

Your Car Insurance Guide Learner driver



Welcome to Admiral Car Insurance

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.

Important Numbers

Changes to your policy **0330 3335 500**

Reporting an incident **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 admiral.com/learner-driver-insurance

Opening Hours

	Claims	Customer Services
Weekdays	8am - 9pm	9am - 6.30pm
Saturday	9am - 5pm	9am - 5pm
Sunday	10am - 4pm	Closed

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.

Please refer to your welcome email to see which items you need to send back.

We hope **you** are happy with **your** policy. However, if it does not meet with **your** requirements, subject to **you** not making a claim, please contact **us** within 14 days of **your** welcome letter or email.

A charge will be made to cover the costs of setting up **your** policy. 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 these charges are given in 'Your Agreement with EUI Limited', available online and included with **your** documents issued at inception and renewal.

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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.

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**.

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.

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.

Admiral Car Insurance (cont.)

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 your 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.

The role and responsibilities of the policy administrator

All policies must have a policy administrator

The **policy administrator** must be the **learner driver** within the current **period of insurance** or their nominated representative and will be **our** primary point of contact in relation to the policy.

The **policy administrator**:

- can make any change to all parts of the policy.
- can cancel the whole policy in line with General Condition 4.

Roles and Permissions							
What you need to do	Change Own	Cancel Own	Change Other	Cancel Other	Cancel All	Add New	Payment Update
Policy administrator (must be a policyholder)	✓	✓	✓	✗	✓	✓	✓
Policyholder or joint policyholder (must be an insured)	✓	✓	✓	✗	✓	✓	✓
Named insured (driver/occupant)	✓	✗	✗	✗	✗	✓	✓
Third party payer	✗	✗	✗	✗	✗	✗	✓ [*]
Acceptable caller (parent/ guardian/spouse/partner of a policyholder /child of policyholder (aged 17 or over)	✓	✗	✗	✗	✗	✓	✓
Executor/lawyer	✓	✓	✓	✗	✓	✓	✓

* The right to request that **we** stop using their card details or change to other card details in their name.

The role and responsibilities of the policy administrator (cont.)

The role and responsibilities of the payer

The payer can be any individual nominated by the **learner driver**.

The payer will also be responsible for all payments relating to the policy, including the payment of the premium for the whole policy, the costs relating to any changes made to the policy by the **learner driver**, nominated representative or an acceptable caller and any other costs incurred in the administration of this policy by Admiral as described more particularly in this policy document. If any outstanding amount is referred to a collection agency, the payer will be pursued for the payment.

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.

Data Protection

A nominated representative, the **vehicle main policyholder** or an acceptable caller must pass data protection on the **insured vehicle** and with the details of the **policyholder** of the policy they wish to discuss.

Definitions

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

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 defined in **your Certificate of Motor Insurance**.

Certificate of Motor Insurance The document which is evidence that **you** have the insurance needed by Law, showing who can drive the car and for what purposes 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 or not the fault of any driver named on **your** policy.

Insured vehicle The **private motor car** loaned to the **learner driver** 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**.

Definitions (cont.)

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 you would normally shop for the insured vehicle e.g. retail value, will not apply if you buy the insured vehicle privately or at an auction. Non-European manufactured cars will be valued based on European import values or the nearest British equivalent.
Motor Proposal Form	These documents are 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.
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 .
Private motor car	A privately owned motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads.
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.

Definitions (cont.)

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.
Territorial limits	Great Britain and Northern Ireland.
Vehicle main policyholder	The registered vehicle main policyholder of the insured vehicle who has consented to loan the vehicle to the Insured learner driver .
We/Us/Our	EUI Limited. and/or its co-insurers whose names and addresses are available upon request.
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 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 any 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 before

- 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 Going Abroad)

2. Please tell us immediately

- if **you** are involved in an accident or 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 **your** occupation
- if **you** have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed

Keeping your policy up to date (cont.)

- if the registered owner of the **insured vehicle** has changed
- if **you** change **your** email address
- if the main insurance on the **insured vehicle** lapses or is no longer valid

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** from the accident site and deliver it to the **Approved Repairer**, the **vehicle main policyholder's** home or the **vehicle main policyholder's** place of work (with their permission) within a 30 mile radius.
- 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.
- 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 car 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.

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**
- **your** 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

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 the **vehicle main policyholder** to replace the damaged car 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/engineers 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 3: Exclusions which apply to sections 1 and 2

Extra Conditions (endorsements)

Section 2: Fire and theft

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** is lost or damaged as a result of fire, lightning, theft or attempted theft, **you** will be covered for the loss or damage to:

- the **insured vehicle**
- the **insured vehicle's** standard accessories and spare parts whilst in or on the **insured vehicle**
- **your** 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** whilst **you** are responsible for them, **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 the **vehicle main policyholder** to replace the lost or damaged car 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/ engineers 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.

Section 2: Fire and theft (cont.)

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.

If the owner 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 owner. If the owner acquired the **insured vehicle** 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. If the **insured vehicle** is not repairable, the **insured vehicle** will become **our** property after the settlement of **your** claim, for further information see General Condition 10.

See also:

General Exceptions

General Conditions

Section 3: Exclusions which apply to sections 1 and 2

Extra Conditions (endorsements)

Section 3:

Exclusions which apply to sections 1 and 2

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 **your** CD player, radios, satellite navigation equipment or any other audio/visual equipment, if **we** pay the **vehicle main policyholder** 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 (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 **insured vehicle** tyres by normal road use, including braking, cuts, punctures or bursts
- for any loss to the **market value** of the **insured vehicle** as a result of it being repaired
- any modifications, unless they form part of the manufacturers 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 the owner's consent by a family member, spouse or 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

Section 3: Exclusions which apply to sections 1 and 2 (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
- if any malicious damage, theft or fire is not reported to the police
- for any loss or damage to the **insured vehicle** as a result of racing formally or informally against another motorist, “road rage” or a deliberate act caused by **you**
- 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)

Section 4: 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

1b. 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**

2. Cover for legal costs

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

- solicitors' fees for representing anyone **we** insure, **learner driver** or **specified driver**, at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction
- reasonable legal services which **we** will arrange to defend a charge of manslaughter or causing death by dangerous or reckless driving by the **learner driver** or **specified driver**
- 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.

Section 4: Liability to other people (cont.)

3. Cover for emergency medical treatment

We will pay for:

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

4. 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 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 5: 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**.

2. 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 £50 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 car 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.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 6: Going abroad

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 (8) 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 the **learner driver** for any incident that occurs in any country outside of **our territorial limits**.

See also:

General Exceptions

General Conditions

Extra Conditions (endorsements)

Section 7: 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 8: Extra cover

1. Personal Injury benefits

You and **your 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. Child equipment and 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 8: 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:

General Exceptions to Your Cover (cont.)

- 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
- 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.

- 6. 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
- 7. The ownership, operation, maintenance or use of any car 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

General Exceptions to Your Cover (cont.)

8. Motor traders risks.
9. 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.
10. 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.
11. 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 **insured vehicle** is 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

The cover in this policy is valid providing:

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

2. Claims procedure

- If **you** or the **insured vehicle** are 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 theft, 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
- 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

Keeping your damaged car safe

If **you** want **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 **your** damaged car 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.

General Conditions of Your Cover (cont.)

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 or the name of any person insured on the policy 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, **you** 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.

3. Care of the insured vehicle

You or any person covered by the policy 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

General Conditions of Your Cover (cont.)

If an accident happens, and **you** or any person covered by this policy fails to protect the **insured vehicle** from loss or damage through either:

- the inappropriate conduct of the driver or
- the condition of the vehicle causing or contributing to the accident

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**. 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, 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.

If there is an outstanding premium, it must be paid within 10 days of **your** policy being cancelled. Where possible, **we** will apply for any outstanding amounts from the payment details held on file. Delayed payments will incur additional charges. Details of these can be found in 'Your agreement with EUI Limited'.

Cancellation will 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**, the **insured vehicle's** part of the premium is due, and no refund will be given, regardless of the payment method. If this policy has only one car on cover, then the total premium is due, and no refund will be given, regardless of the payment method.

Your cancellation rights

If **you** cancel **your** policy within 14 days from the receipt of **your** welcome letter or email, **you** will receive a full refund minus an administration charge.

General Conditions of Your Cover (cont.)

Should **you** cancel outside 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover plus an administration charge, provided there is more than 30 days remaining of cover. 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 and renewal.

Our cancellation rights

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

- break any of the General Conditions of **your** cover
- ignore or fail to comply with General Exceptions 1, 8 and 9
- 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
- due to non payment (**we** will give **you** 14 days notice in writing if **we** intend to cancel due to non payment of **your** monthly instalments, in order to give **you** time to resolve the matter)

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. **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 call **our** Customer Services Department on **0330 3335 500**.

Or **you** can write to **us** at Admiral, Ty Admiral, David Street, Cardiff CF10 2AA.

5. Payment of your premium and/or other charges

The **payer** is responsible for all payments relating to the policy.

We will debit the payment details **we** have on file to collect any premium due. If **we** are unable to collect any amount by the due date, **we** will cancel **your** policy in line with General Condition 4.

If a claim is made and **you** have not paid in full, **we** may deduct the outstanding premium from any claim settlement **we** make to **you**. **We** will not refund premium for changes made to **your** policy after a claim.

If **you** are due a refund, **we** will credit the bank account or card used to pay for the majority of the policy premium.

IMPORTANT

A **courtesy car** will not be provided if **your** car has been stolen, originally produced Card payers must contact **us** immediately if the card is lost or stolen. **We** also need to know if the card account is closed or the cardholder decides to cancel the authority.

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'.

General Conditions of Your Cover (cont.)

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.

8. Car 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 car 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 **we** require, 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 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 a total loss, all cover is cancelled for **you** and any other drivers on the policy. Once **we** make a payment to the owner, the **insured vehicle** will become **our** property. **We** will deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**.

General Conditions of Your Cover (cont.)

11. 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** or the driver, all sums paid (including all legal costs), whether in settlement or under a Judgment, of any claim arising from the accident.

12. No longer applicable

13. Instructions

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, partner or parent and any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf, please let **us** know. If an accident happens, to ensure an efficient and speedy claim process **we** will take instruction from **you** or any other person provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf, please let **us** know.

14. Residency

You will only be provided with the cover set out in this policy, if **you** are permanently resident in Great Britain or Northern Ireland.

15. Changes in circumstances

You must tell **us** if any information detailed on **your Motor Proposal 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.

General Conditions of Your Cover (cont.)

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

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'.

16. 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.

17. Right of Recovery

If, in accordance with General Condition 16 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.

8. 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**.

9. Noting owner's interest

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

11. 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.

13. 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 **your** CD player, radio, satellite navigation equipment, as long as they are permanently fitted to the car.

14. No suspension of cover

We will not suspend any cover on this policy.

Extra Conditions (endorsements) (cont.)

15. 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** or the driver, all sums paid (including all legal costs), whether in settlement or under a Judgment, 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 3335 500**

Email: quality@admiral.com

Complaint about your claim

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

Tel: **0330 134 8647**

Email: claimsquality@admiralgroup.co.uk

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

Comments and Complaints (cont.)

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'.

Privacy and Security Statement

Your Privacy and Security

Please view **our** full Privacy Statement at <http://learner-driver.admiral.com/privacy-statement> which will help **you** understand how **we** collect, use and protect **your** personal data.

1. Driving Licence Number (DLN)

We may collect **your** Provisional Driving Licence Number (DLN or “MyLicence”) when **you** make a claim. For details relating to information held about **you** by the Driver and Vehicle Licensing Agency (“DVLA”) please visit www.dvla.gov.uk and www.myllicence.org.uk. To view **your** driving licence, visit www.gov.uk/view-driving-licence.

What data is collected from my DLN?

The number is used to do an automatic check with the DVLA driver database, to retrieve the required information.

The provided information is:

- Type of licence held
- Length of time the licence has been held for
- Entitlements to drive
- Penalty points
- Convictions
- Conviction dates
- Disqualifications

How will we use your DLN data?

- The data provided by the DVLA may be used alongside other information **you** have provided:
- To administer the policy
- For anti-fraud purposes

They will not be used for any other purpose, or be made available for anyone else. Only the motor insurance industry may use this information. If **you** apply for a quote with **us** and don't decide to take out insurance with **us**, the data returned from the DVLA database will be anonymised or deleted no later than 30 days after receipt of that data. Please note that under **our** User Agreement with the Motor Insurance Bureau, individual agents do not have access to the data returned by a DLN search and as such will not be able to discuss issues relating to **your** DLN with **you**. In these instances, **we** suggest checking the information associated with **your** DLN is correct at www.gov.uk/view-driving-licence.

2. Confidentiality and disclosure of your data

We will endeavour to treat your personal data as private and confidential.

From time to time **we** will employ agents and subcontractors to process **your** personal data on **our** behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under **our** instruction.

Privacy and Security Statement (cont.)

We would like to bring to your attention our obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- Where **we** are legally compelled to do so
- Where there is a duty to the public to disclose
- Where disclosure is required to protect **our** interest
- Where disclosure is made at **your** request or with **your** consent

In the unfortunate event that you have to make a claim then we will need to disclose data with any other party involved in that claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative
- Medical teams, the police or other investigators

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the Data Protection Act and keep **your** personal data strictly confidential.

Please note we make a number of checks to verify identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention. These checks may also include your DLN/MyLicence.

When **you** make a claim If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential. In the case of motor insurance, insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services (IDS) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). This helps insurers check information and prevent fraudulent claims. When **we** deal with **your** request for insurance **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident **we** will pass information to the Registers.

Privacy and Security Statement (cont.)

Information relating to **your** motor insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing
- Continuous Insurance Enforcement; Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com.

Fraud prevention and detection In order to prevent and detect fraud insurers may, at any time share information about **you** with **our** other group companies. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of Insurance
- checking details of job applicants and employees

Privacy and Security Statement (cont.)

MyLicence

As part of **our** fraud prevention and detection measures, **we** may undertake searches against **your** (or any person included on the proposal) DLN against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and nondisclosure. A search of the DLN with the DVLA should not show a footprint against **your** (or another relevant person included on the proposal) driving licence.

Please contact **us** on **0800 052 3144** if **you** want to receive details of the relevant fraud prevention agencies.

We may exchange **your** details such as DLN and Claims records with insurance industry databases for the purpose of validation and financial crime prevention. **We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

How to find out more This is a condensed guide to the use of **your** personal information. If **you** would like to read the full details of how **your** data may be used please phone **our** Customer Services Department, or write to **us** at:

Pricing Department,
Ty Admiral,
David Street,
Cardiff, CF10 2AA.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

- Call Credit
www.callcredit.co.uk.
- Equifax
www.equifax.co.uk.
- Experian
www.experian.co.uk.

Other Products

Admiral could save **you** money on more than just **insured vehicle** insurance. **We** offer a range of additional products at very competitive prices including.

Household Insurance

We understand that **your** home is important, so **you** want to be sure that it's properly protected. At Admiral, **we** have designed three different home insurance products to best fit **your** needs, so **you** can get the right product at the right price. For more information, please call **0333 220 2085**.

Our opening hours are Monday to Friday 8am to 10pm, Saturday 9am to 5pm and Sunday 10am to 4pm.

Breakdown Cover

Admiral has teamed up with a Breakdown provider to offer a range of cover levels to suit most people from Local to National and even European level of cover, all with great service, benefits and price.

Call now on **0333 220 2001** (Weekdays 8am-9pm, Saturday 9am-5pm, Sunday 10am-4pm) or visit admiral.com.

Admiral Breakdown Cover is supplied by Call Assist Limited (Axis Court, North Station Road, Colchester CO1 1UX), which is authorised and regulated by the Financial Conduct Authority.

Notes
