



LEARNER DRIVER INSURANCE

Guide

Welcome to Veygo

This booklet describes **your** contract of private car insurance. Please read it carefully along with your current **Policy Schedule** and current **Certificate of Motor Insurance**. We recommend **you** keep **your** Motor Proposal Confirmation for **your** records. This is important, as the agreement to insure **you**, is based on this information.

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs.

This product meets the demands and needs of those who wish to ensure that in the event of being involved in a motor accident, claims against them by third parties for personal injury or damage to property during the policy term will be met.

Important Numbers

These relate to queries concerning **your** insurance product or claims incidents only.

Customer Services	0330 134 3292
Claims	0330 134 8647

Please note, if **you** are trying to contact the Claims Department outside of opening hours **you** will be redirected to a contracted third party recovery service who will begin the claim procedure for **you**.

Helplines

Roadside emergency (following an Insured Incident)	0330 134 8647
Glass Repair Helpline	0330 134 8647

Alternatively **you** can visit **our** website for more information at:
www.veygo.com/learner-driver-insurance

Opening Hours

	Claims	Customer Services
Weekdays	8.30am – 5.30pm	8.30am – 5.30pm
Saturday	10.30am – 4.00pm	10.30am – 4.00pm
Sunday	Closed	Closed

Bank Holidays subject to change, closed Christmas Day, Boxing Day and New Year's Day.

Which part of this policy relates to you?

Comprehensive cover - All sections apply

General Conditions, General Exceptions and Extra Conditions

There are General Conditions and Exceptions which apply to individual sections of the policy. In addition there are General Conditions, General Exceptions and Extra Conditions which apply to the whole policy.

Contents

2	Making a claim
6	Definitions
10	Keeping your policy up to date
12	Section 1: Vehicle damage, fire and theft
14	Section 2: Exclusions to Section 1
16	Section 3: Liability to other people
18	Section 4: Windscreen damage
19	Section 5: Territorial Limits
20	Section 6: Your No Claims Bonus
21	Section 7: Extra cover
23	General Exceptions to Your Cover
26	General Conditions of Your Cover
34	Extra Conditions (endorsements)
36	Comments and Complaints

Making a claim

If there is an incident or accident involving the insured vehicle please call us immediately on 0330 134 8647.

You do not have to make a claim, but **we** need to know the circumstances, regardless of who is responsible for the incident. Our dedicated claims team will then advise **you** as to how **we** can help, and what would be required if **you** decide to make a claim.

By reporting to **us** quickly, **we** can act quickly and keep the potential costs of any claim as low as possible. The earlier **we** can manage **your** claim, the easier the process becomes for **you**.

If there is another person involved in the incident **we** will attempt to speak to them immediately and potentially stop them from making an expensive or false claim against **you**.

Damage Repair Process

If the damage to the **insured vehicle** (excluding glass, lock or hood damage) is covered under this policy and the **insured vehicle** cannot be driven, **we** will arrange for one of our nationwide **approved repairers** who will:

- collect the **insured vehicle** within a 30 mile radius from the accident site and deliver it to an **approved repairer**
- give the vehicle owner a **courtesy car** while the **insured vehicle** is being repaired in our body shop, unless **we** decide the **insured vehicle** is beyond economic repair (subject to the eligibility criteria overleaf)
- clean the **insured vehicle** inside and out following the repairs

All repairs carried out by our **approved repairers** are guaranteed for 5 years.

If the **vehicle main policyholder** does not wish to use our **approved repairers** we cannot provide the vehicle owner with a **courtesy car**, and the **vehicle main policyholder** will need to get two estimates from repairers. If **we** think the repair estimate is unreasonable, **we** may arrange for the insured vehicle to be moved to another repairer. **We** may move the **insured vehicle** to a safe place, before repair or disposal.

Making a claim (cont.)

Glass Repair Helpline: 0330 134 8647

If either **your** windscreen or a window is broken, please call **our** glass repair helpline so that **we** can arrange for repair or replacement (subject to the relevant **windscreen excess**).

IMPORTANT

A **courtesy car** will not be provided if the **insured vehicle** has been stolen or was originally produced for sale outside the EC. **We** cannot provide a vehicle adapted to any special needs or disability, or a like vehicle as a **courtesy car**.

You must tell us about any court documentation you receive and send us any summons or bill within 48 hours.

Admiral Car Insurance

Your contract of insurance

Your contract of insurance has been arranged for **you** by EUI Limited. Your contract of insurance has been arranged with the **Authorised Insurers**, whose names can be supplied on application and which appear on **your Certificate of Motor Insurance**, which is evidence of **your** insurance.

The duration of the motor insurance cover contract will be specified on the **Temporary Certificate of Motor Insurance** issued at the time of starting the **period of insurance** for the **insured vehicle**.

EUI Limited is an insurance intermediary; it is not an insurer itself. EUI Limited is permitted to sell insurance on behalf of the **Authorised Insurers** and acts on **your** behalf in arranging **your** contract of insurance.

The **Authorised Insurers** have agreed to cover **you**, subject to the terms, conditions, limitations and exclusions contained in this document, against liability, loss, destruction or damage that may occur during any **period of insurance** directly sustained in connection with the **insured vehicle**.

You must also show this to the vehicle owner so they will be aware of the limitations of cover that apply to their vehicle in the event of a claim.

The parties to **your** contract of insurance are you and the **Authorised Insurers**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999, and no variation to this contract, nor any supplemental or ancillary agreement shall create such rights unless expressly so stated. This does not affect any right, or remedy of a third party which exists or is available apart from under the Contracts (Rights of Third Parties) Act 1999.

However, to make things simpler, **you** will only have to contact **us** (EUI Limited) for anything related to your contract of insurance. **We** will arrange everything with the **Authorised Insurers** on **your** behalf.

Several Liability Notice

The **Authorised Insurers** will each have “subscribed” or agreed to cover a proportion of **your** insurance and their obligations will be limited to the proportion that they have agreed to cover. This means that, if there are, for example, three insurers who have agreed to cover 10%, 30% and 60% of **your** insurance respectively, then each insurer is only responsible for the percentage of cover that it has agreed to provide. When added together this will amount to 100% insurance cover.

Making a claim (cont.)

However, each insurer is therefore not responsible for any other insurer who, for any reason, does not satisfy all or part of its obligations. So in **our** example, the insurer covering 60% of the insurance will not be liable for anything greater than that percentage.

Our authority

In order that this document may be signed and issued as evidence of **your** contract for insurance, the **Authorised Insurers** mentioned in **your Certificate of Motor Insurance**, have entered into an agreement with EUI Limited which allows an authorised Underwriter at EUI Limited to sign and issue this document on their behalf.



David Stevens, Active Underwriter

EUI Limited. Registered at Ty Admiral, David Street, Cardiff CF10 2EH.

Your promise to us

Your contract of insurance is based on the information given by or for **you** when this insurance was applied for. This information is shown on **your Motor Proposal/Renewal Confirmation Form**. **You** promise, as far as **you** know, that the information you have given us is true.

Reading the policy

You must read **your** policy as a whole. The General Exceptions and General Conditions apply to all sections of **your** policy.

Governing law

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

Definitions

Whenever the following words are bold in this booklet or in **your** current **Policy Schedule** they will have the meaning given below:

- Alternative insurance** The policy of insurance, which the owner is responsible for, which must be in place for the **insured vehicle** to cover third party damages, and which must be in place for the **period of insurance**, to cover liability when the **insured vehicle** is not being used for the purpose, and by the drivers specified on the **Certificate of Motor Insurance** issued under this policy. This cannot be a fleet or motor trade insurer.
- Approved repairers** The garage/s pre-approved by EUI Limited to carry out the evaluation of claim damage and authorised to undertake repairs due to any claim made under this policy of insurance.
- Authorised insurers** The insurance companies as listed in your **Certificate of Motor Insurance**.
- Certificate of Motor Insurance** The document issued with this policy, which is evidence you have the insurance needed by law, showing who can drive the car and for what purpose it can be used.
- Courtesy car** A small car (typically ABI Group S1/S2 provided by an **Admiral** Approved Repairer (or another company instructed by **Admiral**). This car is not intended to be on a like for like basis with the **insured vehicle**.
- Excess** The amount you must pay towards any claim for damage or loss of the **insured vehicle**. **Admiral** will not be responsible to you for the **excess** under any circumstances. **You** are responsible for the **excess** even if the accident is not **your** fault.

Definitions (cont.)

- Insured vehicle** The **privately owned vehicle** loaned to **you** by the vehicle owner, the details and registration number of which are shown on the **Temporary Certificate of Motor Insurance**. The **period of insurance** is only valid whilst the learner driver is responsible for the **insured vehicle** and the vehicle must be collected by the **learner driver** from the vehicle owner at a location within the **territorial limits**.
- Learner driver** A person who holds a valid UK Provisional driving licence, allowing them to drive a **private motor car** whilst displaying 'L' plates and being accompanied by a **supervising driver**.
- Market value** The cost of replacing the **insured vehicle**, with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Use of the term 'market' in which the vehicle owner would normally shop for the **insured vehicle** e.g. retail value, will not apply if the vehicle owner buys the **insured vehicle** privately or at auction. Non-European manufactured cars will be valued based on European import values or the nearest British equivalent, at our discretion.
- Modifications** Any changes to the **insured vehicle's** standard specification, including accessories and additional parts; optional extras and after market alterations; trade related changes and parts. These include, but are not restricted to, cosmetic and/or performance changes or changes related to **the owner's** business or profession.
- Motor Proposal Confirmation Form** The document which is a record of the information **you** have provided at the start of **your** policy. The information detailed on these forms must be correct
- Nominated representative** This will be the person nominated by the **learner driver** to be responsible for administration of the policy.
- Payer** This will be the person nominated by the **learner driver** to be responsible for all payments relating to the policy.

Definitions (cont.)

- Motor Proposal Confirmation Form** The document which is a record of the information **you** have provided at the start of **your** policy. The information detailed on these forms must be correct.
- Period of insurance** The length of time covered by this insurance, as shown on your current **Certificate of Motor Insurance**, whilst the learner driver is responsible for the **insured vehicle**.
- Policy administrator** The **learner driver** or nominated representative who chose or is chosen to be responsible for administration of the policy.
- Policy Schedule** The document that shows the car **we** are insuring and the level of cover **you** have with **us**.
- Privately Owned Vehicle** A **privately owned vehicle** car or van, manufactured to carry up to eight passengers, which does not exceed 3500kg in weight and for which details have been provided to us and meet EUI Limited's acceptable Underwriting Criteria.
- 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.
- Specified driver(s)** The driver(s) who are named as permitted to drive the **insured vehicle** on the **Temporary Certificate of Motor Insurance** issued.
- Spouse/Civil Partner** Persons who are lawfully married to each other OR are in a contractual relationship formally recognised in law under the Civil Partnership Act 2004.
- Supervising Driver** A person who is 25 years old or over who has a Full and valid UK licence, which they have held for at least 3 years.

Definitions (cont.)

Territorial limits Great Britain, excluding Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.

Vehicle main policyholder The registered **vehicle main policyholder** of the **insured policyholder vehicle** who has consented to loan the vehicle to the insured **learner driver**.

We, us, our and Admiral EUI Limited.

Windscreen excess An amount the **learner driver** has to pay towards the cost of replacement or repair of a windscreen of the **insured vehicle**.

You, your, Policyholder The person named as the **policyholder** on **your** current **Certificate of Motor Insurance**. The person named as the policyholder on your current **Certificate of Motor Insurance**.

This will be the **learner driver**.

Keeping your policy up to date

IMPORTANT

You must tell **us** if any information detailed on **your Motor Proposal Confirmation Form** changes, as **we** may not be able to arrange cover in every case. Any incorrect information could affect the amount **you** are able to claim or may even mean you are unable to make a claim. If the information differs significantly it could even result in **your** policy being cancelled or declared void. Please read in accordance with General Condition 15.

The **Motor Proposal Confirmation Form** is **your** record of the information **you** have provided, any changes could alter the terms of our agreement to insure **you** or the premium **you** pay. For example, if you have received motoring convictions since **your** policy started.

If **we** are able to arrange cover **we** will calculate any difference in premium from the date **you** were obliged to notify **us** (even if this happened in a previous period of **insurance**). Please note the notification timescales described below.

1. Please tell us

- if **you** are going to modify the insured vehicle, even if the alteration is only cosmetic
- if **you** are going to change to a different car
- if **you** are going to change the **insured vehicle's** registration number
- if **you** are going to take the insured vehicle abroad (see section 5 Territorial Limits)

2. Please tell us immediately

- if **you** are involved in an accident or suffer a loss, no matter how trivial and even if **you** do not wish to make a claim
- if the owner sells the **insured vehicle**
- if **you** change **your** address
- if **you** change occupation
- if the registered owner of the **insured vehicle** has changed

Keeping your policy up to date (cont.)

- if **you** have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed
- if the registered owner of the **insured vehicle** has changed
- if **you** change **your** contact information such as **your** email address
- if the main insurance on the **insured vehicle** lapses or is no longer valid

Section 1: Damage to the insured vehicle

1. Cover for the insured vehicle and its accessories

If **you** were the last person responsible for the **insured vehicle**/the last driver and the **insured vehicle** car is damaged as a result of an accident whilst you are responsible for the **insured vehicle**/where **you** are the driver, **you** will be covered for the damage to:

- the **insured vehicle**
- the **insured vehicle's** standard accessories or spare parts whilst in or on the **insured vehicle**
- the CD player, radio, satellite navigation equipment or any other audio/visual equipment, as long as they are permanently fitted to the **insured vehicle**. For loss or damage to this equipment, the most **we** will pay is 15% of the **insured vehicle's market value**, up to a maximum of £1,250

In the event of the **insured vehicle** keys being lost or stolen from somewhere other than the **insured vehicle**, **we** will pay up to £100 towards the cost of replacing the locks.

2. What we will pay

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

- pay to repair the **insured vehicle**, or
- pay a cash sum to replace the damaged vehicle or item. **We** may reduce the settlement, or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged or for audio/visual equipment that has been removed from the **insured vehicle**

A decision will be made based on the garage/engineer's recommendation.

If **we** give the owner a cash sum, the most **we** will pay is the **market value** of the car or items claimed for. If the **insured vehicle** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If the **insured vehicle** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer, but are of a similar standard depending on availability.

Section 1: Damage to the insured vehicle (cont.)

If the **vehicle main policyholder** bought the **insured vehicle** by Hire Purchase, **we** will pay any money owed to that company first and then pay any remaining money to the **vehicle main policyholder**. If the **insured vehicle** was acquired through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the car, or the amount required to settle the agreement, whichever is less.

See also:

General Exceptions

General Conditions

Section 2: Exclusions to Section 1

Extra Conditions (endorsements)

Section 2: Exclusions to Section 1

What is not covered

We will not pay:

- the first amount of any claim as shown in **your** current **Policy Schedule** under Excess Details. **You** are responsible for the **excess** regardless of fault or the driver of the **insured vehicle**
- for loss or damage to the **insured vehicle** or loss of money from selling the **insured vehicle** to a person or company who deceives **you**
- for the replacement of the CD player, radios, satellite navigation equipment or any other audio/visual equipment, if **we** pay a cash sum to replace the **insured vehicle**
- for damage caused to the **insured vehicle** caused by it being driven after an accident unless it is necessary in the interests of safety
- for loss of use of the **insured vehicle** (including the cost of hiring a vehicle)
- for wear and tear
- for any loss or damage caused by mechanical, electrical, electronic, computer failures, breakdowns or breakages
- for damage caused to the cuts, punctures or bursts **insured vehicles** tyres by normal road use, including braking
- for any loss to the **market value** of the **insured vehicle** as a result of it being repaired
- for replacing or repairing any **modifications**, unless they form part of the manufacturer's standard specification, or are optional extras that **we** have agreed to cover. See also Extra Conditions (endorsement 11)
- when the **insured vehicle** is taken or driven without **your** consent by someone who normally lives with **you** as part of **your** household or who is **your partner**
- any claims during which the **learner driver** was not responsible for the **insured vehicle**
- for loss or damage to the **insured vehicle** if the vehicle is unattended and the **main insurer** holder was accompanying the **learner driver** immediately prior to the car being left unattended and the **learner driver** was the last person to drive the vehicle
- if any malicious damage, theft or deliberate fire is not reported to the police

Section 2: Exclusions to Section 1 (cont.)

- for loss or damage to the **insured vehicle** after the vehicle has been returned to the address registered to the **main insurance policy** or place where the holder of the **main insurance policy** has been keeping it temporarily
- for any loss or damage to the **insured vehicle** as a result of racing formally or informally against another motorist, or any deliberate or reckless act caused by **you** that is likely to damage the **insured vehicle**
- for replacing parts that have been contaminated or damaged as a result of putting the incorrect fuel in the **insured vehicle** or failing to keep the correct amount of lubricant in the **insured vehicle**; and loss or damage to the car caused by an inappropriate type or grade of fuel being used. See also: General Exceptions General Conditions Extra Conditions (endorsements)
- for pre accident damage or damage not related to the current loss
- for damage to sign writing or other vinyl artwork
- for any damage or loss of any **goods/goods in transit**
- for any loss where **alternative insurance** was not in place; or where the alternative insurance was a fleet or motor trade insurer
- for any loss where the use of the **insured vehicle** is not covered by the **Certificate of Motor Insurance**
- for any loss where the **merchandise delivery** was on behalf of any company not named on **your Certificate of Motor Insurance**

See also:

General Exceptions
General Conditions
Extra Conditions (endorsements)

Section 3: Liability to other people

1a. Driving the insured vehicle

You will be covered for everything **you** are legally responsible to pay due to an accident in the **insured vehicle** and:

- someone else is killed or injured
- someone else's property is damaged – motor third party property damage losses for private cars is limited to £20,000,000 per occurrence per policy

2. Other people using the insured vehicle

You are covered for:

- anyone **you** allow to use (not including driving the **insured vehicle**), for social or domestic purposes
- anyone who is getting into or out of the **insured vehicle**

3. Cover for legal costs

If **we** agree in writing, **we** will pay the following legal costs and expenses following a claim:

- solicitors' fees for representing anyone **we** insure at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction
- reasonable legal costs for defending a criminal charge of manslaughter or causing death by dangerous or reckless driving
- any other legal costs and expenses if **we** agree beforehand, these could include counsel fees, medical records fees and expert reports. Please contact the claims department for further information. The cover for these charges will be reliant on **us** providing **indemnity** on the claim generally

4. Cover for emergency medical treatment

We will pay for:

- emergency treatment fees as set out in the **Road Traffic Act**

Section 3: Liability to other people (cont.)

5. What is not covered

- anyone who has any other insurance covering the same liability
- 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**
- any damage to property belonging to, or held in trust by, or in the charge or control of a person claiming to be insured under this section
- any loss or damage to property in the care of the **policyholder** or any person entitled to drive on the current **Certificate of Motor Insurance**
- any loss, damage, death or injury arising as a result of racing against another motorist, “road rage” or a deliberate act caused by **you**

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 4: Windscreen damage

1. Cover for your windscreen

As long as there has not been any other loss or damage **we** will pay:

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

Our Glass Repair Helpline is **0330 134 8647**.

What is not covered

We will not pay:

- any **excess** shown on **your** current **Policy Schedule**. **You** are responsible for the **excess** regardless of fault or the driver of the **insured vehicle**
- for the replacement of the hood/roof structure of a convertible car when the glass is not repairable
- for a **courtesy car**
- any windscreens or windows not made of glass e.g. Perspex
- more than £25 for each glass repair or £150 for each glass replacement after **we** have deducted **your excess**, if the repair or replacement is not arranged via our glass repair helpline
- more than the **market value** of the vehicle at the time of loss (less any **excess**). Claims under this section will not affect **your** No Claims Bonus. If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If the **insured vehicle** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer, but are of a similar standard depending on availability.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 5: Territorial Limits

Travel overseas is not permitted under this policy of insurance and cover is strictly limited to our territorial limits.

To comply with EU directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country which the commission of the European Communities is satisfied has made arrangements of Article of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle. Please see General Condition 2 Claims procedure, Payments made under compulsory insurance regulations and right of recovery.

The International motor insurance cover is only valid in the EU.

We will seek to recover any costs from **you** for any incident that occurs in any country outside of our **territorial limits**.

See also:

General Exceptions
General Conditions
Extra Conditions (endorsements)

Section 6: Your No Claims Bonus

There is no provision to earn No Claims Bonus under this policy.

No discounts will be given for No Claims Bonus held under another policy of insurance.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements) - specifically extra conditions 5 & 6

Section 7: Extra cover

1. Personal Injury Benefits

You and **your** married **spouse/civil partner**, will be covered if **you** are accidentally injured as a result of a road traffic accident in the **insured vehicle**, and within 3 months of the accident if it directly causes:

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

We will pay the injured person, or their legal representative, £5,000. The most payable in one **period of insurance** is £5,000. If **you**, or **your** spouse/civil partner have more than one policy with **us**, **we** will only pay out under one policy.

However **you** are not covered for:

- any injury or death caused by suicide or attempted suicide

2. Medical Expenses

If the insured vehicle is involved in an accident, **we** will pay medical expenses of up to £100 for each person injured in the **insured vehicle**.

3. Personal Belongings

We will pay up to a maximum of £300 in any one incident for loss of, or damage to, any child seat or pushchair caused by accident, fire, theft or attempted theft, whilst it is in your car. Of this £300, **you** may also claim up to a maximum of £50 for loss or damage to any children's accessories, caused by fire or theft whilst they are in the **insured vehicle**.

We will pay up to £100 for personal belongings in the **insured vehicle**, if they are damaged or stolen.

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

Section 7: Extra cover (cont.)

You are not covered for:

- money, credit or debit cards, stamps, tickets, vouchers, documents or securities goods or samples carried in connection with any trade or business any property insured under another policy
- property from an open and/or unlocked convertible car, unless the property was locked in the boot or glove compartment

See also:

General Exceptions

General Conditions

General Exceptions to Your Cover

You will not be covered for any liabilities **you** may have for any of the following:

1. Any accident, injury, loss, theft or damage which happens while the **insured vehicle** is:
 - used by a person or for any purpose not shown on **your** current **Certificate of Motor Insurance**
 - driven by **you** if **you** do not hold a valid Provisional Driving Licence or are breaking the conditions of **your** Driving Licence
 - driven by **you** immediately after passing your practical driving exam/test
 - driven with **your** consent by someone who does not hold a valid Driving Licence or are breaking the conditions of their Driving Licence
 - taken or driven without **your** consent by a family member, spouse or partner or a person who normally lives with **you**
 - used by **you** for criminal purposes, or to deliberately cause damage or fear of damage to other vehicles or property, or to deliberately cause injury to any person and/or to put any person(s) in fear of injury
 - use for merchandise delivery, renting out, peer to peer hire schemes or used for hire and reward including but not limited to taxiing and chauffeuring
 - used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road track, or at an off-road 4x4 event
2. Any liability **you** have under any agreement unless **you** would have had the liability even if the agreement did not exist.
3. Loss of use of the **insured vehicle** and for any indirect losses which result from the incident which caused **you** to claim.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - ionising radiations or contamination by radioactivity from any nuclear fuel, or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof irrespective of whether other causes have contributed to such loss, destruction or damage

General Exceptions to Your Cover (cont.)

5. All loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause of event contributing concurrently or in any other sequence to the loss: any act of terrorism, war, civil war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, nationalisation, requisition or any act of any person acting on behalf or in connection with any organisation with activity directed towards the overthrow by force or its Government de jure or de facto. Except so far as to meet the requirement of the **Road Traffic Act**.

The policy excludes any death, injury, or damage to property caused by or in the course of an act of terrorism. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or government, which it is reasonable to conclude was committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

7. Any accident, injury, loss or damage (except under Section 3 - Liability to other people) caused by:
- earthquake
 - riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands
8. The ownership, operation, maintenance or use of any vehicle principally used for:
- transportation of high explosives or any other similar explosive
 - bulk transportation of liquefied petroleum, gasoline or any inflammable liquid
 - transportation of chemicals or gases in liquid, compressed or gaseous form
9. Motor traders risks
10. Any accident, injury, loss or damage when the **insured vehicle** is in an area where aircraft are usually to be found taking off, landing, manoeuvring or parked or in an area where airport ground equipment is parked or on service roads leading to it.
11. Any accident, injury, loss or damage arising from the use of public emergency service vehicles, military and law enforcement vehicles, motor coaches and omnibuses, tramways (including trolley-buses) or any vehicles on rails, contractors plant and equipment.

General Exceptions to Your Cover (cont.)

12. Provisional Licence holders will not be covered if:

- they are not named on the **Certificate of Motor Insurance**
- they are not keeping to the terms and limitations of the Licence (displaying L plates and having an appropriately qualified supervising driver)
- the **insured vehicle** is not insured with another policy for the duration of the **learner driver policy**

12. Any accident, injury, loss or damage whilst the **learner driver** on the **Certificate of Motor Insurance** is driving and:

- is found to be over the prescribed limit for alcohol in the country the being driven in
- is driving and is 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 the **Road Traffic law**. In those circumstances **we** will recover from **you** or the driver all sums paid (including all legal costs), whether in settlement or under a Judgement, of any claim arising from the incident.

General Conditions of Your Cover

1. Your duties

You will be provided with the cover set out in this policy if:

- **you** or anyone else claiming cover under the policy has kept to all the terms and conditions of the policy
- the information confirmed on **your Motor Proposal Form** or when registering a claim is true and complete
- the **insured vehicle** remains insured with another policy for the duration of the **learner driver** policy

2. Claims procedure

If **you** or the **insured vehicle** is involved in any type of claim, accident or loss regardless of fault, **you** must tell **us** about it immediately.

Also **you** must:

- immediately report to the police any claim involving malicious damage, theft or deliberate fire or when the **insured vehicle** is taken without **your** consent, and obtain a crime reference number within 24 hours give us all the information about the claim that we need
- give **us** all the information about the claim that we need
- send **us** any court documentation you receive in connection with any claim, accident or loss as soon as you receive them, including any writ, summons or bill
- tell **us** at once if **you** are charged with an offence, receive any notice of prosecution, inquest or fatal enquiry
- Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled

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.)

Keeping your damaged car safe

For **us** to pay for damage to the **insured vehicle**, its accessories and spare parts, **you** must take steps to make sure it is kept safe until it is repaired. **You** can arrange to have the **insured vehicle** moved to the premises of the nearest competent repairer. **We** will pay any reasonable charges for safeguarding the **insured vehicle** and getting it to and from the repairers. It is important **you** tell **us** as soon as is reasonably possible where the **insured vehicle** is or **you** will be responsible for any charges that occur.

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

We are entitled to:

- conduct the defence or settlement of any claim on **your** behalf
- take legal action over any claim in **your** name for our own benefit
- admit negligence for any accident or claim on **your** behalf
- investigate **your** claim and exchange information with other parties involved with the accident or claim. However, **we** will treat your information carefully and only reveal it in cases where **we** believe it is necessary
- appoint an **approved repairer** to repair the **insured vehicle**. 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, the vehicle owner may then use another repairer providing **we** have confirmed it and agreed the work to be carried out

Payments made under compulsory insurance regulations and right of recovery

If **we** must make a payment because the laws of any country require us to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this policy.

General Conditions of Your Cover (cont.)

3. Care of the insured vehicle

You must:

- protect the **insured vehicle** from loss or damage
- make sure the **insured vehicle** is roadworthy
- allow **us** to inspect the **insured vehicle** at any reasonable time **we** ask
- always take the keys out of the ignition and remove them completely when the **insured vehicle** is left unattended. You must lock all doors and close all windows and sun-roofs

If an accident happens, and **you** fail to protect the **insured vehicle** from loss or damage through either:

- the inappropriate conduct of the driver or
- the condition of the vehicle, caused or contributed to the accident

No cover under the policy will be provided, instead our responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver or any party responsible for the condition of the vehicle, all sums paid (including all legal costs), whether in settlement or under a judgement, or any claim arising from the accident.

4. Cancelling your policy

You may cancel cover under this policy for the **insured vehicle**, at any time, through your online account or by contacting **us**. **We** will cancel **your** policy from the date you contact us, or from any later date **you** ask. **You** cannot cancel **your** policy from an earlier date.

Cancellation may incur administration charges that are payable to EUI Limited for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with EUI Limited', available on-line and included with **your** documents issued at inception.

If **you** have made a claim, or a claim has arisen during the **period of insurance** for the **insured vehicle**, then the total premium is due, and no refund will be given.

Your cancellation rights

If you cancel your policy before the policy has started, you will receive a full refund. Due to the short term nature of the insurance, no refund will be given if the policy has already started.

General Conditions of Your Cover (cont.)

If **your** policy duration is longer than 30 days, and **you** wish to cancel, then **you** will be charged on a daily pro rata basis for the time **you** have had on cover plus an administration charge. If there are 30 days or less remaining, no refund will be due.

Details of these charges are given in 'Your Agreement with EUI Limited', available online and included with **your** documents issued at inception.

Our cancellation rights

In line with the table below, **we** can cancel **your** policy at any time by sending the applicable notice in writing to the email address provided at the beginning of your policy.

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

Reasons for cancellation include:

We can cancel **your** policy at any time by sending 7 days notice in writing to **your** last known address if you:

- breaking any of the General Conditions of **your** cover
- ignoring or failing to comply with General Exceptions 1, 8 and 9
- failing to respond to written requests for further information or documentation
- harassing or using abusive or threatening behaviour towards our staff
- behaving in a manner that makes it inappropriate for **us** to continue **your** insurance

If **you** deliberately or recklessly commit fraud against **us**, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided with immediate effect. For further information see General Condition 9.

If **we** cancel **your** policy, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium. Should the **insured vehicle** be stolen and/or deemed a total loss, **we** will cancel **your** policy without prior notice by writing to **your** last known address, either by letter or email depending on **your** preference. **We** may deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**. If the **insured vehicle** is a total loss please refer to General Condition 10.

General Conditions of Your Cover (cont.)

If **you** have any questions on cancelling **your** policy, please contact **our** Customer Services Department on learner-driver@veygo.com or via our help centre at help.veygo.com

5. Payment of your premium and/or other charges

You are responsible for all payments relating to the policy.

6. Settling disagreements

If **we** have agreed to settle a claim, but there is a disagreement in the amount to be paid, the problem must be referred to the Quality Manager. If the matter remains in dispute, the problem can be referred to the Financial Ombudsman Service. Please see 'Comments and Complaints'.

7. Dual insurance

If at the time of any claim arising under this policy there is any other insurance covering the same loss, damage or liability, **we** will only pay our share of the claim. **We** will negotiate the settlement of the claim with the other insurer. This does not apply to personal injury benefit, please see Section 8: Extra Cover.

General Conditions of Your Cover (cont.)

8. Vehicle sharing

We will not cover any loss arising out of the use of the **insured vehicle** for the carriage of passengers for hire or reward. However, **you** can accept money for fuel if **you** carry passengers for social or similar purposes as part of a vehicle sharing arrangement as long as:

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

We will not cover any loss arising out of the use of the insured vehicle for the carriage of passengers for hire or reward. However, you can accept money for fuel if you carry passengers for social or similar purposes as part of a vehicle sharing arrangement as long as:

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

9. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information at any time during the policy that would impact either the terms and conditions or our ability to offer cover itself, **your** policy and all other policies to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium.

We will not pay a claim which is in any part fraudulent, false, exaggerated or if you or anyone acting for you makes a claim in a fraudulent or false way, or where **we** have been given a false statement, or any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any premium.

10. Total loss of the insured vehicle

If the **insured vehicle** is beyond economic repair, all cover will be cancelled for you. Once **we** make a payment, the **insured vehicle** will become our property. **We** will deduct any charges owed from any claim settlement **we** make to the vehicle owner.

General Conditions of Your Cover (cont.)

11. Drink and drugs clause

If an accident happens whilst **you are** driving or in charge of the **insured vehicle** and you:

- are found to be over the prescribed limit for alcohol
- are driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fail 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**. In those circumstances, **we** will recover from **you**, all sums paid (including all legal costs), whether in settlement or under a court Judgment, of any claim arising from the accident.

12. Instructions

For **your** benefit and to ensure an efficient administration process, it is our policy to deal with your spouse, **partner** or parent. If **you** would like someone else to deal with **your** policy and claim on your behalf, please let **us** know.

13. Residency

You will only be provided with the cover set out in this policy, if **you** are permanently resident in the **territorial limits**. Regardless, these will not be outside of Great Britain.

14. Changes in circumstances

You must tell **us** if any information detailed on **your Motor Proposal Confirmation** Form changes, as **we** may not be able to arrange cover in every case. If **we** are able to arrange cover, **we** will calculate any difference in premium from the date you were obliged to notify **us** (even if this happened in a previous **period of insurance**). If **we** are not able to arrange cover, **your** policy will be cancelled or even declared void. Any incorrect information could result in an additional premium, affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being declared void. Changes to **your** policy or cancellation will incur administration charges that are payable to **EUI Limited** for the cost of arranging and handling **your** policy. Details of any charges are given in the **Your Agreement** with **EUI**, available online and included with **your** documents issued at inception and renewal.

General Conditions of Your Cover (cont.)

You must inform **us** immediately if **you** become aware that the main insurance on the **insured vehicle** lapses or becomes void.

Please read in accordance with 'Keeping your policy up to date'.

15. Indemnity to vehicle owner

Any failure on the part of the **learner driver** or **specified driver(s)** to comply with the terms, conditions and exceptions contained in this policy document or the **Temporary Certificate of Motor Insurance** will not affect the rights of the **vehicle main policyholder** as an insured **policyholder** to **indemnity** under this insurance.

16. Right of recovery

If, in accordance with General Condition 15 above **we** make payments to the **vehicle main policyholder** which would not otherwise be covered by this policy we will seek reimbursement from the **learner driver** and/or **specified driver** whose failure to comply with the policy terms, conditions and exceptions has resulted in such payments having to be made by us.

If under the laws of any country in which this insurance applies, **we** have to make payments which but for those laws would not be covered by this policy, **you** must repay the amounts to us.

The **learner driver**, or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement **we** have with the Motor Insurers' Bureau.

Any payment **we** make under this condition will mean that there will be no entitlement to a return of premium if the policy is cancelled or declared void.

Extra Conditions (endorsements)

These Extra Conditions (endorsements) only apply if shown on **your** current **Policy Schedule**. Please read **your** current **Policy Schedule** to see which of these endorsements apply to **your** policy.

1. Provisional licence holder

You will not be covered if the **insured vehicle** is being driven by, or is in the possession of, a provisional driving licence holder who is not keeping to the terms and limitations of their licence.

2. County council interest (loan agreement)

The company or organisation named against this endorsement in **your** current **Policy Schedule** has a loan agreement with you in connection with the **insured vehicle**.

3. Noting owner's interest

The **insured vehicle** is owned by the person or organisation named against this endorsement.

4. Standard parts replacement

Your policy does not cover any non standard parts (**modifications**). Manufacturer's optional extras are only covered if they have been declared and **we** have agreed to arrange cover for them. If you make a claim for loss or damage to the **insured vehicle**, **we** will only pay the cost of replacing parts needed for the **insured vehicle** to meet the manufacturer's specification.

5. Audio/Visual equipment limit

For loss or damage to this equipment, the most **we** will pay is 15% of the **insured vehicle's market value**, up to a maximum of £1,250. Audio/visual equipment may include the CD player, radio, satellite navigation equipment, as long as they are permanently fitted to the vehicle.

6. No suspension of cover

We will not suspend any cover on this policy.

7. Drink and drugs clause

If an accident happens whilst **you**:

- are found to be over the prescribed limit for alcohol
- are driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fail 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**. In those circumstances, **we** will recover from **you**, all sums paid (including all legal costs), whether in settlement or under a court Judgement, of any claim arising from the accident.

Comments and Complaints

At **Admiral**, **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 in itself. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your policy

Quality Manager, Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**
Email: customerassurance@admiral.com
Fax: 0330 333 5886

Complaint about your claim

Claims Quality Manager, Admiral Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5887**
Email: claimsquality@admiralgroup.co.uk
Fax: 0333 222 5770

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

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'.

Other Products

Veygo could save **you** money on more than just learner driver insurance. We offer a range of additional products at very competitive prices including.

Car Sharing Insurance

After passing **your** test, **you** may not be able to afford **your** own car. **You** can use Veygo car sharing insurance to borrow a family member, friend or colleague's car from one hour to 30 days with **our** on-demand Car Sharing Insurance. Cover can be purchased up to 60 days in advance or **you** can choose instant cover.

You can also earn one year's No Claims Bonus for use with Admiral policies by driving claim free for 30+ days during a 12 month period. Eligibility criteria applies.

To get a price or to find out more about our car sharing insurance go to:

www.veygo.com/temporary-car-insurance