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This insurance document, your certificate of motor insurance, your schedule and any endorsements must be read together as one contract of insurance. Please read them carefully. If they do not meet your needs, please return them to your Broker or Agent.

The information and statements confirmed by you on the Proposal Form and the Statement of Facts Form and the declaration which you made have been relied upon by us in entering into this insurance and form part of the contract between you and us.

We agree to insure you under the terms of this insurance against loss, damage or legal liability during any period of insurance for which you have paid or agreed to pay and for which we have agreed to accept the premium.

Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom. If there is any dispute as to which law applies, it shall be English law and practice and will be subject to the exclusive jurisdiction of the English courts.

This insurance document has been issued by Novae Insurance Company Limited under the authority granted by the Financial Services Authority.

In witness whereof, this insurance document has been signed for and on behalf of the Insurer.

Authorised Signatory

For Novae Insurance Company Limited

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Date:

Index

		Page
Schedule		3
Definitions		4 to 6
Insurance provided	The sections applying to your insurance	6
Section 1	Liability to third parties	7 to 9
Section 2	Towing	9
Section 3	Indemnity to principals	9 to 10
Section 4	Unauthorised movement	10
Section 5	Damage to your vehicle and fire and theft	10 to 13
Section 6	Repairing and replacing glass	13
Section 7	Unlicensed drivers	14
Section 8	Unauthorised use	14
Section 9	Geographical limits	14 to 16
Section 10	Medical expenses.	16
Section 11	General exceptions	16 to 18
Section 12	General conditions	19 to 24
Customer care		25
Fleet Motor Vehicle Schedule		26

SCHEDULE

Policy Number:

**1) Policyholder
Address:**

**2) Period of
Insurance:**

From:

To:

Both days inclusive, local standard time, at the address
of the Insured

**3) Vehicle(s)
Identification:**

As per Fleet Motor Vehicle Schedule

4) Level of Cover:

**5) Premium:
IPT:**

Total Premium:

6) Endorsement(s):

Definitions

certificate of motor insurance	-	the legal document which is evidence that you have the insurance needed by law, identifies your vehicle, who may drive it and the purposes for which it may be used.
coach	-	any passenger carrying motor vehicle authorised to carry more than sixteen passengers.
customer, commercial	-	a customer who is not a retail customer.
customer, retail	-	an individual who is acting for purposes which are outside his trade, business or profession.
endorsement	-	an addition to or change in the terms of your insurance.
excess	-	the amount you have to pay towards any claim under this insurance.
goods carrying vehicle	-	any motor vehicle manufactured and used for the carriage of goods.
indemnity	-	a legal principle applying to this insurance which provides that a person sustaining a loss is placed as near as is possible in the same financial position after the loss as was occupied immediately before the loss.
licence	-	a licence to drive a vehicle of the same class as the vehicle.
market value	-	the estimated market value of your vehicle had it been placed on the open market immediately preceding the loss or damage. The assessment of market value will be made on the basis that the vehicle is offered for sale in similar circumstances as applied immediately preceding the purchase by you. For example, if the vehicle was purchased privately, we will settle at the private sale price.
minibus	-	any passenger carrying motor vehicle with more than eight but not more than sixteen passenger seats.

Motor car	-	any private passenger carrying motor vehicle with not more than eight passenger seats.
Motor cycle	-	any motor cycle, moped or motor cycle and sidecar.
period of insurance	-	the length of time covered by this insurance as shown on the schedule.
principal	-	any person, company, partnership or firm with which you have entered into a contract for the execution of work or services.
public and/or private hire vehicle	-	any passenger carrying motor vehicle with not more than eight passenger seats and licensed for the carriage of passengers for hire or reward.
road	-	any place which is a road for the purpose of any compulsory motor insurance legislation operative within the territorial limits of the policy.
schedule	-	the document giving details of you (the policyholder).
sound reproduction and communication equipment	-	permanently fitted radios, televisions, DVDs, navigation equipment, security devices, cassette and compact disc players, citizens band radios and telecommunications equipment. Portable items, cassette tapes and compact discs are not included in this definition.
special type	-	any motor vehicle constructed to operate primarily as a tool and not designed for the carriage of goods or passengers.
the policyholder, the insured, you, your	-	the person, company, partnership or firm named in the certificate of motor insurance and the schedule.
third party	-	any person other than a user of the vehicle.
trailer	-	any trailer or agricultural or forestry implement or machine which is properly constructed to be towed by a motor vehicle, which is your property or for which you are legally responsible. The trailer does not include a disabled mechanically controlled vehicle.

we, us, our, the insurer	-	Novæ Insurance Company Limited.
your vehicle	-	any vehicle shown on the Fleet Motor Vehicle schedule with its fitted accessories and spare parts. For articulated vehicles this will mean both the tractor unit and its one trailer whether or not these component parts are connected at the time of accident, damage or loss.

Insurance provided

The level of cover provided by this insurance is shown on your schedule. The sections of this document that apply for each level of cover are as shown below. Cover is subject to any endorsement shown on your schedule or subsequently added to the policy.

Comprehensive	-	All sections of this insurance document apply.
Third Party Fire and Theft	-	Section 6 does not apply and section 5 applies only to loss by theft or damage by fire, theft or attempted theft.
Third Party Only	-	Sections 5 and 6 do not apply.

Section 1 Liability to third parties

1.1 What we cover

1.1.1 Your liability while using your vehicle

We will insure you for all amounts which you may be legally liable to pay to any third party:

- for death of or bodily injury to any person; and
- for damage to property

as the result of an accident involving your vehicle including loading or unloading.

We will not pay more than £20,000,000 in respect of motor cars or £5,000,000 in respect of any other vehicle for damage to property for any one claim or series of claims arising out of one cause.

These limits will include all costs, including all legal costs, following damage to property.

1.1.2 Liability of others while using your vehicle

In the same way as you are insured we will indemnify:

- any employee or other person using your vehicle with your permission as long as such person or use is permitted under your certificate of motor insurance;
- at your request the owner of your vehicle if this is someone other than you;
- at your request any passenger travelling in, or getting into or out of your vehicle; and
- the legal representatives of any person insured under this section in the event of his or her death.

1.1.3 Contingent liability

In the same way as we insure your vehicle under this section we will also insure you when, without your knowledge or consent, your employee is using a vehicle other than your vehicle for your business, but we will not insure you if there is any other insurance covering the same liability.

1.1.4 Emergency Costs

We will indemnify any person driving your vehicle for liability under the Road Traffic Acts or any other legislation applicable to motor insurance for emergency treatment fees arising out of an accident in connection with your vehicle.

1.1.5 Legal costs

If we think it necessary for the purpose of defending a claim or potential claim under this section, we will pay solicitors' fees for representation at a Coroner's Inquest or Fatal Accident Inquiry or for defending any prosecution in a Court of Summary Jurisdiction in connection with any event which might be the subject of a claim under this section.

In addition, again if we think it is necessary, we will provide a legal representative to advise and represent anyone covered under this section if proceedings are taken out against that person for manslaughter or causing death by dangerous driving in connection with any such event. This will also include legal costs and expenses incurred by the insured for corporate manslaughter or homicide under The Corporate Manslaughter and Corporate Homicide Act 2007 subject to a maximum amount of £1,000,000 for any one claim or series of claims arising out of any one event.

1.1.6 Cross liabilities

The insured named in the schedule and each associated and/or subsidiary company shall be deemed third parties to one another in respect of claims under this section of your insurance document.

Exceptions to section 1

1.2 What we do not cover under this section

- Any person claiming but not driving if, to the knowledge of that person, the driver does not hold a licence to drive your vehicle unless the driver has held and is not disqualified from holding or obtaining such a licence.
- Liability incurred by anyone who is insured against the same liability under any other insurance.
- Loss of or damage to your vehicle (or any other vehicle covered by this insurance for contingent liability).
- Loss of use of your vehicle.
- Loss or damage not directly associated with the incident that caused you to claim unless expressly stated in the policy.
- Loss of or damage to
 - a) any property or animal belonging to or in the care of any person insured under this section of this insurance document; or
 - b) any property or animal being conveyed in or loaded onto or unloaded from the insured vehicle or any other vehicle covered for contingent liability.
- Death, injury or damage occurring beyond the limits of any carriageway or thoroughfare caused or arising in connection with the loading or unloading of your vehicle.

- Death of or injury to any person during the course of their employment, except for the cover we must provide under the Road Traffic Acts or any other legislation applicable to motor insurance.
- Legal costs which are covered under any other insurance policy.
- Exemplary, aggravated or punitive damages.
- Any sum in excess of £150,000 in respect of any one claim or number of claims arising during or in consequence of any act of terrorism.

Section 2 Towing

2.1 What we cover

In the same terms as we insure you under section 1 of this insurance document we will also extend cover to apply while a trailer or disabled mechanically propelled vehicle is being towed by or is attached to your vehicle.

2.2 What we do not cover

We will not pay under this section

- if the disabled mechanically propelled vehicle is being towed for hire or reward; or
- for loss of or damage to
 - a) any trailer or disabled mechanically propelled vehicle; or
 - b) any property being carried in or on such trailer or disabled mechanically propelled vehicle; andany loss or damage not directly associated with the incident that caused you to claim.

Section 3 Indemnity to principals

3.1 What we cover

In the same terms in which we insure you in section 1 of this insurance document, we will extend cover to include any liability assumed by you in connection with your vehicle under any contract with a principal.

3.2 What we do not cover

We will not pay under this section

- if we do not have full control over the conduct of any claim which occurs;
- for death or injury to any employee of the principal during the course of their employment except for the cover we must provide under the Road Traffic Acts or any other legislation applicable to motor insurance;
- for any liability which attaches to the principal by virtue of an agreement which would not have attached in the absence of such agreement;
- for any liability resulting from the negligence of any person other than you, or your business partner, director or employee; or
- where a principal is entitled to indemnity under any other insurance.

Section 4 Unauthorised movement

4.1 What we cover

In the same terms as we insure you under section 1 of this insurance document, we will extend cover to include liability arising out of the moving aside, without the authority of the owner, an obstructing vehicle if the position of this vehicle prevents the legitimate passage or the loading or unloading of your vehicle.

Section 5 Damage to your vehicle and fire and theft

5.1 What we cover

If your vehicle is damaged or lost by theft we will at our option

- repair or replace it; or
- pay you an amount of cash.

Loss or damage more specifically covered under section 6 of this insurance document is excluded.

5.2 The most we will pay

If your vehicle was

- first registered from new in the United Kingdom; and
- originally supplied by the manufacturer's officially approved United Kingdom dealership

the most we will pay will be its insured value or market value at the time of damage, whichever is the lower amount subject to a maximum vehicle value of £150,000.

If your vehicle was not originally supplied as new by the manufacturer's officially approved United Kingdom dealership, the most we will pay will be

- the insured value; or
- the amount shown on your purchase receipt for your vehicle; or
- the market value of the manufacturer's United Kingdom model with the nearest equivalent specification

whichever is the lowest amount subject to a maximum vehicle value of £150,000.

If your vehicle is under a lease agreement the most we will pay is the written down value or the market value whichever is the lesser.

5.3 Theft of keys

If the keys or lock transmitter for your vehicle are stolen we will pay for the cost of replacing

- the door locks and/or boot lock; or
- the ignition/steering lock; or
- the lock transmitter and central locking interface

We will also pay for the cost of re-coding or if necessary replacing any alarm system used in connection with your vehicle.

The total amount payable as a result of the theft of keys or lock transmitter will be limited to a maximum of £1,000 any one incident for each of your vehicles.

5.4 New motor car replacement

If within one year of first registration as new any motor car which is purchased new by you and is owned by you or held by you from new under a hire purchase agreement and insured for damage or loss by theft is

- lost by theft and not recovered; or
- damaged to the extent that the cost of repairs will exceed 50% of the manufacturer's recommended retail price plus taxes immediately prior to such damage and the claim is settled as a total loss

we will pay for the cost of purchasing a new replacement motor car of the same make and model provided that

- a) the policyholder requests it;
- b) any other interested party known to us consents;
- c) such a replacement is available; and
- d) your vehicle was first registered from new in the United Kingdom.

5.5 Misfuelling

We insure you for damage to your vehicle caused by the application of an incorrect fuel up to a limit of £750.

5.6 Excess

You are responsible for paying the first part of each claim under this section in accordance with the amount(s) shown on the attached endorsement.

Exceptions to section 5

5.7 What we do not cover under section 5

- a Any sum in excess of £500 for the repair or replacement of sound reproduction and communications equipment.
- b Loss or damage when your vehicle is left unattended if the last person in possession of or in charge of your vehicle prior to the loss or damage is not included to drive in your certificate of motor insurance.
- c Loss or damage arising from theft or attempted theft
 - while the ignition keys are left in or on your vehicle; or
 - unless all of the doors, windows and other openings of your vehicle have been closed and locked.
- d Loss or damage to trailers owned by you or in your care, custody or control but details of which have not previously been notified to us.
- e Loss of use or other loss or damage not directly associated with the incident that caused you to claim.
- f Depreciation, wear and tear.
- g Any reduction in market value following repairs to your vehicle.
- h Any reduction in market value following the theft of your vehicle.
- i Damage to tyres caused by braking, punctures, cuts or bursts unless resulting from an accident to your vehicle.
- j Any part of the cost of repair or replacement which leaves your vehicle in a better condition than before the damage was sustained.
- k Any part of the cost of repairing or renewing areas of your vehicle which were not damaged in the incident for which you are claiming.
- l Mechanical, electrical, electronic, computer failures or breakdown or breakages.

- m Loss or damage caused maliciously or wilfully by you or your business partner, director or employee or any other person insured to drive the vehicle or for loss or damage caused with your consent or connivance.
- n Loss or damage resulting from deception, fraud or by use of a counterfeit or irredeemable form of payment.
- o Loss resulting from repossession or restitution of your vehicle to its rightful owner.
- p More than the manufacturer's last United Kingdom list price of any part or accessory if such part or accessory is not available from stock in the United Kingdom.
- q Any loss or damage to personal belongings or effects or other property in or being carried in your vehicle.

See also section 11 General exceptions which apply to the whole insurance.

Section 6 Repairing and replacing glass

6.1 What we cover

If the windscreen or a window or the glass sunroof of your vehicle is broken or damaged we will pay the cost of repairing or replacing it. We will also pay for any scratching of bodywork caused by broken glass.

6.2 Excess

You are responsible for paying the first part of each claim under this section in accordance with the amount(s) shown on the attached endorsement unless the windscreen is repaired by RAC Autowindscreen via the Novae Accident Helpline when no excess will apply.

If the policy is not specifically endorsed with a windscreen excess and

- the windscreen is replaced
- the vehicle is not a coach
- the replacement is carried out by RAC Autowindscreen via the Novae Accident Helpline

the excess will be £60.00.

Section 7 Unlicensed drivers

7.1 What we cover

The requirement in the certificate of motor insurance that the person driving holds a licence to drive or has held and is not disqualified from holding or obtaining such a licence will not apply in circumstances where a licence is not required by law.

7.2 What we do not cover

We will not provide indemnity under this section if

- the other terms and restrictions in the certificate of motor insurance are not being complied with; or
- the person driving is not of a sufficient age to hold a licence to drive the insured vehicle.

Section 8 Unauthorised use

8.1 What we cover

In the same terms as we insure you under this insurance we will also provide indemnity to you if your vehicle is being used or driven by your business partner, director or employee and is being used without your knowledge and consent for a purpose not permitted by your certificate of motor insurance.

8.2 What we do not cover

We will not provide indemnity under this section

- to anyone other than the policyholder in respect of claims for liability to others; or
- unless you have taken all reasonable precautions to ensure that all persons who may use or drive your vehicle are aware of the limitations to use under this insurance.

Section 9 Geographical limits and travel abroad

9.1 Geographical limits

This insurance provides full schedule cover while your vehicle is in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or the Republic of Ireland.

Additionally, in accordance with EU Directives, this insurance provides the minimum cover necessary to comply with the laws relating to compulsory motor insurance while your vehicle is in

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives.

9.2 Full insurance outside the geographical limits

The cover shown on your schedule can be extended to provide full schedule cover in countries other than those shown as included within the geographical limits defined above. The provision of full schedule cover is dependent on the type of vehicle to be taken abroad:

- a) Motor cars or goods carrying vehicles with a gross vehicle weight of up to and including 3.5 tonnes

This insurance is automatically extended to provide the cover shown on your schedule while your vehicle is in Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark (including the Faroe Islands), Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland (including Lichtenstein) and any other country which becomes a member of the European Union; or any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives.

If before departure you notify us, obtain our agreement and pay any additional premium we require, we may extend this insurance to provide the cover shown on your schedule while your vehicle is in temporary use in certain countries other than those defined above. The countries to which we agree to extend cover will be limited to those countries which are covered by the International Green Card System.

- b) All other vehicles

There is no automatic full schedule cover.

If before departure you notify us, obtain our agreement and pay any additional premium we require, we may extend this insurance to provide the cover shown on your schedule while your vehicle is in temporary use in the following:

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives; or

- any country which we agree to extend full schedule cover but limited to those countries covered by the International Green Card System.

For certain countries (other than those where automatic full schedule cover applies) the amount(s) of excess mentioned on your schedule may be increased. If we require an increased excess you will be advised at the time we agree to extend the geographical limits.

9.3 Additional cover under this section

We will also insure you while your vehicle is being loaded or unloaded or is in transit to or from the countries in which full schedule cover applies. Transit must be by a recognised air, sea or motor-rail route taking less than 65 hours under normal conditions or via the Channel Tunnel Fixed Link.

We will also refund any customs duty that you may be obliged to pay as a direct result of loss of or damage to your vehicle preventing it being returned to the United Kingdom from any country in which we have agreed to insure you. Customs duty will only be refunded provided that the loss or damage is covered by this insurance.

This insurance also provides cover for General Average contributions, salvage charges and sue and labour charges while your vehicle is being transported by sea between any countries in which we agree to insure you. This cover is only provided on the understanding that the loss or damage to your vehicle is covered by this insurance.

Section 10 Medical expenses

10.1 What we cover

If you or any person travelling in your vehicle is injured as a result of an accident involving your vehicle we will pay medical expenses up to £250 for each person injured.

Section 11 General exceptions

11.1 These exceptions apply to the whole insurance.

Your insurance does not cover the following

- 1 Any accident, injury, loss or damage while your vehicle or any other vehicle covered by this insurance is
 - being driven by or is in the charge of any person who is driving without your permission or is not included on your certificate of motor insurance as a person entitled to drive;
 - being driven by or is in the charge of any person who is excluded from driving by an endorsement, term or condition of this insurance;

- being used for any purpose not permitted by your certificate of motor insurance (this exception does not apply to section 8 of this insurance document);
 - being used for rallies, trials, competitions, racing, pacemaking, or any speed contest or being driven in a match whether or not for wager;
 - being let out on hire;
 - being driven by any person who fails to comply with the terms and limitations of his or her driving licence (this exception does not apply to section 7 of this insurance document);
 - being driven with your permission by any person who does not hold or has not held a valid driving licence (this exception does not apply to section 7 of this insurance document);
 - being driven by any person who is disqualified from driving or who by law is prevented from holding or getting a driving licence;
 - being driven in an unsafe or unroadworthy condition;
 - carrying a load which would result in the Gross Plated Weight or Gross Train Weight for the vehicle being exceeded;
 - being driven with a number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification;
 - being used for the carriage of explosives, chemicals, chemical by-products, acids or goods of a generally dangerous or inflammable nature;
 - towing a trailer which is unsafe or has an insecure load;
 - towing a greater number of trailers than is permitted by law;
 - being used outside the geographical limits of this insurance unless cover has been extended beyond these limits under section 9 of this insurance document;
 - damaged by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 2 Any result of war, revolution, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
- 3 Any loss or damage caused by any government, public or local authority legally taking or damaging your property.
- 4 Any loss or damage caused by
- earthquake; or
 - riot or civil commotion occurring in Northern Ireland or elsewhere outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

- 5 Any liability you have accepted by agreement or contract unless that liability would have existed without the agreement (this exception does not apply to section 3 of this insurance document).
- 6 Any loss or damage caused directly or indirectly by
- ionising radiation, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel however caused; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
- 7 Any loss, damage or liability arising from pollution or contamination, however caused, other than to meet the requirements of the Road Traffic Acts or any other legislation applicable to motor insurance. This exclusion shall not apply in respect of sudden, accidental and unforeseen dispersal or escape of substances.
- 8 Any loss, damage or liability caused by the solidification, spillage, leakage or mis-delivery of any load
- being carried on; or
 - being loaded onto or unloaded from your vehicle
- other than to meet the requirements of the Road Traffic Acts or any other legislation applicable to motor insurance.
- 9 Any accident, injury, loss or damage while your vehicle is being used as a tool of trade, other than to meet the requirements of the Road Traffic Acts or any other legislation applicable to motor insurance.
- 10 Any claim which is in any respect false or fraudulent. If a claim is knowingly inflated or exaggerated by or on behalf of a person making the claim or by you, or any forged or falsified document is submitted or used in connection with the claim, or any other fraudulent means is used in or in connection with the claim to obtain any benefit or protection under this insurance, the claim will be treated as fraudulent and all benefit or protection in respect of the claim will be forfeited.
- 11 Any accident, injury, loss, damage or legal liability of whatsoever nature directly caused by or contributed to by or arising from your vehicle whilst in or on that part of any commercial, private or military airport or airfield provided for
- a) the take-off or landing of aircraft or the movement of aircraft on the ground; or
 - b) aircraft parking, including any associated service roads, refuelling areas, ground equipment parking at aprons, maintenance areas and hangars.

The General exceptions shown above are in addition to any exceptions shown elsewhere in this insurance document or on your schedule.

Section 12 General conditions

12.1 The following General conditions apply to this insurance as a whole and are in addition to any conditions shown elsewhere in this insurance document or on your schedule.

A Compulsory motor insurance - our right of recovery

If the law in any country to which this insurance applies obliges us to make a payment which we would not otherwise have paid, we reserve the right to recover the amount paid from you or the person, company, partnership or firm that incurred the liability which made the payment necessary.

B Notification of changes - your obligations

1 Replacement or additional vehicles

You must tell us immediately of any replacement or additional vehicle you wish to insure under this insurance. The replacement or additional vehicle should not be used until you have obtained a certificate of motor insurance or temporary cover note for it. If you do not tell us, and the replacement or additional vehicle is involved in an accident or loss, your insurance will not cover you for this.

Cover for any replacement or additional vehicle under this insurance will be subject to such terms and premium adjustment as we may require.

2 Other changes

You must tell us immediately about any changes which could affect your insurance and which have happened since the cover first started or since you last renewed your insurance cover. If you do not tell us about these changes your insurance will not cover you in relation to any accident or loss involving a vehicle, user or use, or circumstances to which or in respect of which such a change has been made. Some examples of changes which must be notified to us are as follows

- details of drivers you have not told us about before;
- if anyone who drives under this insurance sustains convictions or prosecutions;
- details if you or anyone who will drive develops a medical condition; or
- if you intend to modify your vehicle even if the change is only cosmetic.

If you are in any doubt as to what should be advised please ask the broker or agent who arranged this cover for you.

C Making a claim - your obligations

In the event of any accident, injury, loss or damage, you must notify us as soon as is possible by ringing our Novae Accident Helpline on 0800 783 8230 and, if we require, by writing to our claims handling agents Van Ameyde UK Ltd., at Elliot House, 8-10 Hillside Crescent, Edinburgh EH7 5AE (Tel: 0131 556 2727). If we subsequently require you to provide full details of the occurrence by the completion of either our accident report form or theft claim form, you must provide such information within a reasonable period of time and in any event not later than 28 days after being required to do so.

Travelling outside the UK – claims notification. If you are travelling abroad and need to notify us of a claim, please contact your insurance adviser, alternatively telephone us direct on Novae Accident Helpline 0800 783 8230

You must tell Van Ameyde UK Ltd as soon as you know of any impending prosecution proceedings, Coroner's Inquest or Fatal Accident Inquiry in connection with any occurrence for which there may be liability under this insurance.

Any loss by theft or damage caused to your vehicle as a result of attempted theft or vandalism must be reported to the police as soon as is reasonably possible.

Every relevant letter, Claim, Writ, Summons or process must be sent to Van Ameyde UK Ltd immediately it is received.

You, or any person covered by this insurance must not negotiate, admit liability or make any offer, promise or payment without the prior written consent of Van Ameyde UK Ltd.

You or any person covered by this insurance must give Van Ameyde UK Ltd all the help and information they may need.

D Our rights following a claim

We will be entitled to take over and conduct in your name or in the name of any person covered by this insurance the negotiation, defence or settlement of any claim or take legal proceedings to recover for our own benefit any payment made under this insurance, as we feel appropriate in the circumstances.

Any uninsured loss associated with a claim admitted by us will not prevent us from acting in accordance with this condition without reference to you or any other person covered by this insurance.

A person, company, partnership or firm who was not a party to this contract has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

E Authorisation of repairs

If you have an accident or loss, you must take all possible steps to safeguard your vehicle and its accessories and contents.

If the damage to your vehicle is covered by this insurance, we will arrange for your vehicle to be taken to a repairer and any reasonable costs will be included in your claim. We will not pay for further damage to your vehicle if you drive it or attempt to drive it in a damaged condition.

When your vehicle is at the repairer you must if asked by us to do so arrange for a detailed estimate for the cost of repairs to be sent to us immediately. We will arrange for an approved automotive assessor to inspect your vehicle before repairs are commenced. We will not be responsible for the cost of any new parts or accessories ordered without our agreement.

We may, at our option, arrange for the use of suitable parts and accessories supplied by a source other than the manufacturer of your vehicle when repairs are carried out.

If your vehicle is damaged and a part or accessory cannot be repaired or replaced, we will only pay you the manufacturer's last United Kingdom list price. If your vehicle is an imported vehicle and the damaged part or accessory has never been available in the United Kingdom, we will only pay the manufacturer's last 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.

If we consider that the repair estimate is unreasonable we reserve the right to contact the repairer and, if we cannot reach agreement on a revised estimate, to arrange for your vehicle to be moved to another repairer. In this event, we will pay for any work already completed and for any new part or accessory bought with our written consent and for the cost of completing repairs to the vehicle.

If, following loss or damage, we consider your vehicle to be beyond economical repair, we may arrange for it to be moved to a place of safe storage without your prior agreement.

You will be required to pay the repairer the amount of excess shown on your schedule before your vehicle is released to you after repair.

F Cancellation

1 Cancellation by us

We or our authorised agent may cancel this insurance by giving you seven days' written notice by recorded delivery letter to your last known address (and in the case of Northern Ireland to the Department of the Environment for Northern Ireland). You must then return your current certificate(s) of motor insurance to us. We will then return to you the pro-rata part of the premium you have paid.

2 Non-payment of instalments

If you are paying your premium under an instalment scheme and you fail to keep up the payments we have the right to cancel this insurance with immediate effect and to recover the unpaid instalments from you.

3 Cancellation by you

Cancelling during the initial period of cover – ‘Retail’ customers only

If you have entered into this contract of insurance as a retail customer you have a right to cancel this insurance if you advise us or your insurance adviser within 14 days of the start date (or annual renewal date) of your policy or (if later) the day on which you receive the insurance policy documentation and supporting information.

You must return your certificate of motor insurance(s) to us or your insurance adviser as part of your notice of cancellation.

If you exercise your right to cancel the insurance policy during this initial period of cover, you will have to pay ‘pro rata’ rates for the period of time you have had insurance cover. Additional charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

Cancelling after the initial period of cover – ‘Retail’ customers only

If you have entered into this contract of insurance as a retail customer (ie a ‘consumer’ as defined in the Financial Services (Distance Marketing) Regulations 2004) you may also cancel this insurance at any time after the initial period of cover by returning your current certificate(s) of motor insurance to us or your insurance adviser. A refund of premium may be due providing no claim has been made during the current period of insurance and will be calculated from the date on which we (or your insurance adviser) receives your current certificate(s) of motor insurance and will be calculated using our short period rates shown below.

Period of cover not exceeding	Refund of premium
1 month	80%
2 months	70%
3 months	50%
4 to 5 months	40%
6 months	30%
7 months	20%
Over 7 months	0%

Cancelling your cover – 'Commercial' customers only

If you have entered into this contract of insurance as a commercial customer (ie a customer who is not a retail customer) you may cancel this insurance at any time by returning your current certificate(s) of motor insurance to us or your insurance advisor. A refund of premium will be due providing no claim has arisen during the current period of insurance. The refund of premium will be calculated from the date on which we receive your current certificate(s) of motor insurance and will be calculated using our short period rates – see Refund of Premium rates above.

G Your duty to us

We will only be liable to make any payment under this insurance if

- you or any other person covered by this insurance have observed and fulfilled all its terms and conditions; and
- the statements made and information confirmed by you in your proposal form are to the best of your knowledge correct and complete.

H Care of your vehicle

You must take all reasonable steps to protect your vehicle against loss or damage and maintain it in a safe and roadworthy condition.

You must allow us free access to examine your vehicle at all reasonable times.

I Total loss claims

If we agree to make payment under section 5 of this insurance document (Damage to your vehicle and fire and theft) on the basis that your vehicle is treated as a total loss

- settlement of the claim will be subject to us taking over ownership of your vehicle; and
- we will be entitled to deduct any amount of outstanding premium from any monetary payment made in respect of such claim.

If, to our knowledge, your vehicle is under a hire purchase or leasing agreement, any payment we make for total loss will be made to the hire purchase or leasing company whose receipt will be a full and final discharge.

J Other insurances

If at the time of any claim under this insurance there is any other cover in force insuring the same loss, damage or liability as our insurance, we will only pay any amount above that provided by the other insurance. This condition does not make us responsible for any amount which would not otherwise have been payable under any section of this insurance document.

K Deleted vehicle rebates

Underwriters reserve the right to withhold return premiums for vehicles deleted during the period of insurance if those vehicles have been involved in any accident or reported claim during the same period of insurance.

L Alternative dispute resolution (ADR) clause

In the event of any dispute of whatever nature arising out of any respect of this agreement, the parties agree to submit the dispute to mediation, expert determination or such other recognised alternative dispute resolution process as they shall agree is appropriate. Within 14 days of one party informing the other that they wish a dispute to be resolved in this manner, the parties shall each provide the name of one suitable third party neutral to conduct or determine the dispute resolution process as appropriate. If within a further 14 days the parties cannot select from these a mutually acceptable neutral then the decision shall be referred to the Academy of Experts (CEDR/ADR Europe/etc.) for an appointment. Any such ADR process shall be conducted in accordance with the rules, guidance and code of conduct of the Academy of Experts (CEDR/ADR Europe/etc.). The parties agree to be bound by the outcome of the ADR process determined upon under this clause.

Customer care

About our service

We are committed to providing you with a high-quality service and we want to make sure that we maintain this at all times. If you feel that we have not provided a first-class service, or if you have any questions about your insurance, **please contact the broker or advisor who arranged cover for you.**

If you are not satisfied with his or her response, please write, quoting the policy number shown on your schedule, to:

The Chief Executive
Novae Insurance Company Limited
71 Fenchurch Street
London EC3M 4HH

If you are still not satisfied

If you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service, South Quays Plaza, 183 Marsh Wall, London E14 9SR.

You can get further details from us at the appropriate stage of the complaints process.

About us

You have taken out insurance with us (Novae Insurance Company Limited). Novae Insurance Company Limited is part of the Novae Group, established in 1986 and a leading specialist insurance business listed on the London Stock Exchange. Our head office is in London and we have regional offices in Manchester and Glasgow. Novae Insurance Company Limited was formed in 2006 and is regulated by the Financial Services Authority.

Novae Insurance Company Limited holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the police, accessing and updating various databases.

If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



Fleet Motor Vehicle Schedule

MAKE/MODEL	REGISTRATION	G.V.W. / SEATING CAPACITY	EXCESS	COVER	PREMIUM	ON DATE	OFF DATE