



Temporary Car Insurance Guide

Welcome to Veygo

This guide describes **your** contract of insurance. Please read it carefully along with **your**:

- Certificate of Motor Insurance: the document that is evidence **you** have insurance that complies with the **Road Traffic Act** and shows who can drive the insured vehicle and what it can be used for.
- Motor Proposal Confirmation: the document that records the information **you** gave at the start of **your** policy.
- current Policy Schedule: this document shows the insured vehicle, **your** level of cover and **your excess** details.

Your contract of insurance has been arranged for **you** by Able Insurance Services Limited. **You** will enter into two separate agreements.

The first is an intermediary agreement with Able Insurance Services Limited who are responsible for arranging and administering **your** insurance policy. This is set out in 'Your Agreement with Able Insurance Services Limited' and covers Able Insurance Services Limited, fees and charges.

The second agreement is this contract of insurance with the authorised insurer.

The authorised insurer has agreed to cover **you** subject to the terms and conditions contained in this document, against any liability, loss, or damage that arises due to the use of **your car** during a **period of insurance**. The authorised insurer's details appear on **your** Certificate of Motor Insurance.

To make things easier, **you** only need to contact **us** (Able Insurance Services Limited) to arrange everything with the authorised insurer on **your** behalf.

Governing Law

Unless we have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

Rights of third parties

This contract is between **you** and the authorised insurer. Nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999, except those they have under the Road Traffic Act 1988.

Our authority

In order that this document may be issued as evidence of your contract of insurance, the authorised insurer has entered into an agreement with Able Insurance Services Limited to issue this document on their behalf.

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Your cover

All policies offer Comprehensive cover, and all sections of this book apply.

This product meets the demands and needs of those who want to be temporarily insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire or theft.

Definitions

Whenever the following words are bold in this book, they will have the meaning given below:

Excess	The amount you must pay towards any claim. Your excess details are shown on your Policy Schedule.
Hazardous goods	Any substance within the United Nations Hazard Classes (including any sub division). <ol style="list-style-type: none"> 1. Explosives 2. Gases 3. Flammable Liquids 4. Flammable Solids 5. Oxidizing Substances 6. Toxic and Infectious Substances 8. Corrosives 9. Miscellaneous
Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for employee or visitor parking.
Market value	The cost of replacing your car , with one of a similar make, model, year, mileage and condition based on market prices immediately before the loss happened. Use of the term 'market' refers to where your car was purchased.
Modifications	Any changes to your car's standard specification, including accessories and additional parts; optional extras and aftermarket alterations; trade related changes and parts. These include, but are not restricted to cosmetic or performance changes or changes related to your business or profession.

Definitions (cont.)

Partner	Your husband, wife, civil partner or a person with whom you live on a permanent basis at the same address, sharing financial responsibilities, as if you were married to them.
Period of insurance	The length of time covered by this insurance, as shown on your Certificate of Motor Insurance.
Road Traffic Act(s)/Road Traffic Law(s)	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Territorial limits	England, Scotland and Wales.
We, us, our and Veygo	Able Insurance Services Limited.
You, your, policyholder	The person named as the policyholder on your Certificate of Motor Insurance.
Your car	The car insured under your policy and specified on your Certificate of Motor Insurance.

Section 1: Liability to other people

1a. Using your car

You will be covered for everything **you** are legally responsible to pay due to an accident involving **your car** causing:

- another person's death or injury.
- damage to another person's property – third party property damage losses are limited to £20,000,000 per event.

1b. Towing a trailer

You will be provided with the cover set out in section 1a while **your car** is towing a single trailer, caravan or broken-down vehicle. Please note damage to the trailer, caravan or broken-down vehicle or any items carried in them are not covered.

1c. Business use

If **your** Certificate of Motor Insurance includes business use, the cover in section 1a extends to any liabilities that arise from the use of **your car** for the purposes of **your** employment.

2. Cover for other people

We will also provide cover under section 1a for:

- any passenger in **your car**.
- anyone who is getting into or out of **your car**.

3. Cover for emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**.

Section 1: Liability to other people (cont.)

4. What is not covered

1. death or injury to anyone while they are working with or for the driver or **policyholder** of the car except as required by **Road Traffic Law**.
2. any property in **your car**.
3. any property damaged by **your car** which belongs to or is in the care of the driver of **your car**.
4. liability of more than £1,200,000 per event where loss or damage to third party property is caused or contributed to by the carriage of **hazardous goods**.

Section 2: Damage to your car

1. Cover for your car and its accessories

If **your car** is damaged as a result of an accident or by fire or theft **you** will be covered for the damage to:

- **your car.**
- **your car's** audio, visual or electronic equipment. Equipment fitted by the manufacturer is covered in full. Aftermarket equipment is covered up to £1,250 or the **market value** of **your car**, whichever is lower.

2. Lost or stolen keys

If **you** lose **your car's** keys, or any other ignition device, or they are stolen from somewhere other than **your car**, **we** will pay up to £300 towards the cost of replacing the locks or keys

Once **we** agree to **your** claim, **you** must pay to have **your** locks and keys replaced and **we** will reimburse **you** up to £300.

If **you** claim under this benefit, **you** do not have to pay an **excess** and **your** No Claims Bonus will not be affected.

Section 2: Damage to your car (cont.)

In addition to our General Exceptions

We will not pay:

1. the **excess** shown on **your** current Policy Schedule.
2. for loss or damage to **your car**, where possession of it is gained by deception.
3. for damage to **your car** caused by it being driven after an accident unless it is necessary in the interests of safety.
4. for wear and tear.
5. for pre-accident damage or damage not related to the current loss.
6. for any loss or damage caused by mechanical, electrical, electronic, or computer failure, breakdown, breakage or malfunction.
7. for any loss in the **market value** of **your car** as a result of **you** being involved in an accident.
8. to replace or repair any **modifications**. Also see General Condition 12.
9. for any loss or damaged caused by using the incorrect type of fuel or failing to keep the correct amount of lubricant in **your car**.
10. for loss or damage if **your car** has been seized or destroyed by any Government, Public or Local Authority

Claims under section 1 and 2

Damage Repair Process (within territorial limits)

If the damage to **your car** is covered and **your car** cannot be driven safely from the accident site, **we** will:

- collect **your car** from the accident site and deliver it to an approved repairer, **your** home or a safe place of storage, within a 30-mile radius.
- move **you** and **your** passengers away from the accident site if it's not safe, to the nearest point of local amenity.

If **you** do not want **your car** recovered after an accident, **you** are responsible for keeping it safe until it is repaired. **We** will pay reasonable charges for safeguarding **your car** and getting it to and from the repairers.

It is important **you** tell **us** as soon as possible where **your car** is, or **you** will be responsible for any charges that occur.

Our approved repairers will:

- arrange collection and redelivery of **your car**.
- give **you** a courtesy car while **your car** is being repaired (this doesn't include when it is on site for any estimates).

All repairs carried out by **our** approved repairers are guaranteed for as long as **you** own the car. Any parts used during the repair are covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, **you** may use another repairer providing **we** agree for the work to be carried out

If **you** do not wish to use **our** approved repairers **we** will be unable to provide **you** with a courtesy car. **You** will need to provide **us** with an estimate from **your** preferred repairer, if **we** think the repair estimate is unreasonable, one of the following will happen:

- **we** will arrange for **your car** to be moved to **our** approved repairer.
- **we** will ask **you** to provide an estimate from another repairer.

Claims under section 1 and 2 (cont.)

i Important

A courtesy car will not be provided if **your car** is:

- stolen
- outside **our territorial limits**.
- originally produced for sale outside of Europe.
- beyond economic repair.
- repaired by an unapproved repairer.

We cannot guarantee to provide a vehicle adapted to any special needs or disability.

If a courtesy car is provided it can only be used within the **territorial limits**.

What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair **your car**.
- pay a cash sum to replace the damaged vehicle or item.

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the car. Should **we** deem **your car** repairable but are unable to complete or guarantee the repairs, **we** will offer **you** a cash sum to cover reasonable costs of parts and labour.

We will repair **your car** with parts made by its manufacturer. If manufacturer parts are not held in UK stock, **we** will use parts that are of a similar standard and quality. If any parts are no longer produced, **we** will pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs. **Your** settlement may be reduced, or **you** may be asked to contribute towards the repair costs, if the parts being replaced were already worn or damaged. If **your car's** ADAS (Advanced driver assistance system) needs to be recalibrated as a result of any repairs, **we** will also cover these costs. A decision will be made based on the garage/engineer's recommendation.

If **your car** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **your car** is on lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of **your car**, or the amount required to settle the agreement, whichever is less.

Section 3: Windscreen damage

1. Cover for your windscreen

If there has not been any other loss or damage

We will pay:

- to repair or replace broken glass in **your car's** windscreen, windows or sunroof
- to repair any scratching to the bodywork caused by the broken glass

If **we** need to replace any glass, **we** may use glass which is not provided by the vehicle's manufacturer but is of a similar standard and quality. If no glass is available and it cannot be reasonably sourced, **we** will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, **we** will also cover the costs to recalibrate **your vehicle's** ADAS (Advanced driver assistance system) after any replacement or repair of **your** windscreen.

If the repair or replacement is not arranged via **our** glass helpline and costs more than **your excess**, **we** will pay up to:

- £25 for each glass repair.
- £50 for each glass replacement.

2. What is not covered

We will not pay:

1. the **excess** shown on **your** current Policy Schedule.
2. for the replacement of the hood/roof structure of a convertible car when the glass is not repairable.
3. any windscreens or windows not made of glass e.g. Perspex.
4. more than the **market value** of the car at the time of loss.

Section 4: Extra cover

1. Personal Injury Benefits

If **you** or **your partner** are accidentally injured as a result of a road traffic accident in **your car**, **we** will pay the injured person [or their legal representatives] £5,000 if within 3 months of the accident the accident causes the injured person:

- death
- permanent blindness in one or both eyes.
- total loss of one or more limbs.

The most payable in one **period of insurance** is £5,000. If **you**, or **your partner** have more than one policy with **us**, **we** will only pay out under one policy.

2. Child equipment and personal belongings

If **you** are involved in an incident, providing **you** are covered under this section, **we** will pay up to £150 for **your** personal belongings if they are damaged or stolen. **We** will also pay to replace a damaged child seat or pushchair. **You** can claim up to an additional £50 for loss or damage to any children's accessories.

If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you**, once **we** have done so.

You are not covered for loss or damage to:

1. money, credit or debit cards, stamps, tickets, vouchers or documents.
2. goods or samples carried in connection with any trade or business.
3. any property insured under another policy.
4. property in a convertible car, unless the property was locked in the boot or glove compartment.

Section 5: Your No Claims Bonus

You can earn a year introductory No Claims Bonus with **us**, for driving claim free with **Veygo** for 30 days or more.

Claims made under this policy will affect **your Veygo** No Claims Bonus entitlement and may affect any additional policies **you** have.

General exceptions

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

1. **Your car** being:
 - a. used by a person or for any purpose not shown on **your** current Certificate of Motor Insurance.
 - b. driven by anyone that does not hold a valid Driving Licence or are breaking the conditions of their Driving Licence.
 - c. taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household.
 - d. used for criminal purposes (including avoiding lawful apprehension).
 - e. used for a deliberate or reckless act with the intention of:
 - i. committing or attempting suicide.
 - ii. causing damage or fear of damage to other vehicles or property.
 - iii. causing injury or fear of injury to any person.
 - f. used on the Nürburgring Nordschleife or any race track, circuit or prepared course.
 - g. used for any formal or informal race, whether prearranged or not.
 - h. used to participate in any test, competition, or organised motoring event.
 - i. used for merchandise delivery or hire and reward including taxiing and chauffeuring.
 - j. rented out or used for a peer to peer hire scheme.
 - k. used while carrying passengers in an unsafe, insecure or illegal manner including but not limited to carrying them in the cargo area of **your car**.
 - l. used to carry a load in an unsafe, insecure or illegal condition or manner or where any of **your car's** weight limitations have been exceeded.
 - m. used if **you** have opted to not have **your** ADAS (Advanced driver assistant system) recalibrated when it has previously been required or recommended.

General exceptions (cont.)

2. an agreement **you** have made under another contract.
3. loss of use of **your car**.
4. radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material.
5. terrorism, war, civil war, warlike operations (whether war be declared or not), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention of influencing an economy, government, country or state or to put the public in fear.
6. the ownership, operation, maintenance or use of any vehicle principally used for:
 - a. transportation of high explosives or any other similar explosive.
 - b. bulk transportation of liquefied petroleum, gasoline or any inflammable liquid.
 - c. transportation of chemicals or gasses in liquid, compressed or gaseous form.
7. using **your car** in a **hazardous location**.
8. the use of **your car** principally for the carriage, transportation or delivery of **hazardous goods**.
9. use of **your car** as a public emergency service, military or law enforcement vehicles.
10. a load seeping or spilling, in or from **your car** that causes pollution or contamination.
11. use outside of the **territorial limits**; If **you** are driving in Northern Ireland, the Channel Islands, Isle of Man or in the EEA/EU **your** cover is limited to the minimum level required in that country.

General conditions of your cover

1. Your duties

The cover in this policy is valid providing:

- **you** have kept to all the terms and conditions of the policy.
- the information confirmed on **your** Motor Proposal Confirmation and when registering a claim is true and complete.

2. Claims procedure

If **you** or **your car** are involved in any type of incident, regardless of fault:

You must:

- tell **us** about it within 48 hours.
- immediately report any incident involving malicious damage, theft or deliberate fire to the police and:
 - support them in their investigation and any prosecution against the person responsible.
 - provide **us** with a crime reference number within 24 hour that relates to the incident **you** are reporting.
- provide **us** with all the information and documentation that **we** consider necessary to deal with **your** claim and policy.
- send **us** any court documentation **you** receive in connection with the incident as soon as **you** receive it, including any claim form, writ, summons or bill.
- tell **us** at once if **you** are charged with an offence or receive any notice of prosecution, inquest or fatal enquiry.
- provide **us** with a witness statement when requested.
- cooperate with **our** investigation.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

You must not:

- Admit that the accident was **your** fault.
- Attempt to negotiate the settlement of the claim unless **we** have given **you our** permission in writing.

General conditions of your cover (cont.)

Defending or settling a claim

We are entitled to:

- conduct the investigation, defence and settlement of any claim on **your** behalf.
- inspect **your car** at any reasonable time **we** ask.
- cease cover immediately and cancel **your** policy if **your car** is deemed a total loss or is stolen and unrecovered. Once the claim is settled **your car** will become **our** property.

3. Care of your Car

You must:

- protect **your car** from loss or damage.
- make sure **your car** is roadworthy.
- if applicable, ensure **your car** has a current MOT certificate.
- remove the keys or secure any device that allows access to **your car** if it is left unoccupied.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

If an incident happens, which is directly or indirectly caused or contributed to by any of the following:

- the inappropriate conduct of the driver.
- the condition of the car caused or contributed to the accident.
- **your car** being left unlocked or unsecured.

No cover under the policy will be provided and instead **our** responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

General conditions of your cover (cont.)

4. Cancelling your policy

Your cancellation rights

You can cancel this policy at any time by using **your** online account or contacting **our** Customer Support team. **You** can cancel a policy immediately, or from a future date. **You** cannot cancel a policy from an earlier date.

No refund will be due.

Our cancellation rights

We can cancel **your** policy at any time by sending notice in writing to the email address provided at the beginning of **your policy**. Please take note of the timescales given below.

Policy Duration	Notice Period
0 - 72 hours	8 hours
72 hours - 7 days	48 hours
>7 days	7 days

We can cancel **your** policy if **you**:

- ignore or fail to comply with any of the General Exceptions.
- fail to respond to written requests for further information or documentation.
- harass or use abusive or threatening behaviour towards **our** staff.
- behave in a manner that makes it inappropriate for **us** to continue **your** insurance.

5. Payment of your premium and/or other charges

You are responsible for all payments regarding this policy.

If **your** policy is cancelled before the cover has started, **you** will receive a refund. Any refund **we** issue will be credited to the card used to pay for the policy.

If **your** policy is cancelled after cover has started, no refund will be due.

General conditions of your cover (cont.)

6. Right of recovery

If an incident occurs which is not covered by this policy and **we** are required by the law of any country to make a payment, **we** can recover that amount from **you**.

7. Dual insurance

We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance.

This does not apply to personal injury benefit, please see Section 4: Extra Cover.

8. Carriage of passengers

We will not cover any loss where **your car** is used for the carriage of passengers for hire or reward. **You** can accept money for fuel as long as:

- **your car** is not made or adapted to carry more than eight passengers.
- **you** are not carrying passengers as customers of a passenger-carrying business.
- **you** do not make a profit from carrying the passengers.

General conditions of your cover (cont.)

9. Fraud and misrepresentation

You must always answer **our** questions honestly and provide true and accurate information. If **you** or any other insured person or anyone acting on **your** behalf:

- provides **us** with false, exaggerated or misrepresented information.
- submits false, altered, forged or stolen documents.

We will take one or more of the following actions:

- amend **your** policy to show the correct information and apply any change in premium.
- cancel **your** policy with immediate effect.
- declare **your** policy void.
- refuse to pay **your** claim or only pay part of **your** claim.
- keep the premium **you** have paid.
- recover any costs incurred from **you** or any other insured person.
- refuse any further application for cover.

If **we** identify any fraud or misrepresentation, **we** will cancel or void any other EUI or Able Insurance Services Limited policies **you** are connected with.

General conditions of your cover (cont.)

10. Instructions

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, **partner**, parent or guardian for queries. If **you** want to cancel **your** policy or make a claim, **we** ask **you** to provide permission for any party other than yourself to do it. If **you** would like someone else to deal with **your** policy and claim on **your** behalf, please let **us** know. A named insured person or an acceptable caller must pass **our** data protection questions before they are able to discuss any aspect of the policy, claim or policy cancellation.

	Discuss policy content	Cancel policy	Discuss payment	Report a claim	Discuss a claim
Driver / Policyholder	✓	✓	✓	✓	✓
Spouse / Partner	✓	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation
Parent / Guardian	✓	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation
Payer	With policyholder authorisation	With policyholder authorisation	✓	With policyholder authorisation	With policyholder authorisation

11. Drink and drugs clause

If an accident happens whilst any insured person is driving and:

- is found to be over the legal limit for alcohol or drugs.
- is driving whilst unfit through drink or drugs, whether prescribed or otherwise.
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law** and **we** will cancel **your** policy.

General conditions of your cover (cont.)

12. Standard parts replacement

Your policy does not cover non-standard parts i.e **modifications**, however manufacturer’s optional extras and adaptations made due to disability are.

If **you** make a claim for loss or damage to **your car**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for **your car** to meet the manufacturer’s specification along with any optional extras and/or disability adaptations.

13. Residency

You will only be provided with the cover set out in this policy if **you** are a permanent resident within the **territorial limits**.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

14. Changes in circumstances

Please tell **us** immediately

- if **you** sell **your car**.
- if **you** change **your** address.
- if **you** change **your** occupation.
- if **you** are disqualified from driving or **your** Driving Licence status has changed.

15. Motor trade

This policy is not to be used to facilitate the purchase, sale, recovery or repair of any vehicle in connection with a trade or business.

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

General conditions of your cover (cont.)

16. Requests for information

You must respond to all requests for documentation during **your period of insurance** and during the administration of a claim. **You** may be asked to provide:

- documents to confirm the details on **your** Motor Proposal Confirmation.
- documents and other media relating to **your car/claim**.
- financial statements and utility bills.
- receipts and invoices.
- driving licence information.
- proof of **your** No Claims Bonus.
- travel documents.

Failure to supply this information when requested will result in **your** claim being refused and/or **your** policy being cancelled.

Comments and complaints

At **Veygo**, **we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do **our** best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your policy

Phone us:

03330 165112

Email us via the relevant address:

- contact@veygo.com

If you prefer to write to us:

Head of Customer Operations - Veygo
Ty Admiral
David Street
Cardiff
CF10 2EH

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

Comments and complaints (cont.)

How to escalate your complaint

If **we** have given **you** our final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Tel: 0800 0 234 567

Or: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling your Complaint.'