

# **MINIBUS INSURANCE**

## **Important - This appendix forms part of the insurance**

An endorsement only applies if the endorsement's number is shown in the relevant place in your schedule. Details of all endorsements are shown either in this appendix or are supplied with your schedule.

If an endorsement number in the schedule is followed by an amount, the specified endorsement will be limited to the amount shown.

If an endorsement number is followed by a vehicle registration number, the specified endorsement will only apply to the vehicle which has that registration number.

If an endorsement number is followed by a person's name, or a type of person, the specified endorsement applies only to that person or type of person.

### **Endorsement number 01 - Damage, fire and theft excess**

We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

### **Endorsement number 02 - Damage, fire and theft excess for specified people**

We will not pay the first amount shown in the schedule for any claim under section 2 of this document for an event which happens while your vehicle is being driven by, or is in the charge of, the people named against this endorsement number.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

### **Endorsement number 03 - All sections excess**

We will not pay the first amount shown in the schedule for any claim under this document.

You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident.

The term 'claim' includes any payment for costs, fees and other indirect expenses.

### **Endorsement number 04 - All sections excess for specified people**

We will not pay the first amount shown in the schedule for any claim under this document for an event which happens while your vehicle is being driven by, or is in the charge of, the people named against this endorsement number.

You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident.

The term 'claim' includes any payment for costs, fees and other indirect expenses.

### **Endorsement number 05 - Amendment of cover**

Your cover is limited to that shown against this endorsement number for any claim from an event which happens while the people named in the schedule are driving or in charge of your vehicle.

# **MINIBUS INSURANCE**

## **Endorsement number 09 - Deleted sections**

Any section, or part of a section shown by a number or description in the schedule, does not apply to this insurance.

## **Endorsement number 10 - Diabetic or epileptic clause**

If the person named against this endorsement number is driving any insured vehicle when it is involved in an accident, and the accident is caused or contributed to by the failure of such person to properly carry out any prescribed treatment or report for a medical examination recommended by his or her doctor, the cover we provide for any claim arising out of the accident is limited to the minimum cover needed to meet the relevant law.

## **Endorsement number 11 - Drinks and drugs clause**

If an accident, which happens when the person named against this endorsement number is driving the insured vehicle, results in that person being convicted of an offence involving drink or drugs, or an equivalent offence under the laws of other countries where this insurance provides cover, the cover we provide for that accident is limited to the minimum cover needed to meet the relevant law.

## **Endorsement number 12 - Driving exclusions**

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

## **Endorsement number 13 - Excluding inexperienced drivers**

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full UK or EU driving licence for less than 12 months.

## **Endorsement number 15 - Limited driving exclusion**

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age shown against this endorsement number (other than a person named against this endorsement).

## **Endorsement number 16 - Individual certificates to apply**

An effective certificate of motor insurance, specifying the Registration Mark of the vehicle, has been delivered to you.

## **Endorsement number 18 - Owner's endorsement**

The person or organisation named against this endorsement number owns the vehicle.

## **Endorsement number 22 - Suspension of all cover**

All insurance under this document is suspended until further notice.

## **Endorsement number 23 - Suspension of cover other than fire and theft**

All cover, except for fire and theft as provided by section 2 of this document, is suspended.

# **MINIBUS INSURANCE**

## **Endorsement number 24 - Theft excess**

We will not pay the first amount shown in the schedule for any theft claim under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

## **Endorsement number 26 - Transfer of interest or change of title**

When the new owner of the vehicle has filled in a proposal form, all cover under this insurance is transferred to the person now shown as the insured in the schedule.

## **Endorsement number 36 - Damage cover for trailers**

Section 2 of this document also applies to loss of or damage to any trailer (details of which have been given to us) while it is being used with your vehicle if:

- you have told us the value of the trailer;
- we are not liable for loss of or damage to any contents in the trailer; and
- the trailer is securely parked with the brakes on when it is not attached to your vehicle.

## **Endorsement number 37 - No claim bonus removed**

The 'No claim bonus' section of this document does not apply.

## **Endorsement number 40 - Unlimited audio or telephone equipment cover**

The limit of £400 for audio and telephone equipment in section 2 is removed. Any amount you must pay towards the replacement costs stays the same.

## **Endorsement number 41 - Fire and theft excess**

We will not pay the first amount shown in the schedule for any fire and theft claim made under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

## **Endorsement number 42 - 'In all' excess**

The young or inexperienced drivers excess shown in section 2 will not apply on top of the excess shown in endorsement number 02 for the person named against this endorsement number.

## **Endorsement number 43 - Joint liability clause**

If this document is in the name of more than one person, we will cover each person as if an individual document had been sent to each. We will cover each against the liability of the other, as long as the liability, loss or damage is not covered by any other insurance.

## **Endorsement number 45 - Road Traffic Act cover - mechanical equipment**

We will only provide you with the minimum cover, under section 1, needed to meet the relevant law whilst part of a vehicle (such as a crane or item of mechanical equipment) is being used for business purposes.

## **MINIBUS INSURANCE**

### **Endorsement number 46 - Premises use only**

You are not insured while your vehicle is on any road or highway which the public has access to.

### **Endorsement number 47 - Limited road use**

We will only cover you for up to 6 miles in any one week while your vehicle is on any road or highway which the public has access to.

### **Endorsement number 99**

Wherever this endorsement is shown in the schedule it will refer to an individual endorsement supplied with your schedule or which has already been issued to you.

### **Endorsement number 117 – Excluding inexperienced PSV (PCV) drivers**

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has not held a full UK (not provisional) PSV (PCV) driving licence, for a period of at least 2 years.

### **Endorsement number 240 – Exclusion of inexperienced drivers**

We will not provide any cover whilst your vehicle is being driven by, or is in the charge of, any person who has not held a full United Kingdom driving licence for a period of 2 consecutive years.

### **Endorsement number 348 – Immobilising theft device warranty**

We will not pay for any claim under Section 2 (Loss of or damage to your vehicle) for theft or attempted theft of your vehicle unless an anti-theft immobilising device that immobilises the engine of your vehicle is fitted and is in operation when your vehicle is left unattended.

### **Endorsement number 383 – Driving exclusion – drivers over a certain age**

We will not provide any cover while your vehicle is being driven by or is in the charge of, any person over the age stated against this Endorsement Number.

### **Endorsement number 384 – Driving exclusion – drivers over a certain age other than those named**

We will not provide any cover whilst your vehicle is being driven by, or is in the charge of, any person over the age stated against this Endorsement Number other than the person or persons named against this Endorsement.

### **Endorsement number 544 – Protected no claim bonus**

In return for an extra premium, if only one claim arises during any period of insurance, and the premium has been reduced by a maximum no claim bonus of 60%, there will be no reduction in the no claim bonus at the next renewal.

The benefit provided by this endorsement does not apply if more than one claim arises during any period of insurance.

When this endorsement applies we will not pay the first £50 for any claim under section 2 of this document. This amount is on top of any other excess specified in the schedule of this document, or any other excess that applies to section 2.

# **MINIBUS INSURANCE**

## **Endorsement number 609 – Payment by instalments**

If you or anyone acting on your behalf has elected to pay premiums due by instalments:

- a) The insurance remains an annual contract and if any premium instalment is not paid on or before its due date, then all unpaid instalments and any administration charge will become immediately due. Should the full premium and any administration charge not be paid within 7 days of you having received our written Notice of Default, the cover granted by this insurance will be cancelled with effect from the date of the default and the current certificate of motor insurance must be returned to us.
- b) The instalment conditions outlined in (a) cancel and replace those shown under the General Conditions of this document.

## **Endorsement number 824 – Minibus vehicle breakdown and recovery service**

Vehicle breakdown and recovery service

Your insurance is extended to provide a breakdown and recovery service, should your vehicle break down during the course of a journey. Cover will only apply to the insured vehicle, which must be a minibus.

### **UK breakdown and recovery service**

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales and Northern Ireland.

A breakdown will include a mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, lack of fuel, lost ignition keys, or damage which is caused by an accident, vandalism, fire or theft and results in you not being able to drive the vehicle.

The following services will apply should your vehicle break down during the course of a journey and more than one mile from your home.

### **Roadside assistance**

We will arrange assistance at the scene of the breakdown, and will arrange and pay for call-out fees and labour charges needed to start your vehicle.

### **Recovery**

If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 16 passengers from the place where the vehicle has broken down to any one place you choose.

### **Home breakdowns**

If the vehicle breaks down at your home or within one mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the reasonable cost of taking the vehicle to the nearest available garage.

What to do if you break down in the UK

If your vehicle breaks down, you can call the 24-hour Rescue Control Centre on: 0800 587 8872 or 01277 720778

Our trained staff will deal with your request quickly. If you have hearing difficulties, call the minicom number on 0800 174647.

## **MINIBUS INSURANCE**

Please give us the following information when you phone.

- \* Equity Red Star Minibus Breakdown.
- \* Your certificate of motor insurance number.
- \* The phone number (including the area code) you are calling from.
- \* The location of the broken-down vehicle, including road numbers or names and landmarks.
- \* The registration number, make, model and colour of your vehicle.
- \* The number of passengers

Please stay with your vehicle until a rescue vehicle arrives.

### **Motoring assistance in Europe**

We will only provide the following cover and benefits if we have also agreed to give cover for your trip under the 'Foreign use' section of your document.

Please read the details carefully to make sure that you are fully covered, and remember to follow any rules and procedures laid down which apply to servicing the vehicle and making a claim. (See conditions which apply to breakdown recovery 1 and 2.)

The Insurance will provide the benefits described below if your vehicle breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages) or damage which is caused by an accident, vandalism, fire or theft and results in you not being able to drive the vehicle.

This breakdown must occur within one of the following countries - Austria, Andorra, Belgium, Czech Republic, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovak Republic, Spain, Sweden, Switzerland.

This is not a maintenance policy and so does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning.

### **Breakdown benefits in Europe**

You will have cover for the following.

1. Any costs you have to pay to arrange immediate emergency roadside help following a breakdown. The most we will pay will be £175 in any one travel period. (The cost of replacement parts will not be covered.) If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 16 passengers, to a nearby garage for it to be repaired at your cost.
2. If the vehicle is out of use for more than 12 hours as a result of a breakdown or due to death, serious injury or serious illness of the only available driver, we will refund the following costs and expenses as long as they are a direct result of the breakdown or illness and are paid immediately after the breakdown.
  - a) The cost of taking the vehicle to the nearest garage or railway.

## **MINIBUS INSURANCE**

- b) Freight costs to get any replacement part which is not available locally.
- c) The cost of one of the following.
- \* Hiring one replacement vehicle - up to £70 per day and £750 in total.
  - \* Hiring one chauffeur if the only available driver in your party is seriously ill - up to £100 per day and £500 in total.
  - \* Second-class rail fares so that you and your party can finish your journey or return home - up to £750 in total.
  - \* Extra hotel accommodation costs for you and each member of your party – up to £25 for each person each day during the journey to and from the holiday location up to £400 in total. (We will not pay any amount for meals or drinks.)
- d) The cost of taking the vehicle to your home if it cannot be repaired before your planned return date and the costs you have to pay to travel from your home or holiday location to the scene of the breakdown to collect the vehicle after it is repaired. (We will not pay more than economy-class airfare plus other minor expenses of no more than £50).

### **Exceptions to benefits**

1. This insurance does not cover:
  - \* breakdowns due to lack of oil, water or frost damage;
  - \* the cost of any repair (apart from repairs covered under benefit 1);
  - \* expenses arising from ordering incorrect replacement parts and this was due to you providing not enough or wrong information; or
  - \* the cost of returning hired vehicles to the hire company.
2. If the vehicle suffers damage and is considered to be a write-off (the cost of repairs are greater than the value of the vehicle) benefit 2 (d) will not apply if you have comprehensive (COMP) cover. If you have another level of cover, the most we will pay will be the market value of your vehicle.

### **Emergency service in Europe**

While we hope that you will not experience any problems during your travel period, if your vehicle breaks down, you can get help by calling the 24-hour English-speaking emergency phone service. Try to call from a place where it is easy to call you back.

We always try to provide a similar minibus so you can transport your passengers. However, it is not always possible to provide an automatic hire vehicle or one with accessories such as bike racks, luggage racks or tow bars.

In Europe your call will be handled by:

Europ Assistance, (Netherlands) PO Box 9230 6800 km Arnhem, The Netherlands.

Their emergency 24-hour telephone number is 00 31 26 355 3344.

They have a European Freephone number 00 800 999 00 999.

# **MINIBUS INSURANCE**

(This service is available in most of Europe.)

To call from Holland, replace 00 31 with 0.

Please give the following information when you phone.

- \* Equity Red Star Minibus Breakdown Assistance.
- \* Your certificate of motor insurance number.
- \* The phone number you are calling from.
- \* The location of the broken-down vehicle, including road numbers or names and landmarks.
- \* The registration number, make, model and colour of your vehicle.
- \* The number of passengers.

Remember to keep all vouchers, invoices, receipts and other documents, which may be relevant to your claim. If you make a claim, you must do so in writing, as soon as possible and within 14 days of the event.

Write to:

Minibus Breakdown Assistance  
The Rescue Control Centre  
Equity Red Star  
Library House  
New Road  
Brentwood  
Essex  
CM14 4GD

Phone: 01277 235500

Fax: 01277 206662

General exceptions to breakdown recovery

This insurance does not cover the following

1. Compensation due to delays to transport services.
2. The cost of any ferry fares or toll fees.
3. Damage or costs arising as a direct result of gaining access to the vehicle after you have asked for assistance.
4. The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable time at or near the place where it has broken down.
5. The cost of any parts, emergency windscreens, components (for example a fan belt) or materials used to repair the vehicle.
6. Any costs or expenses for any service which is not arranged by the Rescue Control Centre.

## **MINIBUS INSURANCE**

7. Any recovery charges apart from those arising in taking the vehicle to the nearest available garage if the vehicle breaks down at your home or within one mile of your home.
8. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
9. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
10. Any request for service if the vehicle is considered to be dangerous or illegal to repair or transport or cannot be recovered by normal trailers or transporters.
11. Loss of or damage to the vehicle or its contents, or any valuables carried in the vehicle.

### **Conditions which apply to breakdown recovery**

For general conditions applying to the whole of this insurance, please refer to the 'General conditions' section of your document.

1. You must keep your vehicle properly maintained and serviced.
2. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
3. If your vehicle breaks down (whether or not you need immediate service) you must immediately tell the Rescue Control Centre.
4. You must provide any evidence and details we may need and must pay any costs involved (or your legal representatives must pay the costs) in providing this evidence. The driver of your vehicle must have a medical examination if we ask.
5. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs while it is in the care of a transport company, authority, garage or hotel, you must report the loss or damage, in writing, to the transport company, authority, garage or hotel.
6. You must take all reasonable steps to avoid or reduce as far as possible any loss arising out of a claim under this insurance. We will not cover any claims arising directly or indirectly out of a lack of money.
7. If we have to pay extra costs beyond the scope of the cover which applies, you must refund us these costs when we ask and within 14 days. If you ask for assistance while cover is not in force, we will add a handling charge of £200 to these costs.
8. You must carry a roadworthy spare tyre with your vehicle at all times and a spare set of keys.
9. Your vehicle must display a valid tax disc.
10. If you refuse to accept our decision on the most suitable course of action, then we may refuse to pay more than £100 for any one incident.