ul style="list-style-type: none"> – Property Damage limited to £10,000,000 (other than where Terrorism is involved when the limit is £5,000,000) – Cover does not apply if the Insured Vehicle is used for a purpose that is not permitted by the Certificate of Motor Insurance – Liability does not apply when the Insured Vehicle is being used on any airfield or airport where the public has no right of access 	Indemnity 1	Yes	Yes	Yes
<p>Loss or Damage to any motor vehicle the property of the Policyholder or in the custody or control of the Policyholder in connection with The Business including:-</p> <ul style="list-style-type: none"> • New for Old - In respect of any vehicle owned or registered by You or any Private car or Motor Cycle owned and registered in the name of your Customer since new and within first six months of registration 	<ul style="list-style-type: none"> – New for Old- theft excluded if vehicle recovered within 28 days. Damage must exceed 50% of its list price – A minimum excess of £250 applies- unless shown differently on your Policy Schedule. – The following excess apply in addition to any other excess: <ul style="list-style-type: none"> – Drivers aged under 21- £250 – Drivers aged from 21 to 24 and inexperienced drivers aged 25 or more- £150 – An inexperienced driver is one holds a provisional licence or who has not held a full British licence for at least 12 consecutive months – Keys removal Vehicles should be closed and secured by all locks, window fastenings and other protections and the vehicle keys or card removed 	Indemnity 2	No	Yes (Fire and theft only)	Yes

Motor Vehicle Road Risks – Policy Section 2 Continued					
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section	TPO	TPFT	PART/COMP
<ul style="list-style-type: none"> Contract Price Consequential loss or loss of use Contents of customers vehicles 	<ul style="list-style-type: none"> Up to £50,000 any one occurrence Up to £5,000 any one occurrence 				
Emergency Treatment	– Limited to that required to satisfy Road Traffic Acts requirements	Indemnity 3	Yes	Yes	Yes
Trailer: Provides cover for detached trailers	– Limited to that required to meet the requirements of any law relating to compulsory insurance in the territory concerned	Indemnity 4	Yes	Yes	Yes
Foreign Travel: European Union-wide Certificate wording includes all EU countries	– Only applies if the insurance of the trailer is the responsibility of The Insured		Yes	Yes	Yes
	– Cover is restricted to that required to comply with laws relating to compulsory insurance unless otherwise specified by the Certificate of Motor Insurance	Indemnity 5			
Movement of Other Vehicles: For the purpose of parking, loading or unloading of allowing free passage of any Insured Vehicle	– Restricted to Indemnities 1 & 3 of Policy Section 2	Indemnity 6	Yes	Yes	Yes

Motor Vehicle Road Risks – Policy Section 2 Continued					
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section	TPO	TPFT	PART/COMP
<p>Uninsured Loss Recovery: We will pay to cover the costs of you taking any legal action as a result of any road accident which causes your death or bodily injury or damage to the Insured Vehicle</p>	<ul style="list-style-type: none"> – Maximum we will pay is £75,000 – Excludes any claims arising out of a contract you have with another person or organisation – Excludes any claims for an event which is not covered under this current Policy 	Indemnity 8	Yes	Yes	Yes
<p>Unauthorised Use: Provides You with cover for claims arising when an Insured Vehicle is being used without your knowledge or consent</p>		Indemnity 9	Yes	Yes	Yes
<p>Special Features for RMIF members</p> <ul style="list-style-type: none"> • New for Old extended to vehicles less than 12 months old • Option to include Rectification • No Inner Limit to liability for Customers' Consequential Loss or loss of use claims 					

Public & Products Liability - Section 6		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Public and Products Liability - covers your legal liability in connection with your business for:</p> <ul style="list-style-type: none"> • Accidental injury to members of the public or accidental damage to property not owned by you up to £2 million any one claim • Accidental injury or accidental damage caused by goods sold or supplied up to £2 million any one period of insurance <p>Geographical Limits:</p> <ul style="list-style-type: none"> • Anywhere in the World <ul style="list-style-type: none"> – Consequential Loss or Loss of Use – Damage to Leased or Rented Premises – Health and Safety at Work legal expenses costs – Court Attendance Compensation if we request you to attend court as a witness in connection with a claim under this section – Consumer Protection Act Legal Defence Costs – Data Protection Act; if you are legally liable we will pay compensation from a failure to comply with Data Protection legislation – Defective Premises Act provides cover against liability incurred under this act 	<ul style="list-style-type: none"> – The standard limit of indemnity is £2,000,000 any one period of insurance or as shown in your Policy Schedule – Terrorism - the limit of indemnity shall not exceed the limit shown in the schedule or £5,000,000 – Excess; a minimum of £250 in respect of loss or damage to property – Up to £50,000 in respect of any one occurrence – Liability assumed by you under any agreement – Excluding appeals against deliberate acts or omissions and costs and expenses insured by any other policy – Limit any director partner is £250 and any other employee £150 each day – Maximum £25,000 in any one period of insurance – Maximum £250,000 in any one period of insurance – Excluding deliberate acts or omissions, fraud, dishonesty, costs of rectifying data, fines and penalties – Cost of rectification of defects – Liability insured elsewhere 	<p>Cover</p> <p>Extension 2</p> <p>Extension 7</p> <p>Extension 9</p> <p>Extension 12</p> <p>Extension 13</p> <p>Extension 14</p> <p>Extension 15</p>

Public & Products Liability - Section 6 Continued		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Special Features for RMIF members:</p> <ul style="list-style-type: none"> • Option to include Rectification • No Inner Limit to liability for Customers' Consequential Loss or loss of use claims 	<p>This section does not apply to liability in respect of:</p> <ul style="list-style-type: none"> – Penalties and Liquidated Damages – Injury to employees – Any property belonging to or hired by The Insured or in the custody or control of The Insured (subject to Extension 1 Property) – Removal, replacement, reinstatement or repair of any goods sold or supplied (subject to Extension 3 Vehicles Sold) – Rectification of the original work – Use of a Vehicle by or on behalf of The Insured whilst on the road within the meaning of the Road Traffic Acts or other road traffic legislation – Any craft designed to travel in, on or through air, water or space – Court action brought in any country other than Great Britain, Northern Ireland, the Channel Isles or the Isle of Man) – Pollution or Contamination – Exports to the United States of America or Canada – Products installed in any craft designed to travel in, on or through air or space – Travel to or from or work on any Offshore Installation 	<p>Exclusion 1 Exclusion 2 Exclusion 3</p> <p>Exclusion 4i</p> <p>Exclusion 4ii Exclusion 5a</p> <p>Exclusion 5b</p> <p>Exclusion 6</p> <p>Exclusion 7 Exclusion 8</p> <p>Exclusion 9</p> <p>Exclusion 10</p>

Optional Covers

The following sections are Optional Covers:

Self Drive Vehicle Hire - Section 3		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Provides cover for Self Drive Hire Vehicles:</p> <ul style="list-style-type: none"> Public Liability providing cover for your legal liabilities arising out of rental hire vehicles Loss or damage to the rental vehicle Emergency Treatment Trailers; provides cover for detached trailers Foreign Travel; European Union wide certificate wording includes all EU countries 	<ul style="list-style-type: none"> Damage to property limited to £10,000,000 (other than Terrorism where limit is £5,000,000) Liability does not apply when the rental vehicle is being used on any airfield or airport where the public has no right of access 	Indemnity 1
	<ul style="list-style-type: none"> A minimum excess of £250 applies unless otherwise stated on the Policy Schedule 	Indemnity 2
	<ul style="list-style-type: none"> Limited to that required to satisfy by the Road Traffic Acts 	Indemnity 3
	<ul style="list-style-type: none"> Limited to that required to meet the requirements of any law relating to compulsory insurance in the territory concerned Only applies if the trailer is the responsibility of you 	Indemnity 4
	<ul style="list-style-type: none"> Limited to that required to comply with compulsory insurance of motor vehicles in any country which is a member of the European Union 	Indemnity 5
	<p>The following apply to all the Indemnities under this Section; this section does not cover:</p> <ul style="list-style-type: none"> Any claim if the vehicle is being used for a purpose that is not permitted by the Certificate of Insurance In respect of theft or attempted theft by the Renter, you shall bear 25% of the loss 	Exclusions

MOT- Loss of Licence - Section 4

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Provides cover to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your licence, cover includes:</p> <ul style="list-style-type: none"> • An appeal and consultancy service • Free telephone helpline 	<ul style="list-style-type: none"> – Limit of Indemnity £1,000,000 per location – Excludes losses as a result of a suspension or warning received during the four weeks immediately following inception of cover. – Losses arising from any policy by National or Local Government are excluded – Loss arising from a criminal conviction is excluded 	<p>Schedule Exclusion 1</p> <p>Exclusion 2,3,4 & 5</p> <p>Exclusion 8</p>

Employers Liability - Section 7

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Employers Liability - covers your legal liability to your employees for death or injury happening in the course of their employment with you up to £10 million any one claim</p> <ul style="list-style-type: none"> • Health and safety at work - legal defense costs 	<ul style="list-style-type: none"> – Limit of Indemnity as shown on the Policy Schedule except it shall not exceed £5,000,000 in respect of Terrorism – Excluding any injury where motor insurance should have been in force – Excluding any liability in respect of travelling to or from on or working on any offshore installations 	<p>Schedule</p> <p>Exclusion 1</p> <p>Exclusion 2</p>

Business Interruption - Section 8

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Loss of Gross Profit if the business is interrupted or interfered with as a result of loss or damage by any cause covered by Section 1 Material Damage & Section 2 Motor Vehicle Road Risks. In addition cover includes:</p> <ul style="list-style-type: none"> • Book Debts • Denial of Access 	<ul style="list-style-type: none"> – Loss of Gross Profit due to a reduction in turnover provided the amount of Gross Profit declared by you at inception of each Period of Insurance is not less than 75% of the actual Gross profit. – Indemnity Period as shown on your Policy Schedule – Excludes the deliberate act of the Electricity Authority in restricting the supply – Up to £25,000 – Up to £500,000 	<p>Indemnity 1</p> <p>Schedule</p> <p>Exclusion 1</p> <p>Indemnity 2</p> <p>Extension 1</p>

Business Interruption - Section 8 Continued

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<ul style="list-style-type: none"> Suppliers Extension 	<ul style="list-style-type: none"> 15% limit Great Britain, Northern Ireland, the Channel Islands and Isle of Man 	Extension 2
<ul style="list-style-type: none"> Public Utilities 	<ul style="list-style-type: none"> Excludes any cessation of supply for less than 6 hours 	Extension 3

Conversion - Section 9

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
Covers loss following purchase of a vehicle from a person who does not legally own it	<ul style="list-style-type: none"> Limit of Indemnity shown in The Insured's Schedule The Insured must be a subscriber to H.P.I. or Experian Ltd Minimum excess of £250 All payments for vehicles purchased or allowances for part exchange shall be by cheque, credit card payment or credit against a new purchase 	Cover

Fidelity Guarantee - Section 10

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
Covers losses arising from acts of fraud and dishonesty by employees	<ul style="list-style-type: none"> Limit of Indemnity shown in The Insured's Schedule Loss must be discovered within 18 months of the act of fraud or dishonesty 	Cover

Engineering - Section 5		
Significant Features and Benefits	Significant Exclusions or Limitations	Policy Wording Section
<p>Engineering - This Section provides:</p> <ul style="list-style-type: none"> • Inspection Service - periodic examinations of all types of plant • Fragmentation - covers damage by impact to your property caused by fragmentation of any part of the insured plant • Breakdown - provides for the cost of repairs to plant following its electrical or mechanical breakdown • Cost of Hiring/Increased Costs to complete work as a result of an insured Breakdown under this section 	<ul style="list-style-type: none"> - Inspection to take place during Normal Working Hours 8.00 am to 6.00 pm Monday to Friday excluding public bank and local holidays - Excludes the cost of maintenance and wear and tear - Excludes loss or damage due to virus or hacking - Excludes losses as a result of Terrorism - Limit of indemnity shown on your Policy Schedule - Excludes loss or damage caused by fire, theft and other specified perils - Does not cover maintenance, wear & tear, gradual damage, scratching of painted or polished surfaces and faulty workmanship - Excludes loss or damage to safety devices by their functioning, contents of the plant, tools, cables, conveyors and the like, property being processed, rubber tyres, gantries tracks and magnets - Loss or damage during installation or overload testing - Loss or damage arising from lifting/lowering operations where a single load is shared between two or more lifting machines - Excludes losses involving waterborne vessels - Excludes consequential loss other than under Indemnity 3 - Excludes losses due to external causes - Excludes loss or damage due to virus or hacking - Excludes losses as a result of Terrorism - Limit of Indemnity shown on your Policy Schedule <p>The costs must be:</p> <ul style="list-style-type: none"> - solely to complete work which would not have been completed had the additional costs not been incurred - as a result of a breakdown insured under Indemnity 2 	<p>Indemnity 1 Exclusion 2</p> <p>Exclusion 9</p> <p>Exclusion 10</p> <p>Indemnity 2 Exclusion 1</p> <p>Exclusion 2</p> <p>Exclusion 3</p> <p>Exclusion 4</p> <p>Exclusion 5</p> <p>Exclusion 6</p> <p>Exclusion 7</p> <p>Exclusion 8</p> <p>Exclusion 9</p> <p>Exclusion 10</p> <p>Indemnity 3</p>

General Conditions

Certain important policy conditions may apply to your policy. If you fail to comply with these conditions your policy cover may either not operate or not operate fully. Noted below are the significant conditions that apply and there may be other conditions which apply to each section or to the policy as a whole. Full details are contained in the policy document and schedule. A copy of which is available on request.

General Conditions		
Condition	Condition summary	Policy Wording Section
Intruder Alarm Installation	<ul style="list-style-type: none"> – If your premises are protected by an Intruder Alarm Installation, certain important conditions relating to the operation of the alarm will apply 	1 (Condition 1)
Additional Protection/Keys	<ul style="list-style-type: none"> – Any additional protection required by The Insurer shall be fitted and together with all other devices for the protection of the property shall be kept in good order and put into full and effective operation 	1 (Condition 2)
Supply of Vehicle Data	<ul style="list-style-type: none"> – You must supply us with information necessary for entry on the Motor Insurance Database 	2 (Condition 4) 3 (Condition 10)
Self Drive Hire	<ul style="list-style-type: none"> – Specific conditions apply to this section relating to rental of vehicles 	3 (Conditions 1 to 9)
MOT- Loss of Licence	<ul style="list-style-type: none"> – You must notify E.B.L. Partnership (telephone number 01225 340 858) immediately you receive any disciplinary correspondence from the Vehicle and Operators Services Agency (VOSA) 	4 (Conditions)
Inspection Service	<ul style="list-style-type: none"> – If you have selected this service, certain important conditions relating to this service will apply 	5 (Inspection Service Conditions)
Heat Application	<ul style="list-style-type: none"> – If you carry our work away from your premises involving the use of any process for heat application or angle grinders certain conditions will apply 	6 (Condition 3)
Change in Circumstance/Change of Risk	<ul style="list-style-type: none"> – We must be informed of any important changes in your business occurring after the issue of your Policy to ensure you remain fully insured. 	For Your Protection/General Condition 10
Precautions	<ul style="list-style-type: none"> – You must take reasonable precautions to prevent accidents and keep Property Insured secure and in a good state of repair 	General Condition 3
Cancellation	<ul style="list-style-type: none"> – Details your and our cancellation rights 	General Conditions 9 and 10
Law Applicable to Contract	<ul style="list-style-type: none"> – English Law applies to this contract 	General Condition 18

General Exclusions

These General Exclusions will apply to all sections of the Policy. This is a summary only. Full details of these General Exclusions are contained in the Policy document. A copy of which is available on request

General Exclusions		
Exclusion	What is not covered	Exclusion Number
Geographical Limits	– Losses outside the Geographical Limits	1
Motor Sports	– Losses arising from participation in, or participation in practice for, motor sports determined by time or speed	2
Radioactive Contamination	– Losses arising from radio contamination	3
Sonic Bangs	– Losses arising from sonic bangs	4
War	– Losses arising from war and kindred risks	5
E.Risks	– Losses arising from computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons. Applies to Section 1 Material Damage, Section 8 Business Interruption and Section 10 Fidelity Guarantee	6

