

**Your private car
insurance policy from
Summit at Lloyd's**

Contents

General conditions	3
Definitions	4 / 5
Section 1 - Liability to other people	6 / 7
Section 2 - Loss of or damage to your vehicle	8 / 9
Section 3 - Windscreens	10
Section 4 - Medical expenses	10
Section 5 - Personal accident	10
Section 6 - Personal belongings	10 / 11
Section 7 - Foreign use extension	11
Section 8 - No claim discount	11 / 12
Section 9 - Sale or replacement	12
Section 10 - Vehicle laid up or not in use	12
General exceptions	13
Conditions	14 / 15
Car sharing	16
Voluntary service	16
Claims procedures	16 / 17
Complaints procedure	18
If you have an accident abroad	19
Foreign agents for Summit at Lloyd's	19
Endorsements	20 / 21

General conditions

This **policy** is a legal contract of insurance between **you** and **us** (Summit at Lloyd's).

This contract is based on the information **you** have given on your **proposal**.

We have agreed to insure **you** under the conditions and exceptions in this **policy** and any **endorsements**.

We will cover **you** for any liability, loss or damage that happens during the **period of insurance** which **you** have paid or agreed to pay the premium for.

The insurance provides cover in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands including travelling by sea or by rail between these countries.

You should read the **proposal**, **certificate of motor insurance**, this **policy** and **schedule** as they all form the contract.

Definitions

Approved repairer

A repairer who has made arrangements with Summit at Lloyd's to provide certain benefits for **you**. These benefits include a courtesy car while **your vehicle** is being repaired (if one is available), and collecting and delivering **your vehicle** back to **you** after it has been repaired.

Audio, visual and navigation equipment

Radios, CD players, cassette players, video, television or satellite navigation equipment which are permanently fitted, as standard, to the vehicle by the manufacturer. This does not include phones.

Certificate of motor insurance

The document which confirms that **you** have at least the minimum insurance cover **you** need under the Road Traffic Acts.

Cover

The protection **we** provide in this insurance. This will depend on the type of cover **you** have chosen. **You** can choose from the following options.

Comprehensive - All sections (but not 7) of the **policy** apply.

Third party fire and theft - Sections 1, 2 (but not A paragraphs a and d), 8, 9 and 10 of the **policy** apply.

Third party only - Sections 1, 8, 9 and 10 of the **policy** apply.

Endorsement

Any change to the conditions shown in this **policy**. These are printed on the back of your **schedule**. All the other conditions and exceptions set out in this **policy** will also still apply.

Excess

The amount that **you** will have to pay towards the cost of a claim. **You** should be aware that if more than one excess applies, **we** will add these together.

Exemplary or aggravated damages

An award of money by a court against an **insured driver** for deliberate actions for which there is no liability arising under this **policy**.

Insured driver

Drivers including **you** who **we** have approved to drive **your vehicle**.

Market value

The cost of replacing **your vehicle** with one of a similar type, model, specification, age and condition. **We** will offer **you** the value decided by an independent motor engineer.

Period of insurance

The period of time covered by this contract of insurance as shown in the **schedule**. This will normally be 12 months for section 8 – No claim discount.

Policy

The contract between **you** and **us**, which sets out the cover **we** will provide, including the conditions and exceptions which apply to that cover.

Proposal

All the information **you** have given **us** which **we** have relied on when deciding your premium and the conditions of this insurance.

Salvage

A damaged vehicle which cannot be repaired or one where **we** choose not to repair.

Schedule

The part of the **policy** which gives details of the vehicle **we** are insuring, the cover and any **endorsements** which apply.

Your vehicle

The vehicle shown in the **schedule** and which **we** have insured under this contract.

We will only be insuring the vehicle with standard fittings and accessories as originally fitted and supplied by the manufacturer.

We will not cover, for example, alloy wheels added afterwards, unless **you** ring **us** with details, **we** agree to give cover and **you** pay any extra premium **we** ask for.

We or us

The underwriters for Summit at Lloyd's a trading name of Amlin Insurance Services Limited (registered in England No 2739220) being a service company 100% owned by Amlin Underwriting Limited (registered in England No 2323018) and empowered to act on behalf of Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited.

The registered office of Amlin Insurance Services Limited and Amlin Underwriting Limited is St Helen's, 1 Undershaft, London EC3A 8ND.

You

The person or people named as the policyholder in the **schedule** and in the **certificate of motor insurance**.

Section 1 – Liability to other people

A **We** will insure **you** for all amounts **you** may legally have to pay as a result of any accident **you** have while **you** are driving, using or in charge of **your vehicle**. **We** will only pay these amounts if the accident causes:

- a the death of or injury to anybody; or
- b damage to any property.

The maximum amount that **we** will pay under paragraph b above for one or more claims arising out of a single cause will be £20,000,000.

B **We** will also provide the cover shown under paragraph A to the following.

a **You** while **you** are driving any other private car that **you** do not own and have not hired under a hire purchase or leasing agreement. **We** will only provide cover if:

- this insurance is in your name only;
- it is shown on your **certificate of motor insurance**;
- **you** have the owner's permission to drive the car; and
- **you** are driving in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands.

b Any person driving **your vehicle** with your permission as long as **we** have been told and have agreed to this before they drive.

c Any person travelling in, getting into or out of **your vehicle**.

d Your employer or business partner while **you** are working for that employer or partner, but only if:

- your **certificate of motor insurance** allows business use; and
- **you** are not using a vehicle provided by your employer or partner unless that vehicle is shown in the **schedule**.

C **We** will also provide the cover shown under paragraph A to **you** while **your vehicle** is towing a trailer or a broken - down vehicle but not if **you** are towing them for money.

D If **we** first agree in writing, **we** will pay for:

- a a solicitor to represent anyone **we** insure at a coroner's inquest, fatal accident inquiry or court; and
- b the costs of a solicitor to defend anyone **we** insure against a charge of manslaughter or causing death by reckless or dangerous driving.

The costs must arise as a result of an accident covered by this insurance.

E **We** will provide the minimum insurance cover **you** need to use **your vehicle** in:

- a any country that is a member of the European Union; and
- b any other country which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union.

F **We** will pay for emergency treatment fees arising under the Road Traffic Acts.

What is not covered?

We will not provide insurance for the following.

1. Death of or bodily injury to the person driving **your vehicle**.
2. Death of or bodily injury to any person travelling during the course of their work other than for accidents covered by the Road Traffic Acts.
3. Loss of or damage to property belonging to or in the care of anyone **we** insure and who is making a claim under this part of the insurance.
4. Anyone insured who can claim for the same loss from any other insurance policy they may have.
5. Loss of or damage to **your vehicle**.
6. **Exemplary or aggravated damages**.

Our right to recover any money we pay out

If by law **we** have to make a payment for which **we** would not otherwise be liable under this **policy**, **you** will be liable to repay this amount to **us**.

Section 2 – Loss of or damage to your vehicle

A **We** will choose to repair, replace or pay for loss or damage to **your vehicle** caused by:

- a. accidental damage;
- b. fire, self-ignition, lightning or explosion;
- c. theft or attempted theft (as long as **you** took reasonable precautions); and
- d. malicious damage or vandalism caused by any person **you** do not employ.

We will only pay up to the **market value** of **your vehicle** less any **excess** which may apply.

Replacement Car

If **your vehicle** is less than 12 months old from the date **you** bought it as new in the United Kingdom and it is stolen and not recovered or damaged and the cost of repairs exceeds 60% of the manufacturer's list price (including VAT), at the time of the claim, **we** will replace **your vehicle** with a new one of the same make and model, provided one is available.

If a replacement vehicle of the same specification is not available, **we** will pay the lesser of either the **market value** or the value shown on your **schedule**, including the value of fitted accessories and spare parts in or on **your vehicle** at the time of loss or damage.

Ownership

If **your vehicle** does not belong to **you**, or is part of a hire purchase, leasing or similar agreement, **we** will pay any amount for loss or damage to the vehicle's legal owner (for example, the hire purchase company).

When **we** have made this payment our responsibility for this claim will end.

Total loss

If **we** pay a claim for the **market value** of **your vehicle**, then the vehicle or **salvage** will become our property.

Repairs

- 1 If **you** have an accident, call **07071 332424** at any time and **we** will arrange for **your vehicle** to be repaired by our **approved repairer**.
- 2 If **you** do not want to use our **approved repairer** and **you** want **us** to pay for the repairs, **you** must get two estimates for the repairs to **your vehicle**.

You must send **us** the estimates together with full details of the accident as soon as possible and **you** must get our written permission before **you** get the vehicle repaired. **We** may need our motor engineer to examine **your vehicle** and authorise repairs and **we** may need **you** to get an estimate from our **approved repairer**.

- 3 **We** will not pay for more than the cost of repairs.

Young and new driver's excess

If **your vehicle** suffers loss or damage while a young or inexperienced person (including **you**) is driving **you** will have to pay the amounts shown below as well as any **excess** shown in the **schedule**.

- Under 21 years old £250
- 21 to 24 years old £200
- If they have held a provisional driving licence or full UK driving licence for less than 12 months £200

You will not have to pay these amounts if the loss or damage is caused by fire or theft.

B **We** will insure **you** for loss of or damage to **audio, visual and navigation equipment** permanently fitted to **your vehicle**. However, **you** will have to pay any excess which applies. **We** will pay up to £750 in total for the cost of repairing or replacing equipment fitted as standard by the vehicle manufacturer or up to £250 for non-standard equipment.

C If **your vehicle** is disabled because of loss or damage covered under section 2, **we** will pay for the cost of taking **your vehicle** to the nearest **approved repairers** and pay reasonable storage costs.

This may also include the costs of **you** collecting **your vehicle** from the place it is repaired. **We** will not pay more than the cost of the single railway fare from your home.

What is not covered?

We will not pay for:

- 1 any **excess** which applies;
- 2 any damage to **your vehicle** due to **you** not maintaining **your vehicle**;
- 3 compensation for not being able to use **your vehicle**;
- 4 wear and tear or loss of value;
- 5 damage to tyres unless this is caused by an accident to **your vehicle**;
- 6 mechanical, electrical, electronic or computer failures, breakdowns or breakages;
- 7 loss or damage caused by theft or attempted theft unless the ignition keys have been removed from **your vehicle** and it is securely locked;
- 8 loss or damage **you** suffer due to someone getting any property by fraud or deception;
- 9 any other costs **you** have to pay as a result of not using an **approved repairer**; or
- 10 replacing keys or locks if your car keys are stolen from somewhere other than **your vehicle**.

Section 3 - Windscreens

You may claim for damage to **your vehicle's** windscreen or windows and for any bodywork scratched by broken glass from the window or windscreen.

If the repair or replacement is carried out by our approved windscreen repairer, **you** will only have to pay an **excess** for each claim.

If the repair or replacement is carried out by any other repairer, **we** will only pay **you** up to £150 in any **period of insurance** less an **excess** for each claim.

Your no claim discount will not be affected by any claims paid under this section.

This section does not cover damage to sunroofs.

Section 4 – Medical expenses

We will refund any doctors' or surgeons' fees up to £250 for each person if **you** or anyone else is involved in an accident while travelling in, getting into or out of **your vehicle**.

We will also pay any amounts **we** have to pay by law.

Section 5 – Personal accident

We will pay the amounts shown below if **you** are injured, killed or receive an injury which causes your death within three months by an accident covered by this insurance.

- | | |
|--|--------|
| • Death | £7,500 |
| • Total and permanent loss of sight in one or both eyes | £3,000 |
| • Total permanent paralysis | £3,000 |
| • An arm or leg being cut off at or above the wrist or ankle | £3,000 |

What is not covered?

We will not pay for:

- death or injury caused by suicide or attempted suicide;
- any injury **you** cause deliberately;
- death or injury caused by a natural disease; or
- death or injury caused while **you** are under the influence of drugs or alcohol.

If **you** have any other insurance contract with **us**, **we** will only pay out under one contract.

Section 6 – Personal belongings

We will pay up to £150 for personal belongings in **your vehicle** if they are lost or damaged because of an accident, fire, theft or attempted theft.

We will only do this if:

- **you** have no other insurance in force which covers these personal belongings; and
- **we** pay any claim directly to the person suffering the loss or damage.

What is not covered?

We will not pay for:

- money;
- mobile phones;
- property **you** have insured under any other insurance; or
- goods or samples connected with your work.

Section 7 - Foreign use extension

As long as **you** get our agreement before **you** travel and pay any extra premium **we** ask for, **we** will extend the cover provided by this **policy** to cover loss or damage to **your vehicle** which happens:

- 1 in any member country of the European Union;
- 2 in any other country which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union; and
- 3 while **your vehicle** is being transported (including loading and unloading) between ports in countries where **you** have cover. The vehicle must be transported by rail or by a recognised sea route of not more than 65 hours' travelling time.

If **your vehicle** suffers any loss or damage and it cannot be driven because of the accident, **we** will only pay for the cost of delivery to **you** after it is repaired within the country in which the loss or damage happened.

Section 8 – No claim discount

- 1 As long as **you** do not make a claim during the **period of insurance**, **we** will give a discount off your premium when **you** renew your **policy** according to our no claim discount scale.
- 2 If **you** make one claim in any one **period of insurance**, and if the conditions of this contract do not change, **we** will reduce any no claim discount which **you** have earned on our no claim discount scale from four or more years to two years, or from three years to one year, or from two years or less to nil.
- 3 If **you** make two or more claims in any one **period of insurance**, **you** will lose all your no claim discount.

If more than one vehicle is covered by this insurance, **we** will assess the discount for each vehicle.

Unless **we** have agreed otherwise, **you** cannot transfer your no claim discount to another person.

Protected no claim discount extension

If **you** have paid for protected no claim discount and your **schedule** includes this, **we** will protect your no claim discount at the maximum level on our current scale as long as

- **you** do not make more than one claim during the year and

- **you** do not make more than two claims in three consecutive years.

If **you** make two or more claims in one year or three or more claims in three consecutive years, this extension will no longer apply when **you** renew your policy and **we** will reduce your no claim discount in line with paragraphs 2 and 3 of Section 8 above.

Section 9 – Sale or replacement

If **you** change **your vehicle**, **we** may transfer this insurance to another vehicle as long as **you** have:

- obtained our agreement to the transfer; and
- paid any extra premium **we** have asked for.

If **you** want to cancel this **policy** and **you** have not made a claim, **we** may refund some of your premium according to condition 6 (cancellation).

Section 10 – Vehicle laid up or not in use

We can reduce your cover to fire and theft only, if **you** have insurance under section 2 and:

- **you** will not be using **your vehicle** for more than 30 days (as long as this is not as a result of any loss or damage **you** are claiming for); and
- **your vehicle** will not be on a road or public place and is the subject of a Statutory Off Road Notice (SORN).

However, **we** must receive a letter from **you** asking to do this along with your **certificate of motor insurance**.

We will give **you** a discount of up to 75% of your premium for the period of time **your vehicle** is not in use. **We** will take this amount from your premium, when **you** next renew the **policy**.

General exceptions

These apply to the whole policy

We will not provide cover for liability, loss or damage as a result of any of the following.

- 1 Any liability **you** have under an agreement or contract which **we** would not otherwise have had to pay if the agreement or contract did not exist.
- 2 The result of war, revolution or other similar event.
- 3 Any government or public authority taking or destroying your goods.
- 4 Riot or civil commotion.
- 5 Terrorism.
- 6 The act of any lawfully constituted authority.
- 7 Earthquake.
- 8 Using **your vehicle** on any part of an airport or aerodrome which aircraft have access to.
- 9 Using **your vehicle**:
 - in an emergency situation while on business for your employer; or
 - to carry any dangerous or explosive materials, goods or equipment.
- 10 Ionising radiation or contamination from any radioactive nuclear fuel or from any nuclear waste from burning nuclear fuel.
- 11 The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.
- 12 Any pollution or contamination to or from **your vehicle**.
- 13 Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound.
- 14 Any proceedings brought against **you** or judgement passed in any court outside England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands. However, this will not apply if the proceedings or judgement arise out of **you** using **your vehicle** in a foreign country which **we** have agreed this insurance will cover.

Conditions

These apply to the whole policy

1 Accidents and claims

After any accident, loss or event likely to give rise to a claim **you** must tell **us** immediately by sending **us**:

- full details of the accident;
- any letters, writs, summons or notices **you** receive from someone else; and
- details of the time and place of any prosecution or inquest of fatal inquiry.

You should also:

- do all that **you** can to get the names and addresses of any witnesses; and
- not admit responsibility, negotiate on or refuse any claim or run up any legal expenses without our written permission.

We are entitled to take control of all claims and use your name to settle, prosecute or defend any claim. **We** can also abandon a claim at any time.

You must pay **us** any **excess we** ask **you** for.

If any liability, loss or damage is also covered by another insurance policy, **we** will only pay our share of the claim.

2 Total loss

Following a total loss

- **we** will not refund any premium; and
- **we** will dispose of the salvage in line with the Association of British Insurers' Salvage Code of Practice.

If **you** want to insure a replacement vehicle within the current **period of insurance** and **we** agree to this, **we** will take into account the premium **you** have already paid.

3 Condition of vehicle

You must take all reasonable steps to protect **your vehicle** from loss or damage and to keep it in an efficient and roadworthy condition.

If **we** need to, **you** must allow **us** to examine **your vehicle** at any time.

If **we** cannot get hold of any part for **your vehicle**, **we** will only pay the value of that part at the manufacturer's last list or quoted price.

4 Driver of vehicle

We will not be liable for any claim, other than as required by the Road Traffic Acts, unless the driver:

- holds a full licence to drive **your vehicle**;
- holds a provisional licence and meets the conditions of the licence; and
- **you** have told **us** about them and **we** have accepted them.

5 Information you give us

All the information **you** give **us** must be true.

If **you** make any claim or statement that is false or fraudulent, this insurance will not apply and **we** will not pay any claims.

6 Cancellation

- a **We** may cancel this insurance at any time by sending **you** seven days' notice in writing by recorded delivery to your last known address. The seven days' notice begins from the date that **we** post the letter to **you**.
- b If **you** send **us** the current **certificate of motor insurance** within the seven days, **we** will refund part of the premium for the **period of insurance you** have not used.
- c However, if **we** cancel the policy because **you** have not paid the full premium, **we** will work out the amount of premium **we** will refund **you** after taking off an amount for the time the insurance has been in force.
- d **You** may cancel at any time by telling **us** in writing and returning your **certificate of motor insurance**.
- e **We** will not refund any part of your premium if there have been any losses or accidents which may result in a claim during the **period of insurance**.

7 Transferring your rights under the policy

Only **you** can make a claim under this insurance.

8 Proper care

You must do all that **you** can to avoid or keep losses as low as possible under this insurance.

9 Law which applies to the contract

Unless **we** agree otherwise, this insurance will be governed by English law. Any disputes will be dealt with only in the English courts.

10 Keeping to the conditions

You must keep to all the conditions of this insurance.

Car sharing

You can accept payment from passengers for journeys in **your vehicle** if **you** are giving them a lift for social and your own personal reasons.

If **you** accept these payments, it will not affect your insurance cover as long as:

- **your vehicle** does not have more than eight seats;
- **you** are not carrying the passengers in the course of your business; and
- **you** do not make a profit from the payments **you** receive for the journey.

Voluntary service

Any person entitled to drive **your vehicle** under this insurance will be covered to use the vehicle in connection with part-time voluntary services provided **you** have told **us**. Out of pocket expenses paid for this use to cover running expenses will not constitute use for hire and reward.

Claims procedures

How to make a claim or report any incident which may give rise to a claim

Notification

To make a claim, or to report any incident which may give rise to a claim, **you** should obtain a claim form, complete the relevant sections, and send it to **us** as soon as possible. **You** can obtain a claim form from our 24 hour Fastrack Claims Unit on **07071 332424** or by telephoning Summit on **01256 375999**. Any writ, summons or third party correspondence must be forwarded unanswered to **us** immediately. **You** must also tell us if **you** know of any claim that may be made against **you**.

Repairs to your vehicle (if covered)

To arrange for repairs to **your vehicle**, **you** may choose to use a Summit **approved repairer** or obtain quotes from garages of your own choice.

Approved repairer

Should you choose to use a Summit **approved repairer**, **you** should telephone our 24 hour Fastrack Claims Unit on **07071 332424**. They will arrange for **your vehicle** to be collected by our nominated repairer who will provide a free courtesy car* while **your vehicle** is off the road. **You** will still be required to complete and return to **us** a claim form. Repair authority will be given to the garage who will bill **us** direct, and **you** will only be required to pay any **excess** and VAT (where applicable). On completion of the repair **your vehicle** will be returned to **you** by the garage.

* A courtesy car will be provided subject to availability and only for the duration of repairs. Courtesy cars, where available, are not likely to be of the same size and specification as **your vehicle**.

Non-approved repairers

If **you** choose to use an alternative repairer it will be necessary for **you** to obtain two competitive estimates and submit them to **us** together with a completed claim form. **You** may give your own instructions to the repairer providing the most competitive estimate but **you** will be responsible for payment of the account unless or until **we** give our own authority to those repairers. The list of replacement parts required should be considered when comparing estimates. Should the labour figure on the estimate be more than £250, **you** will need to contact your chosen intermediary or telephone **us** direct as **we** will require an independent engineer to inspect **your vehicle**.

Total Loss

If **you** have been told that **your vehicle** is beyond economical repair please send **us** the registration document, purchase receipt, **certificate of motor insurance** and the car keys together with the MOT certificate and finance details if applicable. This will assist **us** in the prompt settlement of the claim. Please remove any personal effects from **your vehicle**, including the road fund licence, as **your vehicle** will be removed to an area of safe-keeping to minimise storage costs.

Windscreen and window glass

If your **cover** is comprehensive and your windscreen/window glass needs replacing/repairing, **you** should contact our recommended supplier by telephoning **07071 332424**. No claim form is necessary and they will invoice **us** direct if **you** produce your current **certificate of motor insurance** at the time of repair/replacement. If this is not done, **you** will have to pay for the work and submit the account to **us**.

If the windscreen is repaired **we** will be billed direct and **you** will pay nothing unless **you** are VAT registered when **you** will pay the VAT on the bill. If the windscreen is replaced, **we** will be billed direct with the maximum allowable by your **cover** but **you** must pay the **excess** shown in **BOX A** on the **schedule** and the balance of the account including VAT if **you** are registered. If this is not done, **you** will have to pay for the work and submit the account to **us**.

Car audio equipment claims

Subject to the maximum payable under your **cover**, **you** can arrange for the replacement of audio equipment through a scheme arranged with our recommended supplier. Telephone **07071 332424** for details.

Upon production of your current **certificate of motor insurance**, the supplier will contact **us** for details of your **cover** and make the necessary arrangements to replace the equipment. The account will be submitted to **us** for settlement. However **you** will pay any **excess** or sum above the **policy** limit or VAT if **you** are registered. A completed claim form will be required.

Complaints procedure

You must first write to your chosen intermediary, who will then contact **us** and **we** will do everything possible to look into your grievance and put things right.

If **you** remain dissatisfied, **you** may contact **us** direct at the following address:

The Underwriter
Summit at Lloyd's
Wolverton House
Wolverton Court
15/16 London Street
Basingstoke RG21 7NT

Phone: 01256 355331

If **you** are still not satisfied and want to make a complaint, **you** may at any time ask the Complaints Department at Lloyd's to review your case. This will not affect your right to take legal action.

Write to:

Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA

Phone: 0207 327 5693
Fax: 0207 327 5225
E-mail: Complaints@lloyds.com

If **you** are still not satisfied, **you** may contact the Financial Ombudsman Service and **you** will be given details at the appropriate time.

If you have an accident abroad

- A Report the accident immediately to the police. **You** must do this if there are injured people.
- B Give your name, address and details of your insurance company to the other driver. Show your **certificate of motor insurance** (not Green Card) if **you** need to.
- C **You** may be asked to complete a statement of details form (Constat Amiable D'Accident Automobile). Be sure **you** fully understand what the other party has stated or ticked. If **you** are not sure add the words "I do not understand (enter language in question)" or seek the advice of a lawyer before signing.

Do not make any statement or sign any other document without the advice of a lawyer.

- D. Make sure **you** get the names and addresses of:
- the other driver;
 - the owner of the vehicle, if the driver is not the owner;
 - any witnesses;
 - anybody who is injured; and
 - the police station involved.
- E If **you** have a camera, it is a good idea to take photos of the position of the cars, any marks on the road and so on.
- F If **you** have to move the cars, try to mark the position of the wheels on the road before they are moved.
- G Make a rough sketch showing the positions of the vehicles, both before and after the accident. Show the direction **you** were travelling in.
- H **You** should take details of:
- the make and registration number of the other vehicle;
 - the driver's insurance company and policy number;
 - driving licence number and occupation of the other person;
 - the date, time and exact place of the accident;
 - the speed **you** and the other driver were travelling at;
 - any signals that **you** or the other driver gave;
 - the condition of the brakes, tyres and lights on both vehicles;
 - the road and weather conditions; and
 - damage to the vehicles involved.
- I Report the accident to the Summit at Lloyd's foreign agent.
- J Tell Summit at Lloyd's of the accident.

Foreign agents for Summit at Lloyd's

For details of Summit at Lloyd's foreign agents, please ring **us** on 07071 332424

Endorsements

- E1 Own damage excess**
You are responsible for the first amount as specified against **endorsement E1** in the **schedule** in respect of each claim under section 2 A paragraph a of the **policy**.
- E2 Fire and theft excess**
You are responsible for the first amount as specified against **endorsement E2** in the **schedule** in respect of each claim under section 2 A paragraphs b and c of the **policy**.
- E8 Excluding inexperienced drivers**
We will not provide cover for drivers with less than 12 months' driving experience under a full UK or EU Driving licence unless named against **endorsement E8** in the **schedule**.
- E9 Anti-theft device**
We will not provide cover under section 2 A paragraph c of the **policy** unless there is an approved anti-theft device fitted to **your vehicle** and the device is fully operational at all times when **your vehicle** is left unattended.
- E10 Person(s) excluded from driving**
We will not provide cover if anyone named against **endorsement E10** in the **schedule** drives **your vehicle**.
- E11 Excluding commuting**
We will not provide cover for anyone named against **endorsement E11** in the **schedule** for travel to or from any place of employment or study.
- E12 Medication terms**
We will not provide cover for any loss, damage or liability if **your vehicle** is being driven by or is in the charge of any person named against **endorsement E12** in the **schedule** if they have been declared medically unfit to drive, if they fail or refuse to attend a periodic medical examination as required by their medical advisor or if they fail to carry out the treatment and regimen prescribed by their medical advisor.
- E13 Partial suspension of cover**
All cover under this **policy** is deleted except for Section 2 A paragraphs b and c provided the vehicle is kept in a locked garage and is the subject of a Statutory Off Road Notice (SORN).
- E14 Total suspension of cover**
All cover is deleted in accordance with section 10 of the **policy**.
- E15 Tracker requirement**
We have accepted your insurance on the understanding that an approved tracking device has been fitted to **your vehicle** and that any subscription fee has been paid and is kept up to date at all times. If **you** have not complied with these conditions there will be no cover for theft or attempted theft under this insurance policy.

- E16 Deleted sections of this insurance**
Any section, sub section or exclusion indicated against **endorsement E16** in the **schedule** is deleted entirely.
- E17 Alcohol/drugs**
We will not provide cover for any loss, damage or liability whilst **your vehicle** is being driven by or is in the charge of the person(s) named against **endorsement E17** in the **schedule** if they are convicted of a drink or drugs offence or it is proved to our satisfaction that they were under the influence of drink or drugs at the material time.
- E18 Excluding theft**
We will not provide cover under Section 2A paragraph c of the **policy**.
- E29 Garage clause**
There is no cover under section 2 A paragraph c of the **policy** unless **your vehicle** is kept in a locked garage whilst at your home address.
- E30 Geographical limits – Eire**
This insurance provides cover in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands and temporary cover in the Republic of Ireland including travelling by sea or by rail between these countries.
- E43 Modified vehicle – standard replacement**
If **your vehicle** is fitted with non-standard parts, such as body kits or alloy wheels, the most **we** will pay in respect of a claim under section 2 of this **policy** shall be limited to the cost of replacement with parts fitted as standard in accordance with the original vehicle specification.
- E50 Accompanied driving clause**
We will only provide cover for drivers named against **endorsement E50** in the **schedule** whilst they are accompanied by a qualified driver over the age of 25.
- E100 Green card – foreign use**
A Green Card will be issued for the period stated against **endorsement E100** in the **schedule**.
- E103 Limited mileage**
The annual mileage permitted by this insurance is limited to the amount stated against **endorsement E103** in the **schedule**.
- E122 Protected no claim discount**
No claim discount is protected as defined in section 8.