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Santam Europe Limited
Registered Office
2a Parkview
Beech Hill Office Campus
Beech Hill Road
Dublin 4
Ireland
Incorporated in Ireland, Company Number 3860

Introduction

Please read this policy, your certificate of insurance, and your schedule carefully to make sure you have all the cover you need. You should keep all these documents in a safe place.

Thank you for choosing Santam Europe Limited as your classic vehicle insurer. This policy has been issued on their behalf by CCC Insurance Ltd, Company Number NI34550.

If any details shown on your schedule or certificate of motor insurance are incorrect, please return it to CCC Insurance Limited at 38 Railway Road, Coleraine, Northern Ireland, BT52 1PE advising them of the changes required.

If this cover does not meet your requirements, please return all your documents (including the certificate) within 14 days of receipt. We will return any premium paid less a pro-rata charge for the number of days for which cover has been given plus a small administration charge. The full premium is due if a total loss claim has been made.

Your Policy and Schedule

This Policy is a contract of indemnity between Santam Europe Limited and you the Policyholder.

We provide insurance as shown in:

- this policy, as amended by the schedule, which shows any additional benefits or amendments that apply; and
- the certificate of motor insurance which is evidence of the motor insurance that you are required by law to possess when driving a motor vehicle.

The proposal and declaration you made form the basis of this policy.

Your policy and all communications with you or by you to us will be in English.

Where more than one vehicle is insured by the policy, the insurance will operate as if a separate policy has been issued for each vehicle.

Foreign Use

In addition to the cover provided under "Compulsory Insurance E.U. and other countries" under Section 2, the insurance under this policy is also extended, for a period of 60 days in any one period of insurance, to provide the same cover shown in your policy schedule in any member country of the European Union, Iceland, Norway, Switzerland, and Croatia. An international Certificate of Motor Insurance or Green Card is not required for these countries. Instead ensure that you take your Policy and Certificate of Motor Insurance with you as evidence of insurance.

For travel to any country not referred to above or if your intended period of foreign travel exceeds 60 days please contact CCC Insurance Limited.

Cover in these countries is conditional upon your main permanent residence being in the UK or Northern Ireland.

If you cannot drive the vehicle because of loss or damage covered by this policy, we will also pay the reasonable cost of delivering the vehicle to your address in the UK or Northern Ireland.

We will also pay the amount of customs duty you have to pay as a result of the loss or damage.

The third EU Non-Life Directive as implemented in the Republic of Ireland by the European Communities (Non-Life Insurance) Framework Regulations 1994, requires us to provide you with the following information:

The Law applicable to the Contract

Under the relevant European and Irish Law the parties to the proposed contract of insurance, we, Santam Europe Limited and you, the Proposer, are free to choose the law applicable to the contract. Unless otherwise agreed the insurance will be subject to the Laws of England, Scotland, Wales, or Northern Ireland.

The insurer with whom your contract will be conducted is Santam Europe Limited, which is a non-life insurance company incorporated and authorised in the Republic of Ireland.

Complaint Procedure

If you have a complaint arising out of any aspect of your policy, you should contact either your insurance broker/adviser who arranged the policy for you, or us. Please quote your policy number when making a complaint.

If your complaint is not resolved to your satisfaction, please write to the Compliance Officer at the following address:

CCC Insurance Limited
38 Railway Road
Coleraine
Northern Ireland
BT52 1PE
Tel: +44 (0) 28 7034 4321
Fax: +44 (0) 28 7035 1733
Email: broker@cccinsurance.co.uk

Should you remain dissatisfied, you can contact:

The Compliance Officer
Santam Europe Limited
2a Parkview House
Beech Hill Office Campus
Beech Hill Road
Dublin 4
Ireland
Tel: +353 (0) 1 205 3519
Fax: +353 (0) 1 205 3521

If you are still dissatisfied, you can write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 808 1800
Email: enquiries@financial-ombudsman.org.uk

Taking any of these options will not prejudice your right to take legal action.

Details of our Regulator

Santam Europe Limited has voluntarily agreed to be subjected to the jurisdiction of the Financial Ombudsman Service. The Financial Services Authority website which includes a register of all regulated firms can be visited on www.fsa.gov.uk/register or the Financial Services Authority can be contacted on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without, any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about the compensation scheme arrangements is available from the Financial Services Compensation Scheme on www.fscs.org.uk

Signed for and behalf of Santam Europe Limited



Jean Hellewell
General Manager

Santam Europe Limited is regulated by the Irish Financial Services Regulatory Authority

Definitions

Throughout the text certain words have a specific meaning wherever they appear and these are defined below.

you/your:

The person(s) named as policyholder in the schedule.

we/us/our:

CCC Insurance Limited on behalf of Santam Europe Limited.

period of insurance:

The period from the effective date in the schedule to the date prior to the renewal date and any further period for which you have paid or agreed to pay and we have accepted your premium.

certificate:

A guarantee that a policy of insurance has been issued in accordance with the terms of the "Road Traffic Acts".

the vehicle:

Any classic vehicle described in the schedule and which is identified in the effective certificate of insurance.

private car:

Any classic vehicle constructed primarily for the carriage of passengers and taxable for private use only.

motor cycle:

Any classic motor cycle taxable for private use only.

agricultural vehicle:

Any classic agricultural vehicle not constructed for the carriage of passengers.

endorsement:

Changes in the terms of your policy. These are shown in your schedule.

Road Traffic Acts:

The Road Traffic Act 1961 as amended from time to time.

schedule:

The schedule is part of this policy and contains details of any vehicle insured by this policy, the period of insurance and the section(s) of this policy which apply.

Motor Policy

Geographical Limits

The insurance under this policy applies throughout the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man and The Channel Islands, except where we say otherwise (see Foreign Use in the introduction and Compulsory Insurance E.U. and other Countries in Section 2).

Car Sharing and Wedding Use

When *the car* is being used, for social or similar purposes, to carry passengers and *you* receive contributions for this use, it will not be considered use for hire and reward, provided:

- a) The *vehicle* is not used for weddings on more than six occasions in any period of insurance; and
- b) The *vehicle* is not constructed or adapted for more than 8 passengers; and
- c) *You* are not carrying passengers as a business; and
- d) The total contributions *you* receive do not constitute any element of profit.

Events Insured

Section 1 - Loss or damage to the vehicle

This policy is based on the maximum mileage requested on the proposal and highlighted in *the Schedule*.

Should the maximum mileage be exceeded *you* must inform Classic & Collectable Insurance Limited immediately to arrange an alternative basis of cover. Until this alternative cover has been arranged Section 1 of this policy will not apply.

Note: We reserve the right to withdraw from any Agreement with *you* on an Agreed Value after giving *you* 30 days written notice thereof.

What is insured?

Loss of or damage to *your vehicle* including fitted standard accessories and equipment, by accidental means including malicious damage.

Loss or damage while in transit by sea, air or rail in the territories covered by this policy.

We will at *our* option:

- pay for *the vehicle* to be repaired; or
- replace *the vehicle* if it is lost, stolen or damaged beyond economic repair; or
- pay an amount in cash equivalent to the value of any loss of or damage to *the vehicle*.

The maximum amount payable will be:

- i. The agreed value of *the vehicle*; or
- ii. The market value of *the vehicle* if we have not agreed the value with *you* at inception of cover; or

- iii. The cost of repairing *the vehicle* up to the amount for which *the vehicle* is insured under (i) or (ii) above, whichever is applicable.

In addition we will pay the reasonable cost where necessary of taking *the vehicle* to the nearest suitable repairer and returning it after repair to *your* address as shown on the *Schedule*.

We will not pay that part of the cost of any repair or replacement, which improves *the vehicle* beyond its condition before the loss or damage occurred.

We will not be bound to repair or replace *the vehicle* exactly but will do so in as reasonable a manner as circumstances permit.

Subject to a reasonable offer made to *us*, and *our* acceptance, any salvage will become your property.

Spare Parts

When carrying out repairs, the repairers will be entitled to fit parts made by other manufacturers they recommend for which they or the manufacturers offer a warranty.

If we cannot get a replacement part or accessory, we will pay the manufacturer's last list price.

Hire Purchase/Contract Hire Agreement

If *the vehicle* is under a hire purchase or leasing agreement, we will make any payment for the total loss of *the vehicle* to the stated owner of *the vehicle* in such hire purchase or leasing agreement.

Windscreen Damage

We will not pay more than the amount stated in the *Schedule* for repair or replacement of glass in the windscreen or windows of *the vehicle* or to the bodywork scratched by the breakage of such glass in the windscreen or windows of *the vehicle*.

Personal Belongings

We will pay:

Up to an amount of £100 for any one occurrence, for any loss of or damage to rugs, clothing and personal effects occurring in *the vehicle* by fire, theft or accidental means.

Payment may, at *your* request, be made direct to the owner of such property whose signed receipt will then be an adequate discharge to *us*.

We will not pay for loss or damage to:

- a) money, stamps, tickets, documents or securities; or
- b) goods, samples or equipment *you* or anyone insured by this policy carry in connection with any trade or business; or
- c) theft of any property carried in an open or convertible vehicle unless in a locked boot or locked glove compartment.

Laid Up Insurance

Where it is indicated in the *Schedule* that *the vehicle* is insured on a Laid-up basis we shall be liable under Section 2 of the policy only for liability to third parties and under Section 1 of the Policy only for loss or damage caused by fire, theft or accidental damage arising out of the storage or movement (but not use) of *the vehicle* whilst at the declared garaging address.

We shall not be liable for loss or damage to *the vehicle*:

- i. whilst being used under its own power; or
- ii. arising from repair or maintenance of *the vehicle* unless such loss or damage is caused by fire.

The cover is extended to include loss of or damage to *the vehicle*'s loose parts and spares caused by theft involving forcible entry or exit or fire at the declared garaging address up to a maximum limit of £1,000.

Excesses

If *the vehicle* is damaged you will be responsible for the first part of the Cost as shown in the *Schedule* as the Excess.

Where damage is restricted to breakage of window glass (or any scratching of bodywork resulting solely and directly from such breakage), you will bear the amount as stated in the *Schedule* as Windscreen excess.

You will not be responsible for any part of the cost if loss or damage is restricted to rugs, clothing and personal effects.

Section 1 - Loss or Damage to the vehicle

What is not insured?

We will not pay for:

- a) Loss of use, loss of market value for any reason, depreciation or wear and tear.
- b) Diminution in the value of *the vehicle* consequent upon loss, theft or damage.
- c) Loss or damage by theft, vandalism or malicious persons arising if the vehicle is left outside lock fast buildings or a private driveway between the hours of 10.00 p.m. and 6.00 a.m. either at or within a quarter of a mile from *your* private dwelling house or an alternative garaging address previously agreed by *us*.
- d) Mechanical, electrical, electronic or computer faults, failures, malfunctions or breakdowns.
- e) Damage to tyres from braking or by road punctures, cuts or bursts.
- f) Loss of or damage to *the vehicle* as a result of theft or attempted theft if an ignition key or any similar device is left in on or about *the vehicle* whilst it is left unattended.
- g) Loss of or damage to *the vehicle* as a result of someone getting it by fraud or trickery while pretending to be a buyer.
- h) Confiscation or destruction of *the vehicle* by or under the order of any government or public or local authority.
- i) Loss of *the vehicle* resulting from it being repossessed and returned to its rightful owner.
- j) Loss of or damage to any trailer or caravan, whether attached to, or detached from *the vehicle*.
- k) Loss or damage to the vehicle caused by any unauthorized use by *your* husband or wife, *your* children, or anyone who normally lives with *you*.
- l) Loss or damage by vermin, insects, mildew or fungus.
- m) Loss or damage to accessories designed for audio or visual entertainment or communication purposes not permanently fitted to the vehicle.

Section 2 - Liability to Others

We will, on behalf of an Insured Person (or their legal personal representatives), pay in full the amount of legal liability for damages and claimants' costs and expenses in respect of death, bodily injury or disease to any person and, pay up to a limit of £20,000,000 the amount of legal liability for damages and claimants' costs and expenses in respect of damage to property, arising from the use of:

- i. *the vehicle*; or
- ii. a trailer which is attached to *the vehicle*.

If the policy covers more than one person, this maximum amount is the aggregate amount to be paid and *you* will have priority over any other person insured.

Definition of Insured Person

For the purposes of insurance under this Section the term "Insured Person" means:

- 1) *You*; or
- 2) a) Anyone *you* allow to drive *the vehicle* if they are covered by your *certificate* of motor insurance, other than a person in the motor trade driving the vehicle for purposes of overhaul, upkeep and/or repair.
b) Any person, with *your* permission, using but not driving *the vehicle* for social, domestic and pleasure purposes.
- 3) The employer of anyone *you* allow to drive *the vehicle* if their driving and business use on behalf of that employer is covered by *your certificate* of motor insurance.
- 4) Any person, with *your* permission, in, getting into or out of *the vehicle*.
- 5) Following the death of anyone insured under this policy, *we* will protect that person's estate against liability insured under this policy and incurred by the deceased person.

Legal Costs

We may pay, in respect of any event, which may be the subject of indemnity under this Section:

- a) The Solicitor's fee for representation at any Coroner's inquest, defence in any District Court, Fatal Accident Inquiry, Court of Summary jurisdiction;
- b) The costs of defence against a charge, under sub-section 2(A) of Section 53 of the Road Traffic Acts, of manslaughter or causing death or serious bodily harm by dangerous driving;
- c) All other legal expenses incurred in the defence of any claim for bodily injury or property damage arising as a result of an accident caused by or connected to the vehicle and for which you may be liable at law;

all subject to our written consent.

Medical Expenses/Emergency Treatment

We will pay:

- a) *You* in respect of accidental bodily injuries sustained in direct connection with *the vehicle* up to £100 per person for medical expenses incurred by any occupant (including the driver) of *the vehicle*.
- b) The cost of emergency treatment of injuries caused by or arising out of the use of any motor vehicle for which cover is provided under this policy where liability for such treatment arises under the Road Traffic Acts.

Towing a trailer

The insurance under this Section includes towing a trailer, caravan or broken-down motor vehicle. This towing must be allowed by law and the vehicle being towed must be properly attached to *the vehicle* and not being towed for hire or reward.

Driving other vehicles

If *your certificate* of motor insurance allows it (and it is not in connection with the motor trade or car-hire business) *we* will also insure *you*, for *your* liability to others, while *you* are driving a motor vehicle or motor cycle *you* do not own and which *you* have not hired under a hire-purchase or leasing agreement. *You* must have the owner's permission. *We* will not insure *you* if *you* no longer have *your* vehicle or if it has been previously damaged and it would cost more than its value to repair. *We* will not insure loss or damage to the vehicle *you* are driving.

Compulsory Insurance E.U. and other Countries

The insurance under this Section is extended to give the minimum indemnity required to comply with the laws relating to compulsory insurance of vehicles in any country which is a member of the European Union, and any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the EC Directive on insurance of civil liabilities arising from the use of motor vehicles (No 72/166/CEE).

Section 2 - Liability to Others

What is not insured?

We will not pay:

- a) Liability for loss of or damage to property, which belongs to, or is in the charge of, any person who is insured by this policy.
- b) For death of or bodily injury to any person driving, or in charge for the purpose of driving, *the vehicle*.
- c) For death of, or injury caused to, any employee arising out of or in the course of their employment by anyone insured under this policy (except as required under the Road Traffic Acts).
- d) If the person on whose behalf indemnity is claimed is entitled to indemnity under any other policy.
- e) Liability for pollution or contamination unless it is caused by a sudden and identifiable event which is accidental and unexpected.
- f) For any loss, damage, liability and/or injury arising from caravans, mobile homes, trailer tents, boat trailers and any other trailer which incorporates machinery or other equipment except as required under the "Road Traffic Acts".
- g) For any loss, damage or liability whatsoever (except where it is necessary to meet the requirements of the Road Traffic Acts, caused directly or indirectly by:
 - i) terrorism including any action taken in controlling, preventing, suppressing or in any way relating to an act of terrorism.

For the purposes of this exception terrorism means an act and/or threat of force or violence by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization whose intention is, for political, religious, ideological or other purposes, to influence any government or to place the public, or any person of the public in fear.

General Exceptions - Applicable to all Sections

- 1) This policy does not provide insurance when the vehicle is:
 - a) being driven by, or is in charge of for the purposes of being driving by, anyone not covered by *your certificate* of motor insurance or *schedule*;
 - b) being used for purposes that are not shown in *your certificate* of motor insurance;
 - c) being driven with *your* permission by anyone who *you* know is disqualified from driving or has not held a licence or is prevented by law from holding one;
 - d) being driven without *your* consent;
 - e) being driven for purposes to which *you* have not consented;
 - f) in an area of an aerodrome, airport, airfield or military establishment that is used for:
 - i) take off or landing of aircraft or movement of aircraft on the ground, or
 - ii) aircraft parking, including the associated service roads, refueling areas, ground equipment parking areas, hangars and maintenance areas.
- 2) This policy does not insure liability, which anyone covered by this policy has as a result of an agreement or contract unless they would have had that liability if the agreement or contract did not exist.
- 3) This policy does not provide insurance except under Section 2 (Liability to Others) for any accident, injury, loss or damage caused by:
 - a) earthquake; or
 - b) riot or civil commotion if it happens outside Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands.
- 4) This policy does not provide insurance for any loss, damage or liability whatsoever (except where it is necessary to meet the requirements of "Road Traffic Acts") caused directly or indirectly by:
 - a) ionizing radiation or contamination by radiation from any irradiated nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it; or
 - c) war, invasion, Act of Foreign Enemy, hostilities (whether war be declared or not) Civil War, rebellion, revolution, insurrection or military or usurped power.
- 5) We will not insure legal proceedings or court judgments unless they result directly from an insured event arising out of the use of *the vehicle* and the proceedings are brought in a country which forms part of the E.U. and any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the EC Directive on insurance of Civil liabilities arising from the use of motor vehicles (No 72/166/CEE).
- 6) We will not insure:
 - a) anyone who fails to fulfill the policy terms and conditions; or
 - b) any injury, loss, damage or liability caused by pollution or contamination unless the pollution or contamination is caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the *period of insurance*. All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the time such incident takes place.
- 7) We will not insure loss or damage (except under Section 2 – Liability to Others) directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.
- 8) This policy does not insure any loss, damage, breakage or destruction to any property or consequential loss or liability directly or indirectly caused or contributed to by or arising from:
 - a) failure or inability of any electronic equipment to:
 - i) correctly recognize any data; or
 - ii) incorrectly capture, save, retain, manipulate, interpret or process any data, information, data command or instruction whether or not such had been programmed into such equipment.
 - b) interruption of or interference with data in electronic equipment resulting in the loss, destruction or corrupted transmission or corruption of data;
 - c) the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like;
 - d) unauthorized access to a system or data;

except so far as is necessary to meet the requirements of the "Road Traffic Acts".

For the purpose of this exception, data means information represented or stored electronically including but not limited to code, series of instructions, operating systems, software programmes and firmware.

General Conditions - Applicable to all Sections

Keeping to policy terms

The insurance described by this policy will apply only if:

- a) The answers in any proposal and declaration for this insurance are true and complete to the best of *your* knowledge and belief.
- b) *You* or any other person on whose behalf payment is claimed have kept to all the policy conditions and endorsements.
- c) Any facts known to *you*, and any changes affecting the risk since inception of the policy or last renewal date (whichever is the later), must be disclosed to *us*. Failure to disclose such facts or changes may mean that *your* policy will not provide *you* with the cover *you* require or may invalidate the policy altogether.

Claims

You or any other person whose liability is covered under this policy must:

- a) As soon as practicable send *us* a full report in writing, quoting *your* policy number, if there is an event which may give rise to a claim against *you* or by *you* under this policy. If *you* were not present when such an event occurred, *you* must notify *us* in the manner stated above, within 48 hours of becoming aware of such an event. *You* must do this even if *you* do not plan to claim personally under this policy or if damage to *your* own vehicle is not covered by this policy.
- b) Notify *us* in writing immediately *you* become aware of any impending prosecution or inquest in connection with such an event.
- c) Not admit, deny, negotiate or settle any claim without *our* prior written consent.
- d) Send *us* any letter, notice, claim form, writ, court proceedings, summons or other communication connected with any claim and give *us* all assistance that *we* may reasonably require.

We are entitled to:

- a) At *our* own discretion take over and conduct in *your* name (or that of any person entitled to indemnity or payment under this policy) the defence or settlement of any claim, or to prosecute in *your* name (or such other person) for *our* own benefit any claim for indemnity or damages or otherwise, and shall have full discretion in the conduct of any proceedings or in the settlement of any claim.
- b) Where any legal liabilities have to be met under the terms of this insurance, seek recovery from *you* (or such other person) when there has been non-compliance with the terms, conditions and exceptions of this policy.
- c) If the law of any country in which this policy applies or an agreement between Insurers and Government requires *us* to make any payment on *your* behalf which *we* would not otherwise have paid, recover the amount from *you* or from the person who incurred the liability or from both of *you*.
- d) Expect full cooperation on any matter affecting this insurance from *you* and any one else insured by this policy

Cancellation

- a) *You* may cancel this insurance at any time by returning to *us* *your certificate* of motor insurance, windscreen disc and *your* written instructions. The cancellation will be effective from the date the *certificate* is received by *us*.
- b) If *you* cancel this insurance within 14 days from inception and there has been no claim within this period a proportional refund of premium less costs will be allowed for the remainder of the period of insurance.
- c) If the policy is cancelled after 14 days from inception a refund of premium will be allowed based on the following:

| | |
|---------------------------------|----------------------------------|
| Cancellation within month one | Refund of 70% of insurer premium |
| Cancellation within month two | Refund of 60% of insurer premium |
| Cancellation within month three | Refund of 50% of insurer premium |
| Cancellation after month four | No Refunds given |

However, if mileage limitation has been spent or there has been a claim within the current period of insurance no refund of premium will be allowed.

- d) We may cancel this insurance at any time by sending seven days written notice by recorded delivery to *your* last known address on *our* records. A proportional refund of premium for the remainder of the *period of insurance* will be allowed on receipt by *us* of the *certificate* of motor insurance.

Payment of Premiums

We may cancel this insurance due to non - payment of *your* premium by sending seven days written notice by recorded delivery to *your* last known address on *our* records. *You* must then return *your certificate* of motor insurance to us within 7 days from the date of cancellation.

Other Insurances

If a claim is made under this policy and there is another policy that covers the claim, *we* will pay only *our* proportionate share of the claim.

Duty of Care

You and any other person who is covered under this policy must do everything possible to:

- a. prevent accident, injury, loss or damage
- b. keep *the vehicle* in an efficient and roadworthy condition
- c. ensure that *the vehicle* and its accessories are free from any defect

We shall have free access at all times to examine *the vehicle*.

Garaging

You must tell *us* of any proposed change in the garaging arrangements for *the vehicle*.

Insured interest

You must tell *us* if *the vehicle*, which is insured in *your* name belongs to anyone else or is being used regularly by another person.

Fraudulent Claims

If *you* or anyone acting on *your* behalf makes or reports a claim under this policy which is in any way fraudulent, or if any fraudulent means or devices (including inflation or exaggeration of the claim or

submission of forged or falsified documents) are used, *you* will lose all benefit and the premiums *you* have paid. *You* may also be required to repay money *we* have already paid to *you*.

Replacement / Additional Car

You must:

- a) Immediately notify *us* with full details of any replacement or additional classic vehicle. In the absence of notification no cover will operate under this policy in respect of such classic vehicle.
- b) Pay *us* any additional premium due.
- c) Notify *us* of the disposal of *the vehicle* to qualify for any refund in premium allowable.

General advice to Policyholders

This section does not form part of your policy.

What to do when an accident occurs?

- a) Note the Registration Numbers of the vehicle(s) involved.
- b) Note the name of the Insurance Company insuring any vehicle(s) involved.
- c) Ask for the names and addresses of other people involved and any witnesses.
- d) Make a sketch plan of the scene of the accident and record in writing the circumstances, which caused the accident. If possible photographs of the scene should be taken.
- e) Do not admit responsibility or sign any statement to this effect.
- f) Keep *your* vehicle at the scene of the accident for a reasonable time.
- g) *You* must if required give:
 - *Your* name and address
 - The name and address of *the vehicle* owner (if not yourself)
 - The registration number of *your vehicle*
 - Evidence of insurance to the Police or if no Police are present to anyone who was involved in or affected by the accident - in any other case the information must be given if requested to anyone who was present at the scene of the accident.
- h) Where a person or persons are injured the accident must be reported at the convenient Police Station if no Police are present at the scene of the accident.

Claims Procedure

In connection with any injury loss or damage, which may give rise to a claim under the Policy *you* must:

- As soon as reasonably possible give *us* written notice and all information and assistance required
- Send *us* immediately any writ or summons and as soon as possible any letter claim or other document received
- Notify *us* immediately of any impending prosecution inquest or fatal injury
- Not admit any liability or negotiate settlement of any claim without *our* written agreement

If *you* do not do so *we* reserve the right not to pay a claim. *We* are entitled at any stage during any claim to take over and conduct the defence or settlement of the claim and at *our* discretion to pursue the claim for *our* own benefit in the name of any person insured.

How to get your vehicle repaired

Immediately and without delay following an accident or other loss *you* should contact the

Claimline on + 028 9332 9332

This is a 24 hour accident reporting line that will be able to:

- validate *your* claim
- arrange recovery of *your vehicle*

Alternatively please contact CCC Insurance on

028 70344321

An approved repairer network is in place, but *we* appreciate that because of the specialist nature of *your vehicle* *you* may not wish to use these repairers. If the approved repairer is not being used an estimate for repairs should be obtained as quickly as possible if it is not possible to return the estimate with the claims form. An inspection will then be arranged.

Do not delay sending the in the claim form until *you* get an estimate - simply note on the claim form that one is being obtained and from who.

If *you* have any queries or if *you* need any help to make *your* claim please let *us* know.

In the event of an accident *you* have to notify *us* whether or not *you* intend to make a claim or one is expected.

