

Short Term Motor Insurance Guide



Welcome to Admiral

This booklet describes **your** contract of private car insurance. Please read it carefully along with **your** current **Policy Schedule** and current **Certificate of Motor Insurance**. We recommend **you** keep **your** Motor Proposal Confirmation for **your** records. This is important, as the agreement to insure **you**, is based on this information.

Important Numbers

These relate to queries concerning **your** insurance product or claims incidents only. For queries regarding **your platform** membership, please contact **your platform** customer services.

Customer Services	0333 220 2000
Claims	0330 134 8647
Calling from abroad	+44 2920 601 294

Please note, if **you** are trying to contact the Claims Department outside of opening hours **you** will be redirected to a contracted third party recovery service who will begin the claim procedure for **you**.

Helplines

Roadside emergency (following an Insured Incident)	0330 134 8647
Glass Repair Helpline	0330 134 8647

Opening Hours

	Claims	Customer Services
Weekdays	8am - 9pm	8am - 9pm
Saturday	9am - 5pm	9am - 5pm
Sunday	10am - 4pm	10am - 4pm

Bank Holidays subject to change, closed Christmas Day, Boxing Day and New Year's Day.

WHICH PART OF THIS POLICY RELATES TO YOU?

Comprehensive cover - All sections apply

General Conditions, General Exceptions and Extra Conditions

There are General Conditions and Exceptions which apply to individual sections of the policy. In addition there are General Conditions, General Exceptions and Extra Conditions which apply to the whole policy.

Contents

2	Making a claim
4	Admiral
6	Definitions
10	Keeping your policy up to date
12	Section 1: Vehicle damage, fire and theft
14	Section 2: Exclusions to Section 1
16	Section 3: Liability to other people
18	Section 4: Windscreen damage
19	Section 5: Territorial Limits
20	Section 6: Your No Claims Bonus
21	Section 7: Extra cover
22	General Exceptions to Your Cover
25	General Conditions of Your Cover
32	Extra Conditions (endorsements)
34	Comments and Complaints
35	Privacy and Security Statement

Making a claim

If there is an incident or accident involving the insured vehicle please call us immediately on 0330 134 8647.

You do not have to make a claim, but **we** need to know the circumstances, regardless of who is responsible for the incident. Our dedicated claims team will then advise **you** as to how **we** can help, and what would be required if **you** decide to make a claim.

By reporting to **us** quickly, **we** can act quickly and keep the potential costs of any claim as low as possible. The earlier **we** can manage **your** claim, the easier the process becomes for **you**.

If there is another person involved in the incident **we** will attempt to speak to them immediately and potentially stop them from making an expensive or false claim against **you**.

Damage Repair Process

If the damage to the **insured vehicle** (excluding glass, lock or hood damage) is covered under this policy and the **insured vehicle** cannot be driven, **we** will arrange for one of our nationwide **approved repairers** who will:

- collect the **insured vehicle** from the accident site and deliver it to an approved repairer, within a 30 mile radius
- give the vehicle owner a **courtesy car** while the **insured vehicle** is being repaired in our body shop, unless **we** decide the **insured vehicle** is beyond economic repair (subject to the eligibility criteria overleaf)
- clean the **insured vehicle** inside and out following the repairs

All repairs carried out by our **approved repairers** are guaranteed for 5 years.

If the vehicle owner does not wish to use our **approved repairers** **we** cannot provide the vehicle owner with a **courtesy car**, and the **vehicle main policyholder** will need to get two estimates from repairers. If **we** think the repair estimate is unreasonable, **we** may arrange for the **insured vehicle** to be moved to another repairer. **We** may move the **insured vehicle** to a safe place, before repair or disposal.

Making a claim (cont.)

Glass Repair Helpline: 0330 134 8647

If **your** policy includes windscreen damage cover, and, either **your** windscreen or a window is broken, please call our glass repair helpline so that **we** can arrange for repair or replacement (subject to the relevant windscreen **excess**).

IMPORTANT

A **courtesy car** will not be provided if the **insured vehicle** has been stolen or was originally produced for sale outside the EC. **We** cannot provide a vehicle adapted to any special needs or disability, or a like vehicle as a **courtesy car**.

You will only qualify for a **courtesy car** if **you**:

- are aged 18-85
- have held a full valid UK driving licence for at least 12 months
- have no more than 9 penalty points accrued in the last 3 years
- have no driving disqualification in the last 5 years

You must tell us about any court documentation you receive and send us any summons or bill within 48 hours.

Admiral

Your contract of insurance

Your contract of insurance has been arranged for **you** by EUI Limited. **Your** contract of insurance has been arranged with the **Authorised Insurers**, whose names can be supplied on application and which appear on **your Certificate of Motor Insurance**.

EUI Limited is an insurance intermediary; it is not an insurer itself. EUI Limited is permitted to sell insurance on behalf of the **Authorised Insurers** and acts on **your** behalf in arranging **your** contract of insurance.

The **Authorised Insurers** have agreed to cover **you**, subject to the terms, conditions, limitations and exclusions contained in this document, against liability, loss, destruction or damage that may occur during any **period of insurance** directly sustained in connection with the **insured vehicle**.

You must also show this to the vehicle owner (if this is not **you**) so they will be aware of the limitations of cover that apply to their vehicle in the event of a claim.

The parties to **your** contract of insurance are **you** and the **Authorised Insurers**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999, and no variation to this contract, nor any supplemental or ancillary agreement shall create such rights unless expressly so stated. This does not affect any right, or remedy of a third party which exists or is available apart from under the Contracts (Rights of Third Parties) Act 1999.

However, to make things simpler, **you** will only have to contact **us** (EUI Limited) for anything related to **your** contract of insurance. **We** will arrange everything with the **Authorised Insurers** on **your** behalf.

Several Liability Notice

The **Authorised Insurers** will each have "subscribed" or agreed to cover a proportion of **your** insurance and their obligations will be limited to the proportion that they have agreed to cover. This means that, if there are, for example, three insurers who have agreed to cover 10%, 30% and 60% of **your** insurance respectively, then each insurer is only responsible for the percentage of cover that it has agreed to provide. When added together this will amount to 100% insurance cover.

Admiral (cont.)

However, each insurer is therefore not responsible for any other insurer who, for any reason, does not satisfy all or part of its obligations. So in our example, the insurer covering 60% of the insurance will not be liable for anything greater than that percentage.

Our authority

In order that this document may be signed and issued as evidence of **your** contract for insurance, the **Authorised Insurers** mentioned in **your Certificate of Motor Insurance**, have entered into an agreement with EUI Limited which allows an authorised Underwriter at EUI Limited to sign and issue this document on their behalf.



David Stevens, Active Underwriter

EUI Limited. Registered at Ty Admiral, David Street, Cardiff CF10 2EH.

Your promise to us

Your contract of insurance is based on the information given by or for **you** when this insurance was applied for. This information is shown on **your Motor Proposal/Renewal Confirmation Form**. **You** promise, as far as **you** know, that the information **you** have given **us** is true.

Reading the policy

You must read **your** policy as a whole. The General Exceptions and General Conditions apply to all sections of **your** policy.

Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

Definitions

Whenever the following words are bold in this booklet or in **your** current **Policy Schedule** they will have the meaning given below:

- Alternative insurance** The policy of insurance, which the owner is responsible for, which must be in place for the **insured vehicle** to cover third party damages, and which must be in place for the **period of insurance**, to cover liability when the **insured vehicle** is not being used for the purpose, and by the drivers specified on the **Certificate of Motor Insurance** issued under this policy.
- Approved repairers** The garage/s pre-approved by EUI Limited to carry out the evaluation of claim damage and authorised to undertake repairs due to any claim made under this policy of insurance.
- Authorised insurers** The insurance companies as listed in **your Certificate of Motor Insurance**.
- Certificate of Motor Insurance** The document issued with this policy, which is evidence **you** have the insurance needed by law, showing who can drive the car and for what purpose it can be used.
- Courtesy car** A small car (typically ABI Group S1/S2 provided by an **Admiral Approved Repairer** (or another company instructed by **Admiral**). This car is not intended to be on a like for like basis with the **insured vehicle**.
- Drive away cover** Where this policy of insurance applies to cover the purchase of a vehicle, which allows the **policyholder** to drive the **insured vehicle** from the place of purchase to their home and for the **period of insurance**, as noted on the **Certificate of Motor Insurance**. The requirement for **alternative insurance** does not apply.
- Excess** The amount **you** must pay towards any claim for damage or loss of the **insured vehicle**. **Admiral** will not be responsible to **you** for the **excess** under any circumstances. **You** are responsible for the **excess** even if the accident is not **your** fault or not the fault of any driver named on **your** policy.

Definitions (cont.)

Goods/ Goods in Transit	Non-hazardous materials or items , which can legally be transported in the insured vehicle on behalf of a business, without legislative or regulatory restrictions required for the content, volume or type of those materials or items .
Hazardous goods/ Materials/Items	Goods/materials/items which are subject to legislative or regulatory transportation restrictions by volume, type, quantity or combinations of these because of their toxic, radioactive, corrosive or otherwise harmful nature and potential risk to the public caused by their transportation.
Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for access or parking by the general public.
Insured vehicle	The privately owned vehicle either owned by you , or rented or loaned to you by the vehicle owner, the details and registration number of which are shown on the Certificate of Motor Insurance for the specified period of insurance .
Market value	The cost of replacing the insured vehicle , with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Use of the term 'market' in which the vehicle owner would normally shop for the insured vehicle e.g. retail value, will not apply if the vehicle owner buys the insured vehicle privately or at auction. Non-European manufactured cars will be valued based on European import values or the nearest British equivalent, at our discretion.
Merchandise delivery	The use of the insured vehicle for the carriage of, pick-up and delivery of goods , for which you are responsible and only for the company specified on the Certificate of Motor Insurance and limited to the territorial limits of this policy. This excludes the delivery of food and the carriage of passengers for hire or reward.

Definitions (cont.)

Modifications	Any changes to the insured vehicle's standard specification, including accessories and additional parts; optional extras and after market alterations; trade related changes and parts. These include, but are not restricted to, cosmetic and/or performance changes or changes related to your business or profession.
Motor Proposal Confirmation Form	The document which is a record of the information you have provided at the start of your policy. The information detailed on these forms must be correct.
Partner	Your husband, wife, civil partner or a person with whom you live on a permanent basis at the same address, sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Period of insurance	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance .
Platform	The hosting service to which you supply your personal data to facilitate the rental or loan of a vehicle and to obtain insurance for the insured vehicle .
Platform Member/Member	A person who has applied to a platform for membership and has been accepted and are eligible to arrange, with another member , a rental booking.
Policy Schedule	The document that shows the car we are insuring and the level of cover you have with us .
Privately Owned Vehicle	A privately owned vehicle car or van, manufactured to carry up to eight passengers, which does not exceed 3500kg in weight and for which details have been provided to us and meet EUI Limited's acceptable Underwriting Criteria.

Definitions (cont.)

Road Traffic Act(s)/ Road Traffic Law(s)	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Territorial limits	These will be specified in the platform Terms and Conditions and on the Certificate of Motor Insurance but will not exceed Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.
We, us and Admiral	EUI Limited.
You, your, Policyholder	The person named as the policyholder on your current Certificate of Motor Insurance . The insured vehicle insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule .
Vehicle main policyholder	The person who holds the policy, of alternative insurance , who has consented to loan the insured vehicle to the policyholder .

Keeping your policy up to date

IMPORTANT

You must tell **us** if any information detailed on **your Motor Proposal Confirmation Form** changes, as **we** may not be able to arrange cover in every case. Any incorrect information could affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being cancelled or declared void. Please read in accordance with General Condition 15.

The **Motor Proposal Confirmation Form** is **your** record of the information **you** have provided, any changes could alter the terms of our agreement to insure **you** or the premium **you** pay. For example, if **you** have received motoring convictions since **your** policy started.

If **we** are able to arrange cover **we** will calculate any difference in premium from the date **you** were obliged to notify **us** (even if this happened in a previous **period of insurance**). Please note the notification timescales described below.

1. Please tell us

- about any **modifications** to the **insured vehicle**
- if **you** are going to change what **you** use the **insured vehicle** for (e.g. If **you** start using it for business travel when **you** were not covered for this before)
- if **you** would like to add another driver to **your** policy
- if **you** are going to change the **insured vehicle's** registration number

2. Please tell us immediately

- if **you** or any driver named on **your** policy, are involved in an accident or suffers a loss, no matter how trivial and even if **you** do not wish to make a claim
- if **you** change **your** address
- if **you** change where the **insured vehicle** is kept overnight
- if **you** or any driver named on **your** policy change occupation

Keeping your policy up to date (cont.)

- if **you** or any driver named on **your** policy stop being resident in the UK
- if **you** or any driver named on **your** policy, have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed, for example if **you** pass **your** driving test and **your** licence changes from a provisional licence to a full licence
- if the registered owner of the **insured vehicle** has changed
- if **you** change **your** contact information such as **your** email address

Section 1: Vehicle damage, fire and theft

1. Cover for the insured vehicle and its accessories

If the **insured vehicle** is damaged as a result of an accident or lost or damaged as a result of fire, lightning, theft or attempted theft, **you** will be covered for the damage to:

- the **insured vehicle**
- the **insured vehicle's** standard accessories or spare parts whilst in or on the **insured vehicle**
- the CD player, radio, satellite navigation equipment or any other audio/visual equipment, as long as they are permanently fitted to the **insured vehicle**. For loss or damage to this equipment, the most **we** will pay is 15% of the **insured vehicle's market value**, up to a maximum of £1,250

In the event of the **insured vehicle** keys being lost or stolen from somewhere other than the **insured vehicle**, **we** will pay up to £100 towards the cost of replacing the locks.

2. What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair the **insured vehicle**, or
- pay a cash sum to replace the damaged vehicle or item. **We** may reduce the settlement, or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged or for audio/visual equipment that has been removed from the **insured vehicle**

A decision will be made based on the garage/engineers recommendation.

For a cash sum, the most **we** will pay is the **market value** of the vehicle or **items** claimed for. If the **insured vehicle** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If the **insured vehicle** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the vehicle manufacturer, but are of a similar standard depending on availability.

Section 1: Vehicle damage, fire and theft (cont.)

If the **insured vehicle** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to the vehicle owner. If the **insured vehicle** was purchased through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the vehicle, or the amount required to settle the agreement, whichever is less.

If the **insured vehicle** is not repairable, the **insured vehicle** will become our property after the settlement of **your** claim, for further information see General Condition 10.

See also:

General Exceptions

General Conditions

Section 2: Exclusions to Section 1

Extra Conditions (endorsements)

Section 2: Exclusions to Section 1

What is not covered

We will not pay:

- the first amount of any claim as shown in **your** current **Policy Schedule** under Excess Details. **You** are responsible for the **excess** regardless of fault or the driver of the **insured vehicle**
- for loss or damage to the **insured vehicle** or loss of money from selling the **insured vehicle** to a person or company who deceives **you**
- for the replacement of the CD player, radios, satellite navigation equipment or any other audio/visual equipment, if **we** pay a cash sum to replace the **insured vehicle**
- for damage caused to the **insured vehicle** caused by it being driven after an accident unless it is necessary in the interests of safety
- for loss of use of the **insured vehicle** (including the cost of hiring a vehicle)
- for wear and tear
- for any loss or damage caused by mechanical, electrical, electronic, computer failures, breakdowns or breakages
- for damage caused to the **insured vehicles** tyres by normal road use, including braking, cuts, punctures or bursts
- for any loss to the **market value** of the **insured vehicle** as a result of it being repaired
- for replacing or repairing any **modifications**, unless they form part of the manufacturer's standard specification, or are optional extras that **we** have agreed to cover. See also Extra Conditions (endorsement 11)
- when the **insured vehicle** is taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household or who is **your partner**
- if any malicious damage, theft or deliberate fire is not reported to the police
- for any loss or damage to the **insured vehicle** as a result of racing formally or informally against another motorist, or any deliberate or reckless act caused by **you** or any driver insured to drive the **insured vehicle** that is likely to damage the **insured vehicle**

Section 2: Exclusions to Section 1 (cont.)

- for replacing parts that have been contaminated or damaged as a result of putting the incorrect fuel in the **insured vehicle** or failing to keep the correct amount of lubricant in the **insured vehicle**; and loss or damage to the car caused by an inappropriate type or grade of fuel being used See also: General Exceptions General Conditions Extra Conditions (endorsements)
- for pre accident damage or damage not related to the current loss
- for damage to sign writing or other vinyl artwork
- for any damage or loss of any **goods/goods in transit**
- for any loss where **alternative insurance** was not in place (except **drive away cover**)
- for any loss where the use of the **insured vehicle** is not covered by the **Certificate of Motor Insurance**
- for any loss where the **merchandise delivery** was on behalf of any company not named on **your Certificate of Motor Insurance**

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 3: Liability to other people

1a. Driving the insured vehicle

You will be covered for everything **you** are legally responsible to pay due to an accident in the **insured vehicle** and:

- someone else is killed or injured
- someone else's property is damaged – motor third party property damage losses for private cars is limited to £5,000,000 per occurrence per policy

1b. Driving other cars

Driving other cars is not allowed under this policy under any circumstances.

2. Other people using the insured vehicle

You are covered for:

- anyone named on **your** current **Certificate of Motor Insurance** to drive the **insured vehicle**, as long as they are driving with **your** permission, hold a valid driving licence and are not disqualified from driving
- anyone **you** allow to use (not including driving the **insured vehicle**), for social or domestic purposes
- anyone who is getting into or out of the **insured vehicle**

3. Cover for legal costs

If **we** agree in writing, **we** will pay the following legal costs and expenses following a claim:

- solicitors' fees for representing anyone **we** insure at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction
- reasonable legal costs for defending a criminal charge of manslaughter or causing death by dangerous or reckless driving
- any other legal costs and expenses if **we** agree beforehand, these could include counsel fees, medical records fees and expert reports. Please contact the claims department for further information. The cover for these charges will be reliant on **us** providing indemnity on the claim generally

Section 3: Liability to other people (cont.)

4. Cover for emergency medical treatment

We will pay for:

- emergency treatment fees as set out in the **Road Traffic Act**

5. What is not covered

- anyone who has any other insurance covering the same liability
- death or injury to anyone while they are working with or for the driver or policyholder of the car except as required by **Road Traffic Law**
- any damage to property belonging to, or held in trust by, or in the charge or control of a person claiming to be insured under this section, including **goods** or **goods in transit**.
- any loss or damage to property or **goods** in the care of the **policyholder** or any person entitled to drive on the current **Certificate of Motor Insurance**
- any loss, damage, death or injury arising as a result of the **insured vehicle** being used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road 4x4 event
- any loss where the **insured vehicle** is being used for criminal purposes (including avoiding lawful apprehension), or deliberate use of the **insured vehicle**:
 - to cause damage to other vehicles or property; and/or
 - to cause injury to any person and/or to put any person(s) in fear of injury

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 4: Windscreen damage

1. Cover for your windscreen

As long as there has not been any other loss or damage **we** will pay:

- to repair or replace broken glass in the **insured vehicle's** windscreen, windows or sunroof
- to repair any scratching to the bodywork caused by the broken glass

2. What is not covered

We will not pay:

- any **excess** shown on **your** current **Policy Schedule**. **You** are responsible for the **excess** regardless of fault or the driver of the **insured vehicle**
- for the replacement of the hood/roof structure of a convertible car when the glass is not repairable
- for a **courtesy car**
- any windscreens or windows not made of glass e.g. Perspex
- more than £25 for each glass repair or £150 for each glass replacement after **we** have deducted **your excess**, if the repair or replacement is not arranged via our glass repair helpline
- more than the **market value** of the vehicle at the time of loss (less any **excess**). Claims under this section will not affect **your** No Claims Bonus. If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If the **insured vehicle** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer, but are of a similar standard depending on availability.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 5: Territorial Limits

Travel overseas is not permitted under this policy of insurance.

Under EU legislation this policy is required to provide the minimum compulsory insurance cover while the **insured vehicle** is in:

- any country which is a member of the European Union (EU), or
- any other country in respect of which the European Commission is satisfied has made arrangements to meet the requirements of Article 7(2) of EU Directive 72/166/CEE relating to civil liabilities arising from the use of motor vehicles

We will seek to recover any costs from **you** for any incident that occurs in any country outside of our **territorial limits**.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 6: Your No Claims Bonus

There is no provision to earn No Claims Bonus under this policy.

No discounts will be given for No Claims Bonus held under another policy of insurance.

Claims made under this policy should not affect any No Claims Bonus entitlement but may affect the insurance premiums of any driver for any existing or future policies. If **you** are involved in any incident, **you** should notify **your** current Insurer at **your** next renewal. If **you** start a new policy after the incident date, **you** should inform the new insurer immediately prior to acceptance.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 7: Extra cover

1. Personal Injury Benefits

You and **your** married spouse/civil partner, will be covered if **you** are accidentally injured as a result of a road traffic accident in the **insured vehicle**, and within 3 months of the accident if it directly causes:

- death
- permanent blindness in one or both eyes
- total loss of one or more limbs

We will pay the injured person, or their legal representative, £5,000. The most payable in one **period of insurance** is £5,000. If **you**, or **your** spouse/civil partner have more than one policy with **us**, **we** will only pay out under one policy.

However **you** are not covered for:

- any injury or death caused by suicide or attempted suicide

2. Medical Expenses

If **your car** is involved in an accident, **we** will pay medical expenses of up to £100 for each person injured in **your car**.

3. Personal Belongings

We will pay up to £100 for personal belongings in the **insured vehicle**, if they are damaged or stolen.

You are not covered for:

- money, credit or debit cards, stamps, tickets, vouchers, documents or securities
- **goods** or samples carried in connection with any trade or business
- any property insured under another policy
- property from an open and/or unlocked convertible car, unless the property was locked in the boot or glove compartment

See also:

General Exceptions
General Conditions

General Exceptions to Your Cover

You will not be covered for any liabilities **you** may have for any of the following:

1. Any accident, injury, loss, theft or damage which happens while the **insured vehicle** is:
 - used by a person or for any purpose not shown on **your** current **Certificate of Motor Insurance**
 - driven by **you** if **you** do not hold a valid Driving Licence or are breaking the conditions of **your** Driving Licence
 - driven outside the terms of **your** employment with the company named on **your Certificate of Motor Insurance** where applicable
 - driven by **you** if **you** do not have permission from the vehicle owner to drive the vehicle.
 - driven with **your** consent by someone who does not hold a valid Driving Licence or are breaking the conditions of their Driving Licence
 - taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household or who is **your partner**
 - used by **you** or any driver shown on **your** current **Certificate of Motor Insurance** for criminal purposes (including avoiding lawful apprehension), or deliberate use of the **insured vehicle**:
 - to cause damage to other vehicles or property; and/or
 - to cause injury to any person and/or to put any person(s) in fear of injury
 - use for renting out, peer to peer hire schemes (including when the hirer is using the **insured vehicle**) or used for hire and reward including but not limited to taxiing and chauffeuring or **merchandise delivery**, unless stated otherwise on **your Certificate of Motor Insurance** and provided the **insured vehicle** has an **alternative insurance** policy in place
 - used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road track, or at an off-road 4x4 event
 - carrying a load in an unsafe, insecure or illegal condition or manner or where any of the **insured vehicle's** weight limitations have been exceeded
 - carrying passengers in an unsafe, insecure or illegal manner including but not limited to carrying them in the cargo area of **your** vehicle.

General Exceptions to Your Cover (cont.)

- towing another vehicle or trailer for reward or in connection with any form of employment
2. Any liability caused by pollution or contamination as a result of any load seeping or spilling, in or from **your** vehicle.
 3. Any liability **you** have under any agreement unless **you** would have had the liability even if the agreement did not exist.
 4. Loss of use of the **insured vehicle** and for any indirect losses which result from the incident which caused **you** to claim.
 5. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - ionising radiations or contamination by radioactivity from any nuclear fuel, or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof irrespective of whether other causes have contributed to such loss, destruction or damage
 6. All loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause of event contributing concurrently or in any other sequence to the loss: any act of terrorism, war, civil war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, nationalisation, requisition or any act of any person acting on behalf or in connection with any organisation with activity directed towards the overthrow by force or its Government de jure or de facto. Except so far as to meet the requirement of the **Road Traffic Act**.

The policy excludes any death, injury, or damage to property caused by or in the course of an act of terrorism. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or government, which it is reasonable to conclude was committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

General Exceptions to Your Cover (cont.)

7. Any accident, injury, loss or damage (except under Section 4 - Liability to other people) caused by:
 - earthquake
 - riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands
8. The ownership, operation, maintenance or use of any vehicle principally used for:
 - transportation of high explosives or any other similar explosive
 - bulk transportation of liquefied petroleum, gasoline or any inflammable liquid
 - transportation of chemicals or gases in liquid, compressed or gaseous form
9. Motor traders risks
10. Any accident, injury, loss or damage when the **insured vehicle** is in an area where aircraft are usually to be found taking off, landing, manoeuvring or parked or in an area where airport ground equipment is parked or on service roads leading to it.
11. Any accident, injury, loss or damage arising from the use of public emergency service vehicles, military and law enforcement vehicles, motor coaches and omnibuses, tramways (including trolley-buses) or any vehicles on rails, contractors plant and equipment.

General Conditions of Your Cover

1. Your duties

You will be provided with the cover set out in this policy if:

- **you** or anyone else claiming cover under the policy has kept to all the terms and conditions of the policy
- the information confirmed on **your Motor Proposal Form** or when registering a claim is true and complete
- there is **alternative insurance** in place to run during the **period of insurance** (except **drive away cover**)
- **you** have permission from the vehicle owner to drive the vehicle

2. Claims procedure

If **you** or the **insured vehicle** is involved in any type of claim, accident or loss regardless of fault, **you** must tell **us** about it within 48 hours.

Also **you** must:

- immediately report to the police any claim involving malicious damage, theft or deliberate fire or when the **insured vehicle** is taken without **your** consent, and obtain a crime reference number within 24 hours give **us** all the information about the claim that **we** need
- send **us** any court documentation **you** receive in connection with any claim, accident or loss as soon as **you** receive them, including any writ, summons or bill
- tell **us** at once if **you** are charged with an offence, receive any notice of prosecution, inquest or fatal enquiry

Failure to comply with the above could result in the claim being refused and/or your policy being cancelled.

Keeping your damaged car safe

For **us** to pay for damage to the **insured vehicle**, its accessories and spare parts, **you** must take steps to make sure it is kept safe until it is repaired. **You** can arrange to have the **insured vehicle** moved to the premises of the nearest competent repairer. **We** will pay any reasonable charges for safeguarding the **insured vehicle** and getting it to and from the repairers. It is important **you** tell **us** as soon as is reasonably possible where the **insured vehicle** is or **you** will be responsible for any charges that occur.

General Conditions of Your Cover (cont.)

You must not:

- admit that the accident was **your** fault
- attempt to negotiate the settlement of the claim unless **we** have given **you** our permission in writing

We are entitled to:

- conduct the defence or settlement of any claim on **your** behalf
- take legal action over any claim in **your** name or the name of any person insured on the policy for our own benefit
- admit negligence for any accident or claim on **your** behalf
- investigate **your** claim and exchange information with other parties involved with the accident or claim. However, **we** will treat **your** information carefully and only reveal it in cases where **we** believe it is necessary
- appoint an **approved repairer** to repair the **insured vehicle**. In the unlikely event the repairs are considered unsatisfactory, the **approved repairer** will have the option to rectify their work. Should the repairs still be considered unsatisfactory, the vehicle owner may then use another repairer providing **we** have confirmed it and agreed the work to be carried out

3. Care of the insured vehicle

You or any person covered by the policy must:

- protect the **insured vehicle** from loss or damage
- make sure the **insured vehicle** is roadworthy
- allow **us** to inspect the **insured vehicle** at any reasonable time **we** ask
- always take the keys out of the ignition and remove them completely when the **insured vehicle** is left unattended. **You** must lock all doors and close all windows and sun-roofs

If an accident happens, and **you** or any person covered by this policy fails to protect the **insured vehicle** from loss or damage through either:

- the inappropriate conduct of the driver or
- the condition of the vehicle, caused or contributed to the accident

General Conditions of Your Cover (cont.)

No cover under the policy will be provided instead our responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

4. Cancelling your policy

You may cancel this policy at any point. No refund will be due unless **you** cancel prior to the **period of insurance** beginning. **You** must contact **us**, either by email or telephone to confirm cover is no longer required.

If **you** have made a claim, or a claim has arisen during the **period of insurance** for the **insured vehicle**, the **insured vehicle's** part of the premium is due, and no refund will be given, regardless of the payment method.

Our cancellation rights

In line with the table below, **we** can cancel **your** policy at any time by sending the applicable notice in writing to the email address provided at the beginning of **your** policy.

Policy Duration	Notice Period
0-72 hours	8 hours
72 hours - 7 days	48 hours
7 Days >	7 days

Reasons for cancellation include:

- break any of the General Conditions of **your** cover
- ignore or fail to comply with General Exceptions 1, 8 and 9
- fail to respond to written requests for further information or documentation
- harass or use abusive or threatening behaviour towards our staff
- behave in a manner that makes it inappropriate for **us** to continue **your** insurance

General Conditions of Your Cover (cont.)

If **you** or anyone acting for **you** makes or supports a fraudulent claim against **us** or deliberately or recklessly provides **us** with false information when taking out the policy, making changes to it or when making a claim that would either impact the terms and conditions or our ability to offer cover itself, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium. For further information see General Condition 9.

Should the **insured vehicle** be stolen and/or deemed a total loss, **we** will cancel **your** policy without prior notice by writing to **your** last known address. **We** may deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**. If the **insured vehicle** is a total loss please refer to General Condition 10.

If **you** have any questions on cancelling **your** policy, please contact our Customer Services Department.

5. Payment of your premium and/or other charges

You are responsible for all payments relating to the policy.

If a claim is made and **you** have not paid for the insurance, **we** may deduct the outstanding premium from any claim settlement or refuse to deal with **your** claim.

6. Settling disagreements

If **we** have agreed to settle a claim, but there is a disagreement in the amount to be paid, the problem must be referred to the Quality Manager. If the matter remains in dispute, the problem can be referred to the Financial Ombudsman Service. Please see 'Comments and Complaints'.

7. Dual insurance

We will not pay any claim if any loss, damage or liability covered under this policy is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this policy not been effected. This does not apply to the personal injury benefit, please see Section 7: Extra Cover.

General Conditions of Your Cover (cont.)

8. Vehicle sharing

We will not cover any loss arising out of the use of the **insured vehicle** for the carriage of passengers for hire or reward. However, **you** can accept money for fuel if **you** carry passengers for social or similar purposes as part of a vehicle sharing arrangement as long as:

- the **insured vehicle** is not made or adapted to carry more than eight passengers
- **you** are not carrying the passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

9. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information at any time during the policy that would impact either the terms and conditions or our ability to offer cover itself, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium. **We** will not pay a claim which is in any part fraudulent, false, exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way, or where **we** have been given a false statement, or any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any premium.

10. Total loss of the insured vehicle

If the **insured vehicle** is beyond economic repair, all cover will be cancelled for **you** and any other drivers on the policy. Once **we** make a payment, the **insured vehicle** will become our property. **We** will deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**.

11. Drink and drugs clause

If an accident happens whilst **you** or any person entitled to drive under Section 3 of **your** current **Certificate of Motor Insurance** is driving or in charge of the **insured vehicle**:

- is found to be over the prescribed limit for alcohol
- is driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

General Conditions of Your Cover (cont.)

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under a court Judgment, of any claim arising from the accident.

12. Instructions

For **your** benefit and to ensure an efficient administration process, it is our policy to deal with **your** spouse, **partner** or parent. It is our policy to deal with any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf, please let **us** know. If an accident happens, to ensure an efficient and speedy claim process **we** will take instruction from **you** or any other person provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf, please let **us** know.

13. Residency

You will only be provided with the cover set out in this policy, if **you** and any additional drivers on **your** policy, are permanently resident in the **territorial limits** confirmed by the **platform** terms and conditions and **your Certificate of Motor Insurance**. Regardless, these will not be outside of Great Britain, Northern Ireland, the Isle of Man, Alderney, Guernsey and Jersey.

14. Changes in circumstances

You must tell **us** if any information detailed on **your Motor Proposal Confirmation Form** changes, as **we** may not be able to arrange cover in every case. If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us** (even if this happened in a previous period of insurance). If **we** are not able to arrange cover, **your** policy will be cancelled or even declared void. Any incorrect information could result in an additional premium, affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being declared void. Changes to **your** policy or cancellation will incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of any charges are given in the 'Admiral table of charges', available online and included with **your** documents issued at inception. Please read in accordance with 'Keeping your policy up to date'.

General Conditions of Your Cover (cont.)

15. Right of recovery

If, in accordance with any of the policy terms, conditions and exceptions of this policy, **we** make payments to the vehicle owner which would not otherwise be covered by this policy, **we** will seek reimbursement from **you** and/or any named drivers whose failure to comply with the policy terms, conditions and exceptions has resulted in such payments having to be made.

If **we** are required to pay a claim under **Road Traffic Law** or the law of any country in which this policy operates (including settling such a claim on a reasonable basis in anticipation of such a liability), which **we** would not otherwise be liable to pay had the law not existed, **we** shall be entitled to recover such payments (including legal costs of reasonably defending the claim) **we** make from **you** if **you** or any other insured person:

- caused the loss directly or indirectly
- caused or permitted the vehicle to be driven by an uninsured driver
- through act or omission, caused this insurance to be invalid

You or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement **we** have with the Motor Insurers' Bureau. Any payment **we** make under this condition will mean that there will be no entitlement to a return of premium if the policy is cancelled or declared void.

Extra Conditions (endorsements)

These Extra Conditions (endorsements) only apply if shown on **your** current **Policy Schedule**. Please read **your** current **Policy Schedule** to see which of these endorsements apply to **your** policy.

1. Provisional licence holder

You will not be covered if the **insured vehicle** is being driven by, or is in the possession of, a provisional driving licence holder who is not keeping to the terms and limitations of their licence.

2. County council interest (loan agreement)

The company or organisation named against this endorsement in **your** current **Policy Schedule** has a loan agreement with **you** in connection with the **insured vehicle**.

3. Noting owner's interest

The **insured vehicle** is owned by the person or organisation named against this endorsement.

4. Standard parts replacement

Your policy does not cover any non standard parts (**modifications**). Manufacturer's optional extras are only covered if they have been declared and **we** have agreed to arrange cover for them. If **you** make a claim for loss or damage to the **insured vehicle**, **we** will only pay the cost of replacing parts needed for the **insured vehicle** to meet the manufacturer's specification.

5. Audio/Visual equipment limit

For loss or damage to this equipment, the most **we** will pay is 15% of the **insured vehicle's market value**, up to a maximum of £1,250. Audio/visual equipment may include the CD player, radio, satellite navigation equipment, as long as they are permanently fitted to the vehicle.

Extra Conditions (endorsements) (cont.)

6. No suspension of cover

We will not suspend any cover on this policy.

7. Drink and drugs clause

If an accident happens whilst **you** or any person entitled to drive under Section 5 of **your** current **Certificate of Motor Insurance**:

- is found to be over the prescribed limit for alcohol
- is driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver, all sums paid (including all legal costs), whether in settlement or under a court judgement, of any claim arising from the accident.

16. Suspension of cover

All cover under this policy is suspended.

Comments and Complaints

At **Admiral, we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do our best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your policy

Quality Manager, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**
Email: quality@admiral.com
Fax: 0330 333 5886

Complaint about your claim

Claims Quality Manager, Admiral Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5887**
Email: claimsquality@admiralgroup.co.uk
Fax: 0333 222 5770

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

How to escalate your complaint

If **we** have given **you** our final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

www.financial-ombudsman.org.uk

Tel: **0800 0 234 567**
Or: **0300 123 9 123**
Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling your Complaint'.

Privacy and Security Statement

Your Privacy and Security

Please view our full Privacy Statement at www.admiral.com/your-privacy-and-security/ which will help **you** understand how **we** collect, use and protect **your** personal data.

1. Driving Licence Number (DLN)

Please note that from July 2015, **we** may collect **your** Driving Licence Number (DLN or “MyLicence”) as part of **your** application for motor insurance; in some cases, **we** may not be able to insure **you** without this information. For details relating to information held about **you** by the Driver and Vehicle Licensing Agency (“DVLA”) please visit www.dvla.gov.uk and www.myllicence.org.uk. To view **your** driving licence, visit: www.gov.uk/view-driving-licence.

What data is collected from my DLN?

The number is used to do an automatic check with the DVLA driver database, to retrieve the required information. The provided information is:

- Type of licence held
- Length of time the licence has been held for
- Entitlements to drive
- Penalty points
- Convictions
- Conviction dates
- Disqualifications

How will we use your DLN data?

The data provided by the DVLA may be used alongside other information **you** have provided:

- To calculate a motor insurance quote
- To administer the policy
- **We** may also use **your** DLN to search **your** (or any person included on the proposal) NCB details against a No Claims Bonus database (“NCB”) to obtain information in relation to **your** ‘No Claims Bonus’ entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark (“VRM”) and or postcode. A search of the DLN against the NCB should not show a footprint against **your** (or another relevant person included on the proposal) driving licence
- **We** may conduct a search against **your** DLN if an insurance policy is inception at the renewal stage
- For anti-fraud purposes

They will not be used for any other purpose, or be made available for anyone else. Only the motor insurance industry may use this information. If **you** apply for a quote with **us** and don’t decide to take out insurance with **us**, the data returned from the DVLA database will be anonymised or deleted no later than 30 days after receipt of that data.

Privacy and Security Statement (cont.)

Please note that under our User Agreement with the Motor Insurance Bureau, individual agents do not have access to the data returned by a DLN search and as such will not be able to discuss issues relating to **your** DLN with **you**. In these instances, **we** suggest checking the information associated with **your** DLN is correct at www.gov.uk/view-driving-licence.

2. Confidentiality and disclosure of your data

We will endeavour to treat **your** personal data as private and confidential. From time to time **we** will employ agents and subcontractors to process **your** personal data on our behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction. **We** would like to bring to **your** attention our obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- Where **we** are legally compelled to do so
- Where there is a duty to the public to disclose
- Where disclosure is required to protect our interest
- Where disclosure is made at **your** request or with **your** consent

In the unfortunate event that **you** have to make a claim then **we** will need to disclose data with any other party involved in that claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative
- Medical teams, the police or other investigators

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the Data Protection Act and keep **your** personal data strictly confidential.

Please note that **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention. From June 2015, these checks may also include **your** DLN/ MyLicence.

Using data obtained from **your** DLN, **we** may pass details of **your** 'No Claims Discount' to certain organisations to be recorded on an NCD database. This may occur if information requires updating or correcting at any stage of **your** policy and upon or after the cancellation of **your** policy prior to the expiry date.

Privacy and Security Statement (cont.)

Credit reference

When **you** apply to **us** to open an account, **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering. To obtain this information, **we** will check the following records about **you** and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

- Our own records
- Credit Reference Agency (CRA) records. When **we** search these records CRAs will place a search footprint on **your** credit file that may be seen by other lenders. They supply **us** with both public (including the electoral register), and shared credit and fraud prevention information
- Fraud Prevention Agency (FPA) Records

We make searches about **you** at credit reference agencies who will supply **us** with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not **your** application proceeds. The searches will not be seen or used by lenders to assess **your** ability to obtain credit. **We** may use scoring methods to assess this application and to verify **your** identity.

Credit searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially, may be used by EUI Limited and other companies if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of **your** account. Alternatively, **we** may ask **you** to provide physical forms of identification.

We may also make periodic searches at CRAs and FPAs to manage **your** account with **us**.

Information on applications will be sent to and recorded by CRAs. When **you** borrow from **us**, **we** will give details of **your** account(s) and how **you** manage it/them to CRAs. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt.

This information may be supplied to other organisations by CRAs and FPAs to perform similar checks, and to trace **your** whereabouts and recover debts that **you** owe. Records remain on file for six years after they are closed, whether settled by **you** or defaulted.

If **you** give **us** false or inaccurate information and **we** suspect or identify fraud, **we** will record it and may also pass this information to FPAs and other organisations involved in the prevention of crime and fraud.

Privacy and Security Statement (cont.)

If **you** borrow from **us** and do not make payments that **you** owe **us**, **we** will trace **your** whereabouts and recover debts.

Your data may also be used for other purposes for which **you** give **your** specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

When you make a claim

If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential.

In the case of motor insurance, insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services (IDS) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). This helps insurers check information and prevent fraudulent claims. When **we** deal with **your** request for insurance **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident **we** will pass information to the Registers.

Information relating to **your** motor insurance policy will be added to the Motor Insurance Database

("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing
- Continuous Insurance Enforcement; Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

Privacy and Security Statement (cont.)

Fraud prevention and detection

In order to prevent and detect fraud insurers may, at any time share information about **you** with our other group companies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of Insurance
- checking details of job applicants and employees

MyLicence

As part of our fraud prevention and detection measures, **we** may undertake searches against **you** (or any person included on the proposal) DLN against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences

of negligent misrepresentation and nondisclosure. A search of the DLN with the DVLA should not show a footprint against **you** (or another relevant person included on the proposal) driving licence.

Please contact **us** on **0800 052 3144** if **you** want to receive details of the relevant fraud prevention agencies.

We may exchange **your** details such as NCB, DLN and Claims records with insurance industry databases for the purpose of validation and financial crime prevention.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

How to find out more

This is a condensed guide to the use of **your** personal information for credit referencing. If **you** would like to read the full details of how **your** data may be used please phone our Customer Services Department, or write to **us** at Pricing Department, Ty Admiral, David Street, Cardiff, CF10 2AA.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

- Call Credit - www.callcredit.co.uk
- Equifax - www.equifax.co.uk.
- Experian - www.experian.co.uk.

