

Minibus Insurance Policy Summary



Underwritten by a member of the QBE Insurance Group (QBE/us). Details provided below.

Your policy

Unless stated otherwise, this insurance is an annual contract and it may be renewed at the end of each policy year on the basis of the terms and conditions applicable upon renewal. **For full details of the start date and end date of the policy, you should read the policy schedule.**

This document provides only a summary of the main benefits your insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions or limitations. **For full details of all policy benefits and all terms you should read the policy.**

The policy is divided into a number of sections but not all of the sections may operate as part of your insurance. **Please refer to your quotation or renewal documents for confirmation of the sections of cover selected.**

Limit of indemnity, sub-limit of indemnity, territorial limits and jurisdictional limit

This insurance is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. There are also territorial and jurisdictional limits which apply to specific sections of this policy. **Please refer to your policy and policy schedule for confirmation of the applicable limits and territorial and jurisdictional limits.**

Excess or deductible

Some sections of the policy will carry an 'excess' or 'deductible' being the first amount of each claim or occurrence that you must pay and is not covered by your insurance. The amount(s) will be stated in your quotation or in the policy schedule.

Conditions:

You must:

- a) make a fair presentation of your risk in proposing for this insurance, including making disclosure in a comprehensive and accurate manner;
- b) notify us of claims and circumstances that may become a claim as soon as practical but always within the time limitation(s) stated in the policy;
- c) notify us of any and all material changes to the declared business activity or insured risks if you require them to be covered by this insurance; and
- d) Comply with the general conditions and any specific conditions designed to reduce the risk of loss.

Significant features and benefits:

Your policy includes the following features and benefits and exclusions or limitations, which are explained in detail in your policy document. Any additional endorsements applied to your policy, which may affect the cover provided, will be detailed on your policy schedule. The following is not an exhaustive list. **To fully understand the exclusions and limitations which apply, you should familiarise yourself with your policy wording.**

POLICY SECTION	SIGNIFICANT FEATURES AND BENEFITS AND APPLICABLE LIMITS	COMP	THIRD PARTY FIRE AND THEFT	THIRD PARTY ONLY	SIGNIFICANT EXCLUSIONS AND LIMITATIONS IN ADDITION TO GENERAL EXCLUSIONS
7 – Loss of or damage to your vehicle	<ul style="list-style-type: none"> Theft of or Accidental damage to the vehicle (limited to the market value of the vehicle); Trailers (up to £5,000); New vehicle replacement if within 12 months of purchase from new by you. (Limited to the extent to which any repair costs, relating to a valid claim under this policy, exceed 60% of the list price at the time of purchase or the vehicle stolen and not recovered). 	✓	✓ F&T only	X	<ul style="list-style-type: none"> First amount of any claim – this is known as the “excess”. The amount of your excess is detailed in the policy; Theft or attempted theft whilst your vehicle is left unsecured or if the ignition keys have been left in or on your vehicle; Theft or attempted theft or any damage to your vehicle if any of its security features have not been used or you have not taken reasonable precautions; Loss of use, depreciation, wear and tear and mechanical, electronic, computer, electrical failures or breakages; Intentional damage caused by you or with your consent.
7 – Replacement locks	<ul style="list-style-type: none"> Replacement of keys or lock transmitter, if lost or stolen, up to £1,000. 	✓	X	X	<ul style="list-style-type: none"> Cost of replacement of alarms and security devices is not covered; £1,000 limit.
8 – Liability to third parties	<ul style="list-style-type: none"> Loss or damage to third parties arising out of an accident or in connection with loading or unloading the vehicle 	✓	✓	✓	<ul style="list-style-type: none"> Loss or damage arising from any loading to and unloading from your vehicle beyond the carriageway and thoroughfare; The maximum amount for damage to a third party’s property is: <ul style="list-style-type: none"> where your vehicle is a private car or motorcycle: £20 million; in respect of all other vehicles: £5 million; while your vehicle is carrying any high category hazardous goods or being driven at any hazardous location: £1.2 million.
8 – Payment to principals	<ul style="list-style-type: none"> Principal’s legal liability arising from contract work you undertake on the principal’s behalf. 	✓	✓	✓	<ul style="list-style-type: none"> Death or bodily injury to principal’s employees or property.
10 – Personal effects	<ul style="list-style-type: none"> Loss or damage to personal effects while in or on the vehicle (up to £250) 	✓	X	X	<ul style="list-style-type: none"> Maximum limit £250; Loss or damage to electronics, any kind of documentation or jewellery as detailed in the policy.
11 - Medical expenses	<ul style="list-style-type: none"> Cover up to £100 for each completed 24 hours stay in hospital up to maximum of £1,000. 	✓	X	X	<ul style="list-style-type: none"> First 24 hours of stay in hospital.

QBE EUROPEAN OPERATIONS

POLICY SECTION	SIGNIFICANT FEATURES AND BENEFITS AND APPLICABLE LIMITS	COMP	THIRD PARTY FIRE AND THEFT	THIRD PARTY ONLY	SIGNIFICANT EXCLUSIONS AND LIMITATIONS IN ADDITION TO GENERAL EXCLUSIONS
12 - Glass	<ul style="list-style-type: none"> Loss or damage to glass in the windscreen, sunroof or windows of the vehicle. 	✓	X	X	<ul style="list-style-type: none"> First amount of any claim for replacement.
13 – Injury to driver and passengers	<ul style="list-style-type: none"> Cover for driver or passenger up to GBP30,000 including emergency dental treatment upto £250 and stress counselling up to £500. 	✓	✓	✓	<ul style="list-style-type: none"> Persons over 70 years; Persons not resident in United Kingdom; The first £25 of any claim for dental treatment.
14 – Foreign use cover	<ul style="list-style-type: none"> 30 day cover available in most European Countries; Travel cover for a period over 30 days may be available on request (please refer to the policy document for full details); Optional Green card cover may be available (please refer to the policy document for details). 	✓	✓	✓	<ul style="list-style-type: none"> Cover will be provided only to the minimum level necessary to comply with compulsory local law; Any accident arising while on travel during any permitted extended period after the first 30 days from the date of travel will be subject to an additional excess of 100% of the excess stated in the schedule.
<p>Optional Extras Please refer to your policy schedule All covers are subject to payment of an additional premium</p>					
15 - Legal Services	<ul style="list-style-type: none"> Your legal costs to take legal action for damages for death or bodily injury and damage to the vehicle or property following an accident which was not your fault; Maximum Limit: £100,000 per road accident; Maximum Limit: £100,000 per road accident; Replacement vehicle cover may be available (please refer to the policy document for details). 	✓	✓	✓	<ul style="list-style-type: none"> We must agree in advance there is a reasonable prospect of success. There is no cover for any claim reported more than 6 months after the accident; There is no cover for any claim arising from a contract you have with another person or organisation; There is no cover for any claim for an event which is not covered under your current motor insurance policy; At any time we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or defended or if a conflict of interest arises.
16 – Public liability extended cover	<ul style="list-style-type: none"> Your legal liability for death, injury or property damage caused beyond the limits of the carriageway. 	✓	✓	✓	<ul style="list-style-type: none"> Non business or non-fare paying passenger journeys; Damage to property in your care or property you own; Pollution injury or damage.

POLICY SECTION	SIGNIFICANT FEATURES AND BENEFITS AND APPLICABLE LIMITS	COMP	THIRD PARTY FIRE AND THEFT	THIRD PARTY ONLY	SIGNIFICANT EXCLUSIONS AND LIMITATIONS IN ADDITION TO GENERAL EXCLUSIONS
17 – UK breakdown assistance (cover provided through the AA)	<ul style="list-style-type: none"> If the vehicle breaks down, the AA will arrange assistance and roadside repair if possible. 	✓	✓	✓	<ul style="list-style-type: none"> The cost of spare parts and garage labour; Towing costs; Vehicles that are carrying dangerous or illegal load or cannot be removed by normal trailers; This section cannot be used following an accident.
17 – European breakdown assistance (cover provided through AICL)	<ul style="list-style-type: none"> Emergency roadside assistance cover for breakdown or road traffic accident in continental Europe. 	✓	✓	✓	<ul style="list-style-type: none"> Limit of £250; Cost of spare parts, petrol, oil, keys, other materials and garage labour; Vehicles that cannot be removed by normal trailers or transport.

General exclusions:

The following General exclusions apply to all sections of the policy:

- Loss, damage or liability arising from the presence of your vehicle at aircraft sites. Except where necessary to meet the requirements of compulsory motor insurance governing state airports;
- Contractual liability;
- Contribution towards a claim where another insurance is covering the same liability;
- Intentional damage or deliberate use of your vehicle to cause damage or injury;
- Nuclear hazards;
- Racing;
- Riot or civil commotion, terrorism and war;
- Use of your vehicle by a driver who does not hold a licence;
- Liability loss or damage resulting from the conveying of an unsafe load;
- Use of your vehicle not in accordance with the certificate of motor insurance or purpose specified in the schedule.

Important Information:

Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

The right to cancel

If **you** wish to cancel **your policy** after the insurance cover has already commenced, please contact your intermediary (if any) at the first instance.

You may cancel this policy at any time by letter, returning this document and the certificate(s) of motor insurance or insurance disc(s) to: QBE Insurance (UK) Limited, Mill Court, Mill Street, Stafford ST16 2AX
 tel: +44 (0)845 60 90 326 fax: +44 (0)0845 60 90 320
 Web: www.qbeurope.com/motor

In the event you cancel this policy, you will be entitled to a pro rata refund of the premium paid less a charge of forty pounds (£40).

However such refund is subject to:

- a) the policy being an annual contract; and
- b) no claims having been recorded notified or to be notified in the current period of insurance.

If you have made a claim or if one has been made against you during the period of insurance, you will not be entitled to a refund of the premium.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the full premium as stated.

We may cancel this document by giving seven (7) day's notice by recorded delivery to your last known address (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland) but:

- a) where the premium or any part thereof was paid with the benefit of a finance agreement; and:
- b) there remains any sum outstanding (whether or not date of repayment of the said sum or any part thereof has fallen due) by you to the provider of the finance (referred to hereafter as the finance company) at the date of our cancellation.

We may deduct from the sum otherwise payable to you, all or part of the sum you owe to the finance company, otherwise you will be entitled to a pro-rata return of premium upon receipt of the certificate(s) of motor insurance or insurance disc(s).

Renewing your policy

If we are willing to invite renewal of the policy, we will use best endeavours to tell you at least 21 days before the expiry of the policy the premium and terms and conditions which will apply for the following year.

Premium payment

You are liable to pay the premium as set out in the policy. **For full details of payment of premium and the duration of payments of premium you should read the policy and the schedule.**

Other restrictions

Certain endorsements that might apply to your policy may restrict cover. **For full details you should read the policy documentation.**

Claim notification

Should you wish to make a claim you must notify us as soon as practical on receipt of any claim, suit or becoming aware of circumstances that are likely to lead to a claim. You can report a claim by telephone on 0808 100 8181.

Complaint procedure

If for any reason, you are unhappy with the service provided or have cause for complaint you should initially contact the person who arranged the policy for you.

If you wish to contact the insurer directly you can:

- a) e-mail: CustomerRelations@uk.qbe.com, write to Customer Relations, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD, or telephone 020 7105 5988; or
- b) where the insurer is or includes a Lloyd's syndicate, e-mail: complaints@loyds.com, write to Lloyd's Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, or telephone 020 7327 5693.

Please note that Lloyd's will consider a complaint only if you are considered to be an 'eligible complainant' by the Financial Ombudsman Service (FOS) – see below. In each case, you should quote the policy or claim reference.

A summary of the insurer's complaints handling procedure is available on request and will also be provided to you when acknowledging a complaint.

If you feel that your complaint has not been satisfactorily resolved, you may be eligible to contact the UK FOS to review the complaint.

To be an eligible complainant, you must be:

- a) consumer;
- b) a micro-enterprise – a business that has an annual turnover of under EUR2million employing fewer than ten (10) employees;
- c) a small business - a business with an annual turnover below GBP6.5million and:
 - i) fewer than 50 employees; or
 - ii) an annual balance sheet below GBP5million; or
- d) a charity with an annual income of less than GBP6.5million; or
- e) a trustee of a trust with net assets of less than GBP5million; or
- f) a guarantor.

If eligible, you can contact the FOS:

- a) via its website – <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>;
- b) write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- c) Telephone 0300 123 9 123 or 0800 023 4567

Where applicable you must refer your complaint to the UK FOS:

- a) within six (6) months of our final response letter; or
- b) when we have failed to resolve the issue within eight (8) weeks

The FOS provides impartial advice free of charge and contacting them will not affect **your** legal rights.

Compensation

QBE is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Compensation for non-compulsory insurance will be paid at 90% with no upper limit and at 100% if the insurance is legally compulsory with no upper limit. Compensation is only available to commercial customers in limited circumstances

Further information can be obtained from QBE at the address below, or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme; PO Box 300, Mitcheldean, GL171DY; or from their website (<http://www.fscs.org.uk/contact-us/>).

The law and language applicable to the policy

The law of England and Wales will apply to this contract unless you and we agree otherwise. The language used in this policy and any communications relating to it will be English.

Your insurer

Your quotation or renewal documentation will state the name of the licenced insurer within the QBE Insurance Group (QBE) that is providing your insurance cover.

QBE UK Limited

QBE UK Limited is a private company limited by shares (company number 01761561) and is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Register Number 202842.

You may check these details by visiting the FCA's website: <http://www.fca.org.uk/> or by contacting the FCA on 0845 606 9966. In the event of a complaint please read the procedure above.

Your insurer's Head Office

Your insurer's home state is the United Kingdom and its Head Office and registered address is:

30 Fenchurch Street, London, EC3M 3BD, Tel: 020 7105 4000, Fax: 020 7105 4019. Registered in England No. 1761561. enquiries@qbe-europe.com.

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