

PRIVATE CAR 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.

PRIVATE CAR INSURANCE

Endorsement number 06 - Assisted purchase

The person or organisation named against this endorsement number has a financial interest in your vehicle under an Assisted Purchase agreement (a loan towards the purchase of your vehicle). As long as that person or organisation has a financial interest in your vehicle, we will pay any amounts which become due under section 2 (following a 'write-off' of your vehicle) to that person or organisation.

Endorsement number 08 - Caravan endorsement

If this endorsement applies, you must keep to the following conditions.

- You must keep an efficient fire extinguisher in your vehicle.
- Hiring out the vehicle to any person is not covered by this 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 14 - Excluding commuting to and from work or study

We will not provide any cover while your vehicle is being driven by, or is in the charge of, the person named against this endorsement number if the vehicle is being used to travel to or from their place of business, work or study.

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).

PRIVATE CAR INSURANCE

Endorsement number 17 - Official use

This insurance also covers your vehicle while it is being used to carry passengers for which you receive an allowance from public funds.

Endorsement number 18 - Owner's endorsement

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

Endorsement number 19 - Private car benefits

Any person named against this endorsement number will have the cover provided by section 4 of this document. That person will also have the cover provided by the 'driving other vehicles' part of section 1, as long as the car does not belong to the person named or to you, and it is not hired to either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.

Endorsement number 20 - Protected no claim bonus

In return for an extra premium, if only one claim arises during any period of insurance, and we have reduced the premium by a maximum no claims bonus of 60%, we will not reduce the no claim bonus again when you next renew the policy.

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 shown in the schedule of this document, or any other excess that applies to section 2.

Endorsement number 22 - Suspension of 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.

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 25 - Third party only, or third party, fire and theft while driving unaccompanied.

While your vehicle is being driven by, or is in the charge of, the person named against this endorsement number, the cover will be as shown against this endorsement (unless that person is accompanied by any person or type of person described in endorsement number 27).

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.

PRIVATE CAR INSURANCE

Endorsement number 27 - Warranted accompanied

We will not provide any cover while your vehicle is being driven by, or is in the charge of, the person named against this endorsement number (unless the person is accompanied at all times by one of the following).

- You.
- A parent of the person (who is also a qualified driver).
- A qualified driving instructor or examiner.
- A qualified driver who is 25 or over and has held a full (not provisional) UK or EU driving licence for at least 3 years and has not been disqualified during that period.

Endorsement number 28 - Warranted accompanied until test passed

Once the person named against this endorsement number has passed the official UK or EU driving test, endorsement number 27 no longer applies.

Endorsement number 29 - Warranted automatic transmission

We will not provide any cover unless your vehicle is fitted with automatic transmission.

Endorsement number 30 - Warranted wing mirrors fitted

We will not provide any cover unless your vehicle is fitted with wing mirrors.

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, visual or telephone equipment cover

We have removed the limit of £400 for audio, visual and telephone equipment in section 2. 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.

PRIVATE CAR INSURANCE

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 44 - Driving other vehicles

The person named against this endorsement number will have the cover provided for driving other vehicles in section 1. (As long as the other vehicle does not belong to the person named, or to you, and it is not hired to either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.)

Endorsement number 99

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