



# Support Vehicle Policy Wording

FJ/PW/SVI/03/09/2024/V1609



**Footman  
James**  
We share your passion



# Making a Claim

## Emergency Telephone Numbers

### **Motor Insurance Incident**

To make a claim call our 24 hours claims helpline number

**0333 207 6190**

### **Windscreen/Window Damage**

To make a claim for windscreen/window damage to your vehicle contact the Autoglass helpline

**0800 174 764**

(Only available if you have Comprehensive Cover. There is an excess payable, please refer to your Policy Endorsements.)



# Support Vehicle Insurance

This Support Vehicle Insurance Policy is arranged by Footman James (a trading name of Advisory Insurance Brokers Limited) and is underwritten by Ageas Insurance Limited.

Footman James is a trading name of Advisory Insurance Brokers Limited, registered in England and Wales with company number 4043759. Authorised by the Financial Conduct Authority and listed on the Financial Services Register under registration number 313250.

Registered office: 2 Minster Court, Mincing Lane, London, EC2R 7PD.

## Ageas Insurance Limited

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

This is **Your** Support Vehicle Insurance policy wording, read this booklet, the **Schedule** and **Certificate of Motor Insurance** carefully and keep them in a safe place.

This policy wording is a legally binding contract of Insurance between **You (The Insured)** and **Us (The Insurer)**. The contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **You** must make sure that all of the information **You** have provided in the proposal form, over the phone, in claim forms and in other documents is true, complete and accurate. If **You** provide incomplete, false or misleading information, **Your** insurance may not be valid. This may mean that **We** do not pay all or part of any claim, cancel **Your** policy or treat **Your** policy as if it never existed. **We** have agreed to insure **You** under the terms, conditions and exceptions contained in this booklet or in any Endorsement applying to this booklet.

**You** must tell us as soon as possible about any changes to the information **You** have provided. When **You** tell **Us** about any changes, **We** will tell **You** if **Your** premium or terms of cover will change. If **You** are not sure whether certain facts are relevant, ask Footman James. If **You** don't tell **Us** about relevant changes, **You** insurance may not cover **You** fully, or at all.



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# Definitions

Words with special meanings are defined here or in the part of the policy where they are used. Throughout the policy wording, defined terms will be bold when used. Any word or expression that appears in the definitions section has the same meaning wherever it appears. Words that use the masculine gender include the feminine and vice versa. Words using the singular include the plural and vice versa.

TERM	DEFINITION
<b>The Insured/You/Your</b>	The persons described as the insured in the schedule.
<b>The Insurer/Us/We/Our</b>	Ageas Insurance Limited.
<b>Your Vehicle</b>	Any Vehicle/Car/Commercial Vehicle described in the schedule and any other vehicle for which details have been supplied to us and a certificate of motor insurance bearing the registration mark of that vehicle has been delivered to you and remains effective.
<b>Schedule</b>	Details of you, your vehicle and the insurance protection provided to you.
<b>Certificate of Motor Insurance</b>	A document you must have as proof that you have the motor insurance necessary to comply with the law. It shows who can drive your vehicle, what purposes it can be used for and whether you are permitted to drive other cars. The certificate does not, however, indicate the full policy cover and for this you need to refer to the policy wording itself.
<b>The Period of Insurance</b>	The period of time covered by this policy as shown in the schedule and any further period for which we agree to insure you.
<b>Market Value</b>	The cost of replacing your vehicle with one of the same make, model, specification and condition.
<b>Endorsement</b>	Changes in the terms of your policy. These are shown in your schedule.
<b>Fire</b>	Fire, lightning and explosion.
<b>Theft</b>	Theft or attempted theft.
<b>Excess</b>	The amount of any claim you will have to pay if your vehicle is lost, stolen or damaged.
<b>Territorial Limits</b>	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Green Card</b>	A document required by certain non-EU countries to provide proof that you have the minimum insurance cover required by law to drive in that country.

## Cover

Sections Applicable	Cover		
	Comprehensive	Third Party Fire & Theft	Third Party Only
1. Liability to Others	✓	✓	✓
2. Damage to Your Vehicle	✓	✗	✗
3. Fire and Theft	✓	✓	✗
4. Windscreen Damage	✓	✗	✗
5. Medical Expenses	✓	✗	✗
6. Personal Accident *Not applicable if the insurance is in the name of a Firm	✓	✗	✗
7. European Motoring	✓	✓	✓
8. Audio Cover	✓	✗	✗
9. No Claim Discount	✓	✓	✓
10. FJ+ Optional Cover Extensions *only applicable if shown on Your policy Schedule	✓	✓	✓

## Use

The insurance only covers Your Vehicle if it is being used in the way specified in Your Certificate of Motor Insurance, policy Schedule or any Endorsement that applies.

The following uses are not covered:

- Drag Racing
- Any purpose connected with the motor trade
- Carrying passengers or goods in return for money (except if a mileage allowance is paid to **You** for official or agreed business duties in connection with **Your** job or for a social service)



# Section 1 - Liability to Others

## Your Liability

**We** will insure **You** in respect of all sums which **You** may be required to pay by law arising from death or injury to third parties, or damage to their property as a result of an accident caused by:

- **Your Vehicle**
- any trailer while it is being towed by **Your Vehicle**

**We** will also pay any expenses for which **You** have **Our** written authority to claim.

## Liability of other persons driving or using Your Vehicle

**We** will also insure the following persons under this section in respect of all sums which they may be required to pay by law arising from death or injury to third parties or damage to their property as a result of an accident:

- any person **You** give permission to drive **Your Vehicle** provided that **Your** effective **Certificate of Motor Insurance** allows that person to drive.
- any person **You** give permission to use (but not drive) **Your Vehicle**, but only whilst using it for social, domestic and pleasure purposes.
- any passenger travelling in or getting into or out of **Your Vehicle**.
- the employer or business partner of the person using **Your Vehicle** for which cover is provided under this section while **Your Vehicle** is being used for business purposes, as long as **Your** certificate allows business use.

This does not apply if:

- **Your Vehicle** belongs to or is hired by such employer or business partner.
- **The Insured** is a corporate body or firm.

## Indemnity to legal personal representatives

In the event of the death of anyone who is insured under this section, **We** will protect his/her legal personal representatives for any liability of the deceased person if that liability is insured under this section.

## Legal costs

**We** will pay:

- solicitors fees if anyone **We** insure under this section is represented at a coroner's inquest or fatal accident inquiry or is defending any proceedings in a court of summary jurisdiction.
- for legal services to defend anyone **We** insure under this section in the event of proceedings being taken for manslaughter or reckless or dangerous driving causing death.

**We** will only pay these legal costs if they relate to an incident which is covered under this section.



## What is not covered

The cover under this section will not apply if any person insured under this section does not keep to the terms, exceptions and conditions of this policy. The cover will also not apply if **The Insured** person can claim under another policy.

- Death of or injury to the person driving **Your Vehicle**.
- Loss or damage to any **Vehicle** or property owned by **You** or by the person driving **Your Vehicle**.
- Loss or damage to any trailer, caravan or broken down vehicle being towed or attached to **Your Vehicle** or to any property carried in or on them.
- Liability for death of or injury to an employee occurring during the course of their employment except for the minimum cover required under the current Road Traffic Acts.
- **We** will not pay more than £20,000,000 (including claimants costs and expenses to a maximum of £5,000,000) for damage to other people's property arising from any one claim or series of claims arising out of one cause arising from the use of **Your Vehicle** covered by this insurance.

The cover under this section will not apply, except to the extent that **We** are obliged by the Road Traffic Acts to provide insurance, to;  
(a) any direct or indirect consequence of any act or acts of terrorism, whether or not such consequences have been contributed to by any other cause. Terrorism includes but is not limited to:

- the use or threat of force and/or violence; and/or
- harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and/or radiological means;

where any such act is committed by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or in part for such purposes.

(b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above.

In respect of terrorism, where **We** are obliged by the Road Traffic Acts to provide insurance, the maximum amount **We** will pay for damage to property as a result of any accident or accidents caused by a Vehicle or Vehicles driven or used by **You** or any other person, for which cover is provided under this section, will be:

- £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or
- such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the road traffic acts.



## Section 2 - Damage to Your Vehicle

If **Your Vehicle** is damaged **We** may either:

- pay for **Your Vehicle** to be repaired; or
- replace **Your Vehicle**; or
- pay in cash the amount of the loss or damage.

### Excesses

If **Your Vehicle** is damaged, **You** will have to pay any **Excess** as shown in **Your Schedule**. This **Excess** applies in addition to any other voluntary or compulsory **Excess** that may apply and is shown in **Your Schedule**.

If **Your Vehicle** is damaged whilst it is being driven by or is in the charge of a young or inexperienced driver who is permitted to drive by **Your Certificate of Motor Insurance** the amount of **Excess You** will have to pay will be increased by the following amounts:

- If the drivers age is under 21 years of age – £500
- If the driver is 21 or over and either holds a provisional licence or has not held a full UK licence for 12 months or more – £500

### What is not covered

- Wear, tear or loss of value.
- Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Indirect loss.
- Any reduction in the value of **Your Vehicle** following damage whether it was repaired or not.
- Damage to any telephone, 2 way radio, television, video, traffic information system carried in the **Your Vehicle**.
- The cost of repair, replacement or improvement of any parts of **Your Vehicle** not actually damaged in the incident for which **You** are claiming.
- Damage by frost unless the engine has been completely drained of all water or anti-freeze has been added as recommended by the vehicle manufacturer.
- Damage to **Your Vehicle** due to the impounding or destruction by an authorised authority.

- Damage to **Your Vehicle** if it is taken or driven without **Your** permission by any member of **Your** family or partner or anyone living in **Your** home, unless you've reported them to the police for doing so.
- Damage to **Your Vehicle** and its accessories if **Your Vehicle** is not securely locked and the ignition keys removed and all doors, windows and other openings are closed and locked when it is left unattended. If **Your Vehicle** is not fitted with an ignition lock an alternative method of securing **Your Vehicle** must be used.
- Damage to **Your Vehicle** arising out of the use of cooking or heating equipment.
- The loss of, or damage to, **Your Vehicle** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.
- The amount of any **Excess** shown in '**Excesses**' above and in **Your Schedule**.
- Loss or damage when **Your Vehicle** is left unattended if the last person in charge of it before the loss or damage happened is not shown on **Your Vehicle** as allowed to drive.
- Loss or damage resulting from **Your Vehicle** being repossessed by, or returned to its rightful owner.
- Loss or damage caused intentionally by **You** or any member of **Your** family, or loss or damage someone else causes with **Your** permission or encouragement.
- Loss or damage to **Your Vehicle** if it is being driven by anyone (including **You**) who, at the time of the accident, is found to have a higher level of alcohol or drugs in their body than is allowed by law.



## Section 3 - Fire and Theft

### What is covered

Loss of or damage to **Your Vehicle** caused by:

- a. **Fire**.
- b. **Theft** or any attempted **Theft** provided **You** notify the police as soon as possible.

### What is not covered

- Wear, tear or loss of value.
- Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- Loss of or damage to **Your Vehicle** or any spare parts or accessories resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.
- Loss of the proceeds of the sale of **Your Vehicle**.
- Compensation or expenses as a result of **You** not being able to use **Your Vehicle** or the cost of hiring alternative transport and any other expenses **You** have had to pay because of this.
- Any reduction in the value of **Your Vehicle** following damage whether it was repaired or not.
- Loss or damage to any telephone, 2 way radio, television, video, and traffic information system fitted to or carried in the **Your Vehicle** unless permanently fitted to **Your Vehicle**.
- The cost of repair, replacement or improvement of any parts of **Your Vehicle** not actually damaged in the incident for which **You** are claiming.
- Loss of the **Your Vehicle** due to the impounding or destruction by an authorised authority.
- Loss or damage to **Your Vehicle** if it is taken or driven without **Your** permission by any member of **Your** family or partner or anyone living in **Your** home, unless you've reported them to the police for doing so.
- Loss solely of the removable fascia of any audio equipment.

- Loss or damage caused by **Theft** or attempted **Theft** whilst **Your Vehicle** is unoccupied unless the doors and boot are locked, any window or sunroof shut and the keys removed. If **Your Vehicle** is not fitted with an ignition lock an alternative method of securing **Your Vehicle** must be used.
- Loss or damage to **Your Vehicle** arising out of the use of cooking or heating equipment.
- The amount of any **Excess** shown in **Your Schedule**.
- Loss or damage when **Your Vehicle** is left unattended if the last person in charge of it before the loss or damage happened is not shown on **Your Certificate of Motor Insurance** as allowed to drive.
- Loss or damage resulting from **Your Vehicle** being repossessed by, or returned to its, rightful owner.
- Loss or damage caused intentionally by **You** or any member of **Your family**, or loss or damage someone else causes with **Your** permission or encouragement.

## Special Conditions applying to Sections 2 and 3

### Repairs

- If the **Your Vehicle** cannot be driven because of damage covered by this insurance **We** will pay the reasonable cost of transporting it to the nearest competent repairer. **We** will not be responsible for any further damage caused by driving or attempting to drive the **Your Vehicle** in a damaged or non-roadworthy condition.
- **We** will choose whether to repair or replace **Your Vehicle** or pay **You** an amount for the loss or damage.
- **Market Value** - **We** will pay **You** the **Market Value** of the **Your Vehicle** at the time of the accident.
- If **We** know **You** are still paying for **Your Vehicle** under a Hire Purchase or Lease agreement and **We** choose to make a payment for the total loss or destruction of **Your Vehicle** **We** will pay the claim to the vehicles legal owner.



## Section 4 - Windscreen

**You** may claim for damage to **Your Vehicle**'s windscreen or windows, and for any bodywork scratched by broken glass from the window or windscreen. This cover does not apply to damaged sunroofs, roof panels, lights or reflectors, whether glass or plastic.

- If the replacement is carried out by a windscreen repairer approved by **Us**, **You** will have unlimited cover and will only have to pay the **Excess** shown on **Your** policy **Schedule**. **You** should phone the windscreen helpline shown in the list of emergency helplines **We** sent with **Your** insurance documents;
- If the glass is repaired by an approved windscreen repairer, **You** will have unlimited cover and will not have to pay anything yourself;
- If the repair or replacement is carried out by any other repairer, **You** will have to pay the windscreen **Excess** shown on **Your** policy **Schedule** and there may be a limit to the amount **We** will cover. The cover limit will be shown on **Your** policy **Schedule**.
- Where possible **We** try to repair windscreens at a place which is convenient for **You**. However, if **Your Vehicle** has a built in safety system, such as an advanced driver assistance system, this may need to be reset once a windscreen has been replaced. If this is the case, **We** will arrange for this to be carried out.



## Section 5 - Medical Expenses

**We** will pay up to £250 for each person in **Your Vehicle** for medical treatment needed as a result of injury caused in an accident involving **Your Vehicle**.



## Section 6 – Personal Accident

If **You** or **Your** spouse/domestic partner suffer accidental bodily injury while getting into, out of, or travelling in **Your Vehicle** **We** will pay to the injured person £10,000 if, within three months of the accident, the injury is the sole cause of:

- death
- irrecoverable loss of sight in one or both eyes
- loss of any limb
- The most **We** will pay any one person after any accident is £10,000.
- The most **We** will pay any one person during any one period of insurance is £10,000.
- If **You** or **Your** spouse/domestic partner has any other policies with **Us** in respect of any other vehicle(s) the injured person will only be able to obtain compensation for their injuries under one policy.

### Exceptions to Section 6 of Your policy

This Personal Accident insurance does not cover:

- Corporate bodies or firms.
- Death or bodily injury arising from suicide or attempted suicide.
- Death or injury to any person under 17 years of age.
- Any claim for death or injury where the person who was killed or injured was driving under the influence or drink or drugs.
- Death or injury if the accident is not the only cause



## Section 7 - European Motoring

### European Use

This policy provides the minimum cover **You** need by law to allow **You** to use **Your Vehicle** in any country which is a member of the EU and in any country which meets the insurance conditions of, and are approved by, the Commission of the European Union.

**Your** policy will also provide the cover **You** have chosen ('Comprehensive', 'Third Party, Fire and Theft' or 'Third Party Only') in any country which is a member of the EU and in any country which meets the insurance conditions of, and are approved by, the Commission of the European Union for 30 days per policy period.

### Insurance cover

This insurance is extended to apply to claims arising:

- in any country which **We** have agreed to provide cover for; and
- while **Your Vehicle** is being transported (including loading and unloading) between ports in countries where **You** have cover, as long as **Your Vehicle** is being transported by rail or by a recognised sea route, for 65 hours or less.

### Customs duty and other charges

If **Your Vehicle** suffers any loss or damage covered by this insurance while it is in any country **We** have agreed to provide cover for, **We** will refund any customs duty **You** have to pay after temporarily importing **Your Vehicle** into any of the countries where **You** have cover.

### If You take Your Vehicle abroad

All countries within the **Territorial Limits** have agreed that a **Green Card** is not necessary for cross border travel. **Your Certificate of Motor Insurance** should, therefore, provide sufficient evidence that **You** are complying with the laws on the compulsory insurance of motor vehicles in any of these countries that **You** visit.





## Section 8 - Audio Cover

Audio, visual and phone equipment permanently fitted in **Your Vehicle** is also insured against loss or damage, but **We** will only pay the market value of the equipment at the time of the loss or damage. **We** will only pay up to £750 for items which are not fitted as standard by **Your Vehicle**'s manufacturer. **We** will not pay for loss of or damage to cassettes, compact discs, minidiscs, DVD's or accessories used with the audio, visual or phone equipment.

**For a claim under this section We may either:**

- pay for the damage to be repaired;
- pay an amount of cash for **You** to replace the lost or damaged item; or
- replace the lost or damaged item.

**You must first pay any Excess shown in the Schedule**

The most **We** will pay will be either:

- the market value of **Your** audio equipment immediately before the loss, up to the cover limit; or
- the cost of repairing the audio equipment;

whichever is less.

**We** will not pay the cost of any repair or replacement which improves **Your Vehicle** or accessories to a better condition than they were in before the loss or damage. If this happens, **You** must pay a contribution towards the cost of the repair or replacement. This contribution would be on top of any **Excess You** have to pay.



## Section 9 - No Claim Discount

If this is a yearly contract, and **You** do not claim under this insurance and **You** have not been involved in an accident which has or may result in a claim against **You**, **We** will give **You** a discount on **Your** renewal premium.

### Claims Made

**No Claims Discount between 1 and 5 Years** – If **You** make only one claim in any period of insurance, any no claims discount which **You** have earned will be reduced at **Your** next renewal, as shown in table 1.

**Protected No Claims Discount 5+ Years** – No Claims Discount protection allows **You** to make two claims before **Your** number of no claims discount years fall. Please see table 2 for details.

Table 1	No Claim Discount at next renewal date <u>without</u> NCD Protection		
Current Number of years No Claim Discount	1 claim in the next 12 months	2 claims in the next 12 months	3 or more claims in the next 12 months
1 Year	0 Years	0 Years	0 Years
2 Years	0 Years	0 Years	0 Years
3 Years	1 Year	0 Years	0 Years
4 Years	2 Years	0 Years	0 Years
5 + Years	3 Years	1 Year	0 Years

Table 2	No Claim Discount at next renewal date with NCD protection				
Current Number of years No Claim Discount	1 claim in any 5 year period	2 claims in any 5 year period	3 claims in any 5 year period	4 claims in any 5 year period	More than 4 claims in any 5 year period
5 + Years - Protected	5 + Years Protected	5 + Years (loses protection)	3 Years	1 Year	0 Years

No Claims Discount protection does not protect the overall price of **Your** insurance policy; the price of **Your** insurance policy may increase following an accident even if **You** were not at fault.

If **We** consent to a transfer of this policy to another person, No Claims Discount already earned under this policy will not apply to the person to whom the policy is being transferred.

**Your** No Claims Discount cannot be transferred to another person.

Claims under certain sections of **Your** policy may not impact NCD. **We** will not reduce **Your** no claims discount where the only payments made are for:

- Emergency medical treatment under the Road Traffic Acts and **Your Vehicle** recovery in the event of illness as provided under Section 5 - Medical Expenses.
- Repairing or replacing glass in **Your Vehicle's** windscreen, sunroof or windows (or for any scratches on the bodywork caused directly by the broken glass) as provided under Section 4 –Windscreen Damage.

Third parties may claim directly against **Us** as insurer in the event of an accident, involving **Your Vehicle** as permitted under the European Communities (Rights Against Insurers) Regulation 2002. In these circumstances **We** deal with any claim, subject to the terms and conditions of **Your** policy. This may affect **Your** no claims discount.

**You** are reminded of **Your** responsibilities to report any accident, injury, loss or damage to **Us** as soon as possible so **We** can tell **You** what to do next.



## Section 10 – FJ+ Optional Cover Extensions

### Specialist Trailer 2 or 5 (Your Schedule will confirm if this cover is in force and the level of cover in force)

Cover is extended to provide **Theft** and damage cover for one trailer valued up to £2,000 or £5,000.

Trailers must have a wheel clamp or physical restraint that secures the trailer to a solid object, a hitch lock alone is unacceptable. This device must be fitted at all times when the vehicle is not attached to **The Insured** vehicle.

**You** must first pay the **Excess** of £200 for cover up to £2,000, or £250 for cover up to £5,000.

### Tools, Spares and Protective Clothing 2, 5 or 10 (Your Schedule will confirm if this cover is in force and the level of cover in force)

Cover will extend to Tools, Spares and Protective Clothing only and when directly relevant to **Your Vehicle** up to £2,000, £5,000 or £10,000 against loss and/or damage caused by:

- Accidental or malicious damage and vandalism;
- **Fire** (including **Your Vehicle** bursting into flames), lightning and explosion; or
- **Theft** or attempted **Theft**, or **Your** tools, spares and protective clothing being taken away without **Your** permission.

#### Cover will only be in force when the Tools, Spares and Protective Clothing are:

- In a locked premises that **You** have told **Us** about; or
- Locked in **Your Vehicle**; or
- Whilst on a disclosed official event not lasting more than 3 days and only when Tools, Spares and Protective Clothing are locked in **Your Vehicle** or locked premises.

#### For a claim under Tools, Spares and Protective Clothing We may either:

- Pay for the damage to be repaired;
- Pay an amount of cash for **You** to replace the lost or damaged item; or
- Replace the lost or damaged item.

**You** must first pay the **Excess** of £200 for cover up to £2,000, or £500 for cover up to £5,000 or £1,000 for cover up to £10,000.



## Section 10 - FJ+ Optional Cover Extensions Continued

### The most We will pay will be either:

- The market value of **Your** tools, spares and protective clothing immediately before the loss, up to the cover limits; or
- The cost of repairing the tools, spares and protective clothing;

Whichever is less.

**We** will not pay the cost of any repair or replacement which improves **Your** tools, spares and protective clothing to a better condition than they were in before the loss or damage happened. If this happens, **You** must pay a contribution towards the cost of repair or replacement. This contribution would be on top of any **Excess You** have to pay.



## Section 11 - General Exceptions

### Your policy does not cover the following:

- 1 Any accident, injury, loss or damage while **Your Vehicle** that is insured under this policy is being:
  - (a) used otherwise than for the purposes described under the 'Limitations as to use' section of **Your Certificate of Motor Insurance**.
  - (b) driven by any person other than anyone who is described under the section of **Your Certificate of Motor Insurance** headed 'Persons or Classes of Persons entitled to drive'.

**We** will not withdraw this cover if the injury, loss or damage was caused as a result of **Your Vehicle** being stolen or having been taken without **Your** permission.

- (c) driven by **You**, unless **You** hold a licence to drive **Your Vehicle** and are complying with the terms of the licence.
  - (d) driven by anyone else with **Your** general consent who, to **Your** knowledge, does not have a licence to drive **Your Vehicle** or is not complying with the terms of the licence.
- 2 Any liability **You** have accepted in an agreement which **You** would not have had if that agreement did not exist.
- 3
  - (a) Loss or destruction of, or damage to, any property or any associated loss or expense, or indirect loss; or
  - (b) Any legal liability that is directly or indirectly caused by, contributed to, or arising from:
    - i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    - ii. the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 4 Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:
  - (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, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above except so far as is necessary to meet the requirements of the Road Traffic Acts.

**Your** policy does not cover the following:

**5** Any accident, injury, loss or damage (except under Section 1) arising during or as a result of:

- (a) an earthquake
- (b) a riot or civil commotion that happens outside Great Britain, the Isle of Man or the Channel Islands except where such liability is required to be covered by the Road Traffic Acts.

**6** Any accident, injury, loss or damage if **Your Vehicle** is registered outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

**7 Pollution**

**We** will not pay for any loss, damage or liability caused directly or indirectly by pollution or contamination however caused other than cover needed by the Road Traffic Acts or any other Laws that apply to motor insurance.

**8 Airport Use**

**We** will not pay for any loss, damage or liability arising while **Your Vehicle** covered by this insurance is in any place where aircraft take off, land or park including any associated service roads, refuelling areas, ground equipment areas or the customs examination areas of international airports.

**9 Sonic Bangs**

**We** will not pay for loss, damage or liability caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

**10 Criminal Acts**

**We** will not pay for any loss damage or liability caused while **Your Vehicle** is being used by **You** or any insured person for any criminal activity.

**11** **Your Vehicle** will only be covered if **You** are using it in a way agreed on **Your Certificate of Motor Insurance**, or any Endorsements shown on **Your Schedule**.

**12** **We** will not pay for any loss damage or liability caused while **Your Vehicle** is being used in any race, rally, competition, trial or similar motoring event.

**13** **We** will not pay for any loss damage or liability caused while **Your Vehicle** is being driven or used on any race track, rally test circuit or on any off road race course.

**14** **We** will not pay for any loss damage or liability caused to **Your Vehicle** when being driven with a greater load or higher number of passengers than the vehicle manufacturer's handbook states the vehicle is designed for or when towing a trailer that is not in a road worthy condition and/or which is overloaded (according to the manufacturer's specifications) and/or has unsecured loads.



## Section 12 - General Conditions

### Claims Procedure

- 1 As soon as reasonably possible after any accident, injury, loss or damage (including glass damage), **You** or **Your** legal personal representatives must telephone **Us** giving full details of the incident.  
Any communication **You** receive about the incident should be sent to **Us** immediately. **You** or **Your** legal personal representatives must also let **Us** know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
- 2 **You** or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without **Our** written consent. If **We** want to, **We** can take over and conduct in **Your** name, or the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for **Our** own benefit to recover any payment **We** have made under this policy. **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give **Us** all the information and assistance necessary for **Us** to achieve a settlement.
- 3 **You** must tell the police immediately if any property is lost, stolen or damaged.

### Important Notice - Information We need to know about

- 4 **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.  
If the information provided by **You** is not complete and accurate:
  - **We** may cancel **Your** policy and refuse to pay any claim, or
  - **We** may not pay any claim in full, or
  - **We** may revise the premium and/or change the compulsory **Excess**, or
  - the extent of the cover may be affected.

### Other Insurance

- 5 **We** will not pay claims where another insurance policy already covers the same claim.



### Your duty to Prevent Loss or Damage

- 6** You shall at all times take all reasonable steps to safeguard **Your Vehicle** from loss or damage. You shall maintain **Your Vehicle** in road worthy condition and **Your Vehicle** must have a valid MOT if so required to have one. **We** shall have, at all times, free access to examine **Your Vehicle**.

### Your duty to Comply with Policy Conditions

- 7** Our provision of insurance under this policy is conditional upon You observing and fulfilling the terms, provisions, conditions and clauses of this policy.

### Fraud

- 8** If any claim is in any way fraudulent or if You or anyone acting on Your behalf has used any fraudulent means, including inflating or exaggerating the claim or submitting forged or falsified documents, all benefit under this policy shall be forfeited nor return any premium to You. We may also take legal action against You.

### Vehicle Parts

- 9** If We choose We may arrange for the repairer to use suitable parts and accessories that are made by a company other than the manufacturer of **Your Vehicle**.
- 10** If **Your Vehicle** is damaged and a part or accessory cannot be repaired or replaced, We will only pay You the amount shown in the manufacturer's last United Kingdom list price. If We know that **Your Vehicle** is an imported vehicle which We have agreed to cover, and the damaged part or accessory has never been available in the United Kingdom We will only pay the manufacturer's list price in the country **Your Vehicle** came from. We will not pay the cost of importing any part or accessory needed to repair **Your Vehicle**.

### 11 Choice of Law

The law of England and Wales will apply to this contract unless:

- You and the **Insurer** agree otherwise; or
- at the date of the contract You are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.



## Section 13 - Cancellation

### Your Cancellation Rights

**You** may cancel this insurance at any time by phoning or writing to Footman James. If **You** cancel within 14 days of receiving this document and **You** have not made a claim for a total loss, **You** will receive a refund as explained on page 27.

If **You** cancel after this period but within the first year of insurance and have not made a claim and will not be making a claim, and have not gone over any mileage limit, **We** will work out the refund due in line with the table shown below.

If **You** cancel **Your** policy in the second or any subsequent years of insurance **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered. This will be calculated on a pro-rata basis.

Footman James will charge a cancellation fee. Please see Footman James' documents for details of those charges.

If **You** have made a claim or have gone over **Your** mileage limit **We** will not give **You** a refund.

To exercise **Your** right to cancel, please contact: Footman James, Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill, DY5 1LX or telephone 0333 207 6000.

### Cancellation by Us

**We** (or any agent **We** appoint and who acts with **Our** specific authority) may cancel this policy and/or any additional cover options, where there is a valid reason for doing so, by sending at least 7 days' written notice to the last known postal and/or email address of the policyholder setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-payment of premium (including non-payment of instalments). If premiums or instalment payments are not paid when due **We** will write to the policyholder requesting payment by a specific date. **We** will give **You** at least 14 days' notice in writing if **We** intend to cancel due to non-payment of instalments. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the policy and/or any additional cover options from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud.
- Where the persons insured fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims Procedures' section of the General Conditions in this policy wording.

- Where the policyholder has not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Contract of Insurance' and 'Information and changes **We** need to know about' section in the policy wording and the separate 'Consumer Terms of Business' notices supplied.

If **We** cancel the policy and/or any additional cover options under this section and **You** have not made a claim and will not be making a claim the policyholder will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover, unless the reason for the cancellation is fraud and/or **We** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012. Footman James will charge a cancellation fee.

**IMPORTANT NOTICE – The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows The Insurer to cancel the policy sometimes back to its start date and to keep any premiums paid.**

Where **Our** investigations provide evidence of fraud or a serious non-disclosure **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

It is the policyholder's responsibility to notify all persons insured that this policy has been cancelled.

#### Short Period Rates – First Year Only

Period in Force	Up to one month	Up to two months	Up to three months	Up to four months	Up to five months	Up to six months	Up to seven months	Up to eight months	Over eight months
Percentage of annual premium covering that period	25%	35%	45%	55%	65%	75%	85%	95%	Full premium
Percentage of Refund	75%	65%	55%	45%	35%	25%	15%	5%	Nil

#### Pro-rata – Second and any subsequent years of insurance

$$\frac{\text{Premium} \times \text{no. of days remaining}}{365 \text{ days}} = \text{refund} - \text{cancellation charge}$$



## Section 14 - Important Information

### Complaints

If **You** have cause to complain, please phone Footman James on

0333 207 6101 or write to the Director at Footman James. Footman James will send **You** details of who will be dealing with **Your** complaint. If

**You** would like a copy of Footman James' complaints procedure, phone 0333 207 6101 or write to the address shown below.

Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill. DY5 1LX

If **Your** complaint needs a response from **Us**, Footman James will send **Us** details of **Your** complaint and give **You Our** contact details. If **You** would like a copy of **Our** complaints procedure, please write to **Us** at the address shown in **Your Certificate of Motor Insurance**. Footman James can also give **You Our** address and phone number.

If **You** are still not satisfied after receiving a final decision, or if **We** have not issued **Our** final response within eight weeks from **You** first raising the complaint, **You** may be able to refer **Your** complaint within 6 months to the Financial Ombudsman Service. To refer **Your** complaint, please write to:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Phone: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if **You** don't refer **Your** complaint within six months, the Financial Ombudsman Service won't have **Our** permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

These actions do not affect **Your** rights to take legal action if necessary.

### Financial Services Compensation Scheme

**We** and Footman James are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

## How Footman James use your data

All references to WE, US and OUR in this 'Use of personal data section' are to Footman James and Advisory Insurance Brokers Limited as the Data Controller

Footman James, a trading name of Advisory Insurance Brokers Limited is the Data Controller of the personal data (information) you provide to us. We may share your information within The Ardonagh Group. We will use your personal information to:

- assess and provide the products or services that you have requested
- communicate with you in relation to servicing and administering your product
- develop new products and services
- undertake statistical analysis to help us improve our services and products
- provide additional assistance for these products or services
- notify you of important changes to products and functionality changes to our websites.

From time to time we may use your information to provide you with details of marketing or promotional opportunities and offers relating to other products and services from The Ardonagh Group, subject to relevant marketing regulations and permissions.

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices.

Further information is included in our Fair Processing Notice full details of which can be found here <https://www.footmanjames.co.uk/fair-processing-notice>. This gives you more information on who we are, the types of information we hold, how we use it, who we share it with, how long we keep it for and informs you of certain rights you have regarding your personal information. If you are unable to access this website, we can send the Fair Processing Notice to you at no cost.

In the event you or any individual whose personal data we process is unhappy with how we or the Ardonagh Group is treating their personal data or have any general data protection queries, such queries and complaints should be sent to our Data Protection Officer. This can be done via email to [advisorydataprotection@ardonagh.com](mailto:advisorydataprotection@ardonagh.com) or in writing to The Data Protection Officer, Ardonagh Advisory, Suite M, The Octagon, Colchester CO1 1TG, United Kingdom.

## How Ageas use your data

For **Our** full Privacy Policy please visit **Our** website [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy), or contact **Our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or email [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk)

**We** are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **We** collect, use, share, transfer and store **Your** information. **Your** insurance adviser will have their own uses for **Your** personal data. Please ask **Your** insurance adviser if **You** would like more information about how they use **Your** personal information.

### Collecting your information

**We** collect a variety of personal information about **You** such as **Your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **Your** computer). Where relevant, **We** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **Your** health.

**We** also collect information from a number of different sources for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

### Using your information

**We** collect **Your** personal information and/or special categories of personal information because **We** need it to provide **You** with the appropriate insurance quotation, policy and price as well as manage **Your** policy such as handling a claim or issuing documentation to **You**. **Our** assessment of **Your** insurance application may involve an automated decision to determine whether **We** are able to provide **You** with a quotation and/or the price. If **You** object to this being done, then **We** will not be able to provide **You** with insurance.

**We** will also use **Your** information where **We** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **You**); collecting information regarding **Your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

Please note if **You** have given **Us** information about someone else, **You** would have confirmed that **You** have their permission to do so.

### Sharing your information

**We** share **Your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **Us** or on **Our** behalf or where **We** provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when **We** are trialling their products and services which **We** think may improve **Our** service to **You** or **Our** business processes. Unless required to by law, **We** would never share **Your** personal data without the appropriate care and necessary safeguards being in place.

### Keeping your information

**We** will only keep **Your** information for as long as is necessary to provide **Our** products and services to **You** and/or to fulfil **Our** legal, regulatory, tax and accounting obligations. **We** also keep **Your** information for several years after the expiry of **Your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **Our** full Privacy Policy for more information.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside of the United Kingdom (UK). **We** or **Our** service providers may use cloud based computer systems (ie network of remote servers hosted on the internet which process and store **Your** information) to which foreign law enforcement agencies may have the power to access. However, **We** will not transfer **Your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **We** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **Your** information.

### Your Rights

**You** have a number of rights in relation to the information **We** hold about **You**, including: asking for access to and a copy of **Your** personal information, objecting to the use of **Your** personal information or to an automated decision including profiling, asking **Us** to correct, delete or restrict the use of **Your** personal information, withdrawing any previously provided permission for the use of **Your** personal information and complaining to the Information Commissioner's Office at any time if **You** object to the way **We** use **Your** personal information. Please refer to **Our** full Privacy Policy for more information.

Please note that there are times when **We** will not be able to delete **Your** personal information. This may be as a result of fulfilling **Our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **We** have to keep **Your** information. If **We** are unable to fulfil a request, **We** will always let **You** know **Our** reasons.

### Motor Insurance Database

Information about **Your** insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the information stored on it may be used by certain legal or authorised bodies (including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies authorised by law) for purposes including but not limited to electronic licensing, continuous insurance enforcement, law enforcement (preventing, detecting, apprehending and prosecuting offenders), providing government services and other services aimed at reducing uninsured driving. If **You** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and the MIB may search the MID to get relevant information. People (including their appointed representatives) considering or making a claim after a road traffic accident (including citizens of other countries) can also get relevant information which is held on the MID. It is vital that the MID holds **Your** correct registration number. If it is not shown correctly on the MID, there is a risk that **Your Vehicle** could be seized by the police. **You** can check that **Your** correct vehicle details are on the MID by visiting the website at [www.askmid.com](http://www.askmid.com). **You** should show this notice to anyone insured to drive the vehicle covered under the policy.



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First Floor, Unit 7,  
Waterfront Way,  
Brierley Hill DY5 1LX  
Tel. 0333 207 6114  
[footmanjames.co.uk](http://footmanjames.co.uk)



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