

COACH 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 61 – Payment by instalments

When payment of the premium is made by instalments the relevant condition in the 'General conditions' of this document will apply.

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 130 – Damage fire & theft excess (including windscreen)

We will not be liable to pay the first amount shown in the schedule against this Endorsement Number of any claim made under Section 2 (including claims made in respect of windscreen or windows) of this Document.

Endorsement number 161 – Glass damage excess

We will not be liable to pay the first amount shown against this Endorsement Number of any claim for Windscreen Damage in Section 2 of this document.

Endorsement number 166 – Windscreen extension deleted

The Windscreen damage benefit in Section 2 - Loss of or damage to your vehicle - of this Document is deleted and inoperative.

Endorsement number 265 – Increased DF&T excess on the continent

The amount stated against Endorsement Number 01 (Damage fire and theft excess) will be increased to the amount shown against this (Number 265) Endorsement Number for any insured vehicle being used

on the Continent of Europe provided we have been previously notified of the description of any vehicle to be used for such purpose.

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Endorsement number 352 – No claim bonus

The paragraph in this document headed "no claim bonus" should read as follows:

If a claim is not made under this insurance during the periods shown below we will reduce your renewal premium as follows:

Number of years with no claim	Reduction
One year	10%
Two years	20%
Three years	30%
Four or more years	40%

If only one claim is made in any period of insurance, and if the terms and conditions do not change, any no claim bonus which you have earned will be reduced at your next renewal as follows:

- * from 40% to 20%
- * from 30% to 10%
- * from 20% or 10% to nil

If two or more claims are made in any period of insurance, you will lose your no claim bonus.

If more than one vehicle is covered by this insurance, we will assess the no claim bonus as if a separate insurance had been issued for each vehicle. Following a write-off, if the insurance is transferred to a replacement vehicle, we will not allow any no claim bonus unless we agree otherwise.

Your no claim bonus cannot be transferred to another person.

Endorsement number 383 – Driving exclusion – persons 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 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.