

Last updated: July 2015

Specialist Vehicle Endorsement Wordings

This document is to be read in conjunction with the policy schedule. Only those endorsements shown on the schedule apply. Please retain this document for future reference.

AV – Agreed Value

The value of the insured vehicle stated in the schedule associated with this document has been agreed by the Underwriters. Should we declare the vehicle as a 'total loss' following an incident covered by your policy, we will pay you this amount less any policy excess which is applicable subject to the terms, conditions and exclusions contained in your policy document.

If, during the life of your policy, you believe the value of your vehicle has changed to that stated on your policy schedule (e.g. following market changes, restoration work or modifications) then you must advise us as soon as possible in order to ensure your vehicle is adequately insured (evidence may be required).

BUL – Build Up Cover

1. There is no cover for Loss of or Damage to Your Vehicle (section 2 of the policy), whilst the vehicle is being driven by you or anyone else.
2. The policy includes cover whilst the vehicle is being transported
3. The minimum policy term is 12 months from inception or the last renewal.
4. In the General Conditions section the cancellation refund scale is replaced and there will be no return of premium should you choose to cancel the policy.

BUP – Replacement Parts

The cover under Section 2 – Loss of or Damage to Your Vehicle is limited to the cost of essential replacement parts only and excludes all labour charges. Cover under this section applies solely whilst the vehicle and/or parts are kept in a locked garage.

CCL – Cancellation

Your policy has been arranged at a reduced premium with limited mileage restrictions and in accordance with the policy conditions no refund of premium is allowable should the policy be cancelled.

CEQ – Camping Equipment

Section 5 - Personal Belongings: it is agreed that cover under this section of the policy is extended to insure camping equipment only, whilst inside the insured vehicle or attached to it. Cover in respect of camping equipment is limited to £3,500 for any one claim subject to a single item limit of £200. Additional cover is also provided for awnings or gas bottles up to a limit of £1,000.

COM – Competition Vehicles

The following amendments to this insurance apply in respect of the vehicle(s) insured:

Section 2 – Loss of or Damage to Your Vehicle

- The cost of repair or replacement of any non-standard parts fitted to your vehicle that are not appropriate to the disclosed form of motorsport are not covered.
- Damage to or loss of your vehicle is not covered if it is not securely locked and the keys removed when it is left unoccupied. If the vehicle is not fitted with an ignition lock, an alternative method of securing the vehicle against theft must be used.
- Damage to your vehicle arising out of the use of cooking or heating equipment is not covered.

General Exclusions

- No cover is operative while your vehicle is being used in any race, rally, competition, trial or similar motoring event unless specifically detailed on your schedule and certificate (this does not apply whilst the insured vehicle is being driven on public roads on route to or from sections of competition events).
- No cover is operative while your vehicle is being used in any race, rally, test circuit or on any off-road course or ground (this does not apply whilst the insured vehicle is being driven on public roads on route to or from sections of competition events).

CRS – Cancellation Refund Scale

Under the sub-heading “Cancellation” in the *General Conditions* section of the policy document, the cancellation refund scale that applies if you choose to cancel your policy is amended to the following scale:

Period of Cover Elapsed (up to)	Refund
1 month	75%
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
7 months	20%
8 months	10%
Over 8 months	No refund

A refund will only be given if a claim has not been made in the current period of insurance.

CVC – Loss of or Damage to Contents

We will not be liable under Section 2 – Loss of or Damage to Your Vehicle in respect of loss of or damage to the contents of your motor vehicle other than the contents which the manufacturer of the vehicle has fitted as standard. Furthermore, we will not be liable under the same section of the policy in respect of loss of or damage to your motor vehicle caused by fire or explosion arising out of the use of cooking or heating equipment.

EPC – Excluded Policy Cover

Under this policy all cover will be excluded under Sections 2.6 Audio equipment, 2.7 Satellite Navigation Equipment, 5 Personal Belongings and 6 Replacement Locks of the policy document.

FIX – Tools and Spare Parts

The Fire & Theft sections of this insurance document applies to tools and spare parts not exceeding £ _____ in value and protective clothing not exceeding £ _____ in value, (as described to and agreed with underwriters, with photographs supplied).

Cover is only operative whilst the contents are kept in the insured vehicle or place of storage (described to and agreed by underwriters) which must be locked at all times when not attended.

The company shall not be liable for the first £250 of any amount payable in respect of damage to your fixtures & fittings, tools, spare parts and protective clothing.

Subject otherwise to the terms of the policy.

GRE – Extended Foreign Use

It is agreed that Section 9 - Foreign Use in the policy document is amended as follows:

Under the sub-heading ‘Extended cover’, the maximum number of days permitted is amended from 30 to 90.

HOR – Horsebox

Notwithstanding anything contained to the contrary, the Underwriters agree the following:

Section 2 Loss of or Damage to Your Vehicle is amended to include cover in respect of Radio/Cassette/CD or other audio equipment to the maximum of £200 provided it is permanently fitted to your vehicle.

Section 4 Glass Cover: no more than £500 shall be paid under this section in any one year of insurance.

Section 9 Foreign Use: subject to prior notification and payment of an administration fee, the Underwriters agree to extend the full policy cover in any EU or Western European country for a maximum of 30 days in any one year of insurance.

HR1 – M.S.A. Licence (1)

This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK national A permit.

HR2 – M.S.A. Licence (2)

This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK International permit.

HR3 – M.S.A. Licence (3)

This insurance is extended for Road Traffic Act cover or the minimum required by law in any EU country (as specified in the current policy document) in respect of road sections of rallies/trials up to and including international rallies whose permit has been issued by the National Sporting Authority in any of these countries.

IM1 - Immobiliser – V.S.I.B. Thatcham Category 1

Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a Thatcham Category 1 alarm and immobiliser according to the manufacturer's instructions, the alarm and immobiliser are on and activated whenever the vehicle is left unattended and we have proof that you have fitted the alarm and immobiliser.

IM2 - Immobiliser – V.S.I.B. Thatcham Category 2

Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a Thatcham Category 2 immobiliser according to the manufacturer's instructions, the immobiliser is on and activated whenever the vehicle is left unattended and we have proof that you have fitted the immobiliser.

IM3 - Immobiliser – Two Circuit & Self Arming, Non Thatcham

Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a two circuit immobiliser according to the manufacturer's instructions, the immobiliser is on and activated whenever the vehicle is left unattended and we have proof that you have fitted the immobiliser.

IM5 – Thatcham Category 5

Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a Thatcham Category 5 tracking recovery system according to the manufacturer's instructions. The Cat 5 system must be on and activated whenever the vehicle is left unattended and we have proof that you have fitted the tracking recovery system. Cover under section 2 is excluded if the Category 5 tracking recovery tag is left in the vehicle whilst unattended.

IMP - Imported Vehicles

In the event that we are unable to obtain specific parts for your vehicle, we will only pay up to the manufacturers last known list price for such part(s), excluding importation costs. In the event of the vehicle being deemed a total loss, we will pay an amount up to the market value of the vehicle in the country of origin or to the market value of an equivalent UK specification vehicle, whichever is the lesser. Windscreen cover will be limited to £500 and is subject to a £60 excess, providing the windscreen is replaced by our approved repairers. If the windscreen is not repaired or replaced by our approved repairer, the cover will be restricted to that shown in Section 4 of our policy. Damage to, or replacement of any sunroof or glass roof panels is excluded.

IOD – Insured Only Driving

No liability shall attach under this insurance if any vehicle is driven by or is in the charge for that purpose of any person other than the Insured.

IPS – Insured and Spouse

No liability shall attach under this insurance if any vehicle is driven by or is in the charge for that purpose of any person other than the Insured or Spouse.

IRE – Republic of Ireland

The cover provided by this document will apply whilst your vehicle is temporarily in the Republic of Ireland, during the period of insurance stated in the schedule.

ITD – Track Day Cover

Cover will be excluded under Section(s) 1, 3, 5, 6, 7, 8, 9 of the policy document whilst the track day extension is operative. Track day cover is therefore restricted to only Section 2 & 4. Accidental Damage of your Vehicle Insurance Document book providing: -

1. There is no element of competition, including sprints and the timing of individual laps.
2. You have informed your broker of the date and location of the track day
3. No More than 5 track days in total are undertaken in any one period of insurance.
4. No more than a combined total of 2 track days are undertaken any one period of insurance in the following countries:
5. Austria, Belgium, Denmark, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Switzerland
6. UK circuits must be approved by the Motor Sports Association (MSA) and hold their own public liability insurance.
7. All UK events must be organised by a Member of the Association of Track Day Organisers (ATDO), or a Member of Racing Drivers' Schools (ARDS).
8. An additional policy excess of £1,000 will apply.
9. Damage to the engine, gearbox, suspension or any other mechanical or electrical item following a mechanical or electrical breakdown or failure are excluded.
10. Liability cover will not include participant to participant liability.
11. All use/cover on the Nurburgring is specifically excluded

MEM – Club Member

The policyholder must be a current member of a recognised car club relevant to the type, make, model or use of the vehicle insured on this policy. Proof of membership may be required. We reserve the right to apply additional terms and/or an additional premium if you fail to provide valid evidence of membership if requested.

MLT – Military

The following amendments to this insurance apply in respect of the vehicle(s) insured:

1. Under Section 1 Liability to Others, the third party property damage limit is amended to £5,000,000 whilst the insured vehicle is participating at organised shows/events and where it is a requirement of the organiser or principals.
2. Under Section 4 Glass Cover, the insured must contribute the first £90 of any claim solely for the replacement (not repair) of glass in the windscreen and/or windows of the insured vehicle and any repairs to the bodywork resulting from the glass breakage.
3. If included on your policy, Theft cover is inoperative where there is no key operated ignition unless an engine immobiliser has been fitted.
4. Trailer Cover: a trailer shall be insured under the terms of this policy as though it were a motor vehicle provided it is specified in the schedule.
5. General Exclusions (Airport Use): this exclusion will not apply whilst the insured is participating in an organised event at an airfield.
6. It is an expressed warranty of this policy that use of the insured vehicle(s) does/do not contravene any part of a relevant act of law.
7. Cancellation: this is an annual contract and there will be no return of premium should you choose to cancel the policy.
8. In the event of the insured vehicle being declared a total loss, the insured will have the option of accepting settlement at 85% of the agreed value and retain the salvage remains.
9. All cover is excluded where the insured vehicle is not on "Terra firma".

Subject otherwise to the terms, conditions and exceptions of this document.

M10-M95 – Limited Mileage:

M10 – Limited Mileage 1000 miles
M12 – Limited Mileage 12000 miles
M15 – Limited Mileage 1500 miles
M20 – Limited Mileage 2000 miles
M25 – Limited Mileage 2500 miles
M30 – Limited Mileage 3000 miles
M35 – Limited Mileage 3500 miles
M40 – Limited Mileage 4000 miles
M45 – Limited Mileage 4500 miles
M50 – Limited Mileage 5000 miles
M55 – Limited Mileage 5500 miles
M65 – Limited Mileage 6500 miles
M75 – Limited Mileage 7500 miles
M80 – Limited Mileage 8000 miles
M85 – Limited Mileage 8500 miles
M95 – Limited Mileage 9500 miles

It is a condition of this insurance that the maximum mileage of the insured vehicle shall not exceed the amount stated in the endorsement (from those listed above) which applies to your policy in any one year of insurance. Immediately the limit is exceeded the cover provided shall be restricted solely to that required by the Road Traffic Act.

MH1 – Personal Accident

It is agreed that the maximum amount we will pay under Section 8 - Personal Accident of the policy document is increased to £5,000 for all claims in any one period of insurance.

MH2 – Onward Travel

If your motorhome becomes uninhabitable following an accident or other event covered under Section 2 - Loss or Damage to Your Vehicle whilst away from your home address, we will contribute up to £300 towards expenses directly related to accommodation and transport, for both the driver and passengers, if you are not able to continue your journey in your vehicle.

MH3 – New For Old Replacement Vehicle

We will, at your request, replace your vehicle with another of the same make, model and specification following an incident covered by Section 2 provided that all of the following applies:

- i. You are the first registered owner of your vehicle from new;
- ii. Your vehicle is no more than 12 months old from the date of first registration;
- iii. Your vehicle has not covered more than 10,000 miles from the date of first registration;
- iv. The repair costs exceed 60% of the market value of your vehicle;
- v. We are able to replace your vehicle in the UK;
- vi. We have permission from any person that has a financial interest in the vehicle;
- vii. Your vehicle is not subject to a lease or contract hire agreement or any other similar arrangement.

MH4 – Foreign Travel

It is agreed that Section 9 - Foreign Use in the policy document is amended as follows:

Under the sub-heading "Extended cover", the maximum number of days permitted is amended from 30 to 180.

MH5 – No Claims Bonus Motorhome

If a claim has not been made

If a claim has not been made against this policy by the expiry date of the current period of insurance, we will increase your no claims bonus entitlement by one year at renewal for the next period of insurance. The maximum no claim bonus (NCB) entitlement under this policy is four years.

If a claim has been made

If a claim has been made against this policy during the current period of insurance, we will reduce your no claim bonus entitlement by two years (for each claim) from the level of bonus attributed at the start of the current period of insurance.

NMD – Named Drivers

No liability shall attach under this insurance if any vehicle is driven by or is in charge for that purpose of any person other than those shown in Section 6 (Persons or classes of persons entitled to drive) of the Certificate of Motor Insurance.

OFF – 4x4 Off-Road

It is agreed that cover is operative under the policy whilst the insured vehicle is used for club arranged off-road open days or club arranged green lane events.

PCG – Garaging

This insurance excludes Section 2 – Loss of or Damage to Your Vehicle unless the insured vehicle is stored within a securely locked private garage when not in the course of a journey (i.e. not just overnight).

PTO – Essential Replacement Parts

The cover under Section 2 – Loss of or Damage to Your Vehicle is limited to the cost of essential replacement parts only and excludes all labour charges.

RAL – Rallies and Events

Participation in rallies, shows and events is included under this insurance provided there is no involvement in racing, pace making, speed testing or time trials nor if the vehicle is used for hire or reward.

SRE – Shows, Rallies and Events

This insurance is extended to cover road sections of rallies, trials and events that are run to the Motor Sports Association regulations. Cover is extended to incorporate private land where access has been granted but excludes any race, rally, and test circuit, off road course, closed road section or officially sanctioned paddock or pits area.

STM – Steam Vehicles

The following amendments to this Insurance apply in respect of the vehicle(s) insured:

1. Drivers under the age of 21 years old are excluded. Steersmen under this age are permitted provided accompanied by a driver over 21 years of age. Members of the Steam apprentices club may drive on rally fields or private ground only provided they are accompanied by a qualified driver who is aged 21 years or over.
2. The insured's liability in respect of death, injury or damage to property caused by or arising out of the explosion of the boiler of the insured's vehicle is included, but only provided that there is in force at the time of any occurrence a current Boiler Inspection Certificate.
3. The insurance covers the carriage of passengers (including those carried in a trailer) provided they are conveyed within the terms of the code of practice – Section 2 – of the National Traction Engine Trust dated March 1985.
4. Pleasure use is extended to include both attendance at and participation in events at Steam Engine rallies and similar functions.
5. No return premium is allowed upon the cancellation of your policy or for restricting cover during the period of the insurance.
6. When a vehicle is insured on an 'agreed value' basis and the estimated cost of repair is as much, or more than, the value agreed, the insured will have the following options:
 - a) To accept settlement at the agreed value with the salvage remains to become the property of the Underwriters
 - Or
 - b) To accept settlement at 80% of the agreed value with the salvage remains to become the property of the insured.
7. The requirements of a valid licence for the vehicle concerned are waived in respect of steam rollers when used off-road where Road Traffic Act Liability does not apply if the vehicle is driven by a person who holds a valid group A licence and who has at least two years' experience of driving steam vehicles.

TRC – Trailer Cover

It is agreed that cover is extended to apply in respect of any trailer described below whilst attached or detached to your vehicle:

Make/Model:

Serial/Chassis number:

Value: £

The Damage, Fire and Theft sections of this insurance document apply to any trailer listed above up to the stated value, whilst attached or detached, provided it is fitted with suitable security which has been agreed by underwriters.

The company shall not be liable for the first £250 of any amount payable in respect of loss of or damage to your trailer(s). Subject otherwise to the terms of the policy.

TRK – Tracking and Recovery

Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a tracking and recovery system, fitted in accordance to the manufacturer's instructions and is operational with a subscription in force.

UW2 - Excluding Commuting

Please note that use of the insured vehicle to drive to and/or from a place of work is not covered under this policy.

WGE – Windscreen/Glass Excess

Under Section 4 Glass Cover of the policy document, the maximum amount we will for any one claim or in any one period of insurance is £1,000. The amount shown in this endorsement replaces those amounts currently stated under this section of the policy document.

WXS – Windscreen/Glass Excess

Under the "Windscreen" or "Glass Cover" section of the policy document, the compulsory excess amount you must pay towards a claim is £90 if the windscreen or window glass is replaced by our approved glass supplier (or any other supplier we authorise prior to fitment), or £150 if replaced elsewhere. The excess amounts shown in this endorsement replace those amounts currently stated under this section of the policy document.

X25 – Excluding Drivers Under 25 Years

No liability shall attach under this policy whilst the insured vehicle is driven by, or is in charge for that purpose, of any drivers who are under 25 years of age.

X30 – Excluding Drivers Under 30 Years

No liability shall attach under this policy whilst the insured vehicle is driven by, or is in charge for that purpose, of any drivers who are under 30 years of age.

XDO - Excluding Driving Other Cars

The driving of other cars is not permitted under this insurance.

XPS - Excluding Personal Belongings

It is agreed that Section 5 – Personal Belongings in the policy document is inoperative and does not apply to this insurance.

XWS – Excluding Glass Cover

It is agreed that Section 4 – Glass Cover in the policy document is inoperative and does not apply to this insurance.