



SPECIFIED VEHICLES POLICY SUMMARY



This policy is designed for single vehicles. All types of cars, motorcycles and commercial vehicles which are registered for road use may be included provided they do not have more than 16 passenger seats. Vehicles used for the carriage of hazardous goods are not acceptable. The vehicle(s) may be used for social and pleasure and/or business use including the carriage of own goods and commercial traveling. Use for hire & reward or in any connection with the motor trade is excluded (see our Motor Trade, Chauffeur, Taxi and Courier products, as appropriate, if any of these uses are required). Policies are normally for 12 months period, shorter periods may be agreed.

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® This document is a guide to the cover we provide. It does not form part of the contract between you and us. For full details please refer to the policy booklet which is a legal document, copies of which are available on request.

Significant Features and Benefits

Policy Section	Comprehensive	Third Party Fire & Theft	Third Party Only
Loss of or damage to the vehicle from			
- Accidental Damage	Included	Excluded	Excluded
- Vandalism and malicious damage	Included	Excluded	Excluded
- Fire including self ignition, lightning & explosion	Included	Included	Excluded
- Theft or attempted theft or taking of the vehicle without permission	Included	Included	Excluded
Damage to Windscreen Sunroof and Windows	Optional	Excluded	Excluded
Your liability under the Road Traffic Acts for			
- Death or injury to other people including passengers (unlimited)	Included	Included	Included
- Damage to property up to £5,000,000	Included	Included	Included
- Emergency treatment fees	Included	Included	Included
Legal fees for representation at a coroners inquest, fatal accident enquiry or court of summary jurisdiction	Included	Included	Included
Defence costs in prosecution for Manslaughter or death by reckless driving up to £10,000	Included	Included	Included
Legal Expenses Insurance	Optional	Optional	Optional

Principal Exclusions	
<ol style="list-style-type: none"> 1. Injury loss or damage caused <ul style="list-style-type: none"> - whilst the driver is under the influence of drink or drugs - resulting from suicide, attempted suicide or a deliberate act - in power stations, nuclear installations, oil, gas and chemical processing plants and refineries - whilst carrying dangerous substances 2. Injury loss or damage caused whilst the vehicle is being used 'air side' at airports or airfields 3. By a driver who is either disqualified from driving or does not hold the appropriate licence for the vehicle 4. Loss of use, loss of value following repair, wear and tear electrical or mechanical breakdown 5. Theft or attempted theft where; <ul style="list-style-type: none"> - the keys have been left in the vehicle - windows or doors and other openings have not been closed and locked - Additional security devices specified by us have not been set or is not in full operation - fraud or deception has taken place. 6. Loss or damage to satellite navigation equipment unless it was fitted by the manufacturer as original equipment 7. Loss or damage or liability arising out of war or terrorism 8. Radioactive contamination 9. Damage by pressure waves 10. Additional costs arising due to parts or replacements not being available in the UK 	<p>General Exclusion 1 General Exclusion 2 General Exclusion 8 General Exclusion 9 General Exclusion 3 Use and Drivers Section 2, Exclusion 1 Section 2, Exclusion 6</p> <p>Section 2, Exclusion 10 General Exclusion 5 General Exclusion 6 General Exclusion 7 How we will pay your claim</p>

Policy Summary – Specified vehicles

Clauses, conditions & special terms

1. Cancellation - short period rates apply (unless the premium is paid using our direct debit facility) i.e. 25% for the first month of cover and 12.5% for each subsequent month.
2. Failure to pay the premium or any instalment due will result in immediate cancellation of the policy
3. Foreign use is available within Europe, cover is restricted to third party only for certain countries
4. UK law applies unless an alternative jurisdiction is agreed by us at inception of the contract

Motor Insurance Database disclosure

Vehicles to be insured must be advised to and accepted by us. Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or certificate of motor insurance showing the registration number of the vehicle. Your vehicle details will be recorded on the Motor Insurance Database(MID).

Complaints procedure

Complaints should be advised as soon as possible to your usual contact. If this is your broker, adviser or agent they will take up the complaint with us on your behalf. If insured directly with us, please telephone or write to the Compliance Officer at Victory House, 7 Selsdon Way, London E14 9GL.
Telephone: 020 7001 9200

If we cannot resolve your complaint immediately, we will acknowledge it within 5 working days. It will then be investigated. Our aim is to finally resolve the complaint within 8 weeks. If the complaint cannot be resolved in this time we will inform you and give reasons for the further delay and indicate when we expect to give a final response. If you remain unhappy, you should contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 0801800. Email: enquiries@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk

Cooling off period, cancellation and refunds

If you are not happy with the policy when you receive it, you have 14 days in which to cancel. A charge will be made for the period the cover has been in force provided there has not been a claim and no incidents have occurred which may give rise to a claim. A policy charge will also be levied. Failure to pay an instalment will result in immediate policy cancellation. If you cancel after the 'cooling off period', standard cancellation charges of 25% for the first month of cover and 12.5% for each subsequent month will be incurred but, if there has been a claim, the full premium remains payable. A cancellation charge of up to £25 plus Insurance Premium Tax (IPT) will be levied. If your policy is a short term one, you will not be eligible for a refund. If we cancel the policy, you may be entitled to a pro-rata refund of premium. Premium will remain payable until such time as the certificates of motor insurance and any cover notes or employers liability certificates are received by us. Cancellation procedures are detailed in the policy.

Claims reporting

All incidents should be reported as soon as possible and, in any event, within 30 days.

Claims can be reported

- to the First Response Helpline on **0845 373 1300**
- by email to firstresponse@tradex.com
- by text with a brief message to **87000**

You will need to complete a claim form, which can either be downloaded from our website, obtained from your broker or directly from us.

If Windscreen claims are covered, telephone **0800 36 36 36**

Financial Services Compensation Scheme

Tradex Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS website www.fscs.org.uk.