

Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: D920NDA

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

Unless specified under section 6 of this certificate of insurance, this policy does not cover: Use for hiring, the letting on hire, the carriage of passengers and goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial or the use for any purpose in connection with the motor trade.

I hereby certify that the policy to which this certificate of insurance relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man and the Islands of Guernsey, Jersey and Alderney.

For and on behalf of the Underwriter subscribing ERS, 52-54 Leadenhall Street, London, EC3A 2BJ

Authorised Insurer

A handwritten signature in black ink, appearing to read 'Martin Hall'.

Martin Hall
Active Underwriter

Advice to third parties - Nothing contained in this certificate of insurance affects your rights as a third party to make a claim.

Note: For full details of the insurance cover reference should be made to the policy document, which can be obtained from your broker or via our website at www.ers.com



This page forms part of your certificate of insurance

European cover

This certificate of motor insurance is evidence that this insurance meets the compulsory motor insurance requirements of all member countries of the European Union and Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile est une preuve que cette assurance est conforme aux exigences de l'assurance automobile obligatoire de tous les pays membres de l'Union européenne et l'Andorre, l'Islande, la Norvège, la Serbie et la Suisse (y compris le Liechtenstein).

Dieses Zertifikat der Kfz-Versicherung ist ein Beweis, dass diese Versicherung die Kfz Haftpflichtversicherungsanforderungen von allen Mitgliedsländern der Europäischen Union und Andorra, Island, Norwegen, Serbien und der Schweiz (einschließlich Liechtenstein) erfüllt.

Este certificado de seguro de automóviles es evidencia de que este seguro cumpla con los requisitos de seguro obligatorio de automóviles de todos los países miembros de la Unión Europea y Andorra, Islandia, Noruega, Serbia y Suiza (incluido Liechtenstein).

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Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: FKK677V

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

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Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: HPE426K

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

Unless specified under section 6 of this certificate of insurance, this policy does not cover: Use for hiring, the letting on hire, the carriage of passengers and goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial or the use for any purpose in connection with the motor trade.

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Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: L678GNA

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

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Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: N48WJB

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

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Certificate of Motor Insurance



Policy number 50005763

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: SS03MOB

2. Name of policyholder

The Stage Bus Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

01 April 2019 00:01

4. Date of expiry of insurance

31 March 2020

5. Persons or classes of persons entitled to drive

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6. Limitations as to use

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Notice To Policyholder



ERS Policy Wording updates.

Please check that the value of your vehicle(s) you have provided to us is correct for the forthcoming policy period. If in doubt please seek appropriate advice.

Also please refer to any endorsements that are applicable to your policy as they may have been revised.

We have changed the format of our policy, but the fundamentals remain the same, apart from the following changes within policy coverage since inception or last renewal are:

POLICIES RENEWED ON OR AFTER 01/04/2018

- ERS Active Underwriter has changed to Martin Hall
- New combined telephone number for all claims
- New information added to 'General Conditions' – 'Your Responsibilities' and 'Claim Notification'
- New exception added to 'Section 2' Loss of or damage to your vehicle caused by an inappropriate type or grade of fuel being used'
- New exception added to 'Section 2' 'The quality of repairs or the use of genuine parts or paints when you do not use an approved repairer.'
- New 'General Exception' – 'Drugs and Alcohol'
- Updated wording for 'Repairs' in 'Section 2'
- Updated 'Important notices and information' in reference to the new General Data Protection Regulation
- Updated wording for 'General Conditions' – 'Compulsory Insurance Law'

Specialist Commercial Vehicle Renewal Schedule



Policy number 50005763

Broker agency number 20439

Scheme 5429

Policy details

Policyholder The Stage Bus Ltd
Address 19 Prestwood Road, Birmingham, B29 5EB
Commencement date and time 01 April 2019 00:01
Expiry date 31 March 2020
Reason for issue Renewal acceptance

Premium

Premium (excluding IPT) £5,328.38
IPT £639.41
Total premium due £5,967.79

Vehicle details

| Make & model | Registration / Chassis number | Year of manufacture | CC | GVW | Value | Cover | No claim bonus earned (years) | Protected No Claims Bonus | Annual rate per vehicle (excl. IPT) |
|--------------------|-------------------------------|---------------------|-------|-------|---------|---------------|-------------------------------|---------------------------|-------------------------------------|
| MCW METRO BUS MKII | D920NDA | 1986 | 10000 | 15937 | £30,000 | Comprehensive | 4 years | No | £923.95 |
| VOLVO VOLVO F7 | FKK677V | 1979 | 7000 | 30490 | £60,000 | Comprehensive | 2 years | No | £1,629.34 |
| FORD TRANSIT | HPE426K | 1971 | 2500 | 3500 | £30,000 | Comprehensive | 4 years | No | £705.31 |
| MERCEDES BENZ 814 | L678GNA | 1993 | 4500 | 7500 | £10,000 | Comprehensive | 4 years | No | £705.31 |
| LDV LUTON | N48WJB | 1995 | 3500 | 3500 | £1,500 | Comprehensive | 3 years | No | £659.16 |
| DAF 45.150 | SS03MOB | 2003 | 7500 | 7500 | £15,000 | Comprehensive | 4 years | No | £705.31 |

Permitted drivers

| Registration / Chassis number | Driver restrictions | Declared drivers |
|-------------------------------|---|--------------------|
| D920NDA | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |
| FKK677V | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |
| HPE426K | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |
| L678GNA | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |
| N48WJB | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |
| SS03MOB | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson |

Vehicle excess details

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident. However, there may be additional excess terms applied highlighted below in Additional excesses for young or inexperienced drivers, or shown in the attached Schedule of Endorsements.

| Registration / Chassis number | Voluntary excess | | | Compulsory excess | | | Total excess | | | Windscreen excess | | |
|-------------------------------|-------------------|------|-------|-------------------|------|-------|-------------------|------|-------|---------------------------------|--------------------------------------|----------------------------------|
| | Accidental damage | Fire | Theft | Accidental damage | Fire | Theft | Accidental damage | Fire | Theft | Repair by ERS approved supplier | Replacement by ERS approved supplier | Use of non-approved ERS supplier |
| D920NDA | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |
| FKK677V | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |
| HPE426K | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |
| L678GNA | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |

| | | | | | | | | | | | | |
|---------|---|---|---|------|------|------|------|------|------|-----|-----|------|
| N48WJB | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |
| SS03MOB | 0 | 0 | 0 | £350 | £350 | £350 | £350 | £350 | £350 | £10 | £75 | £125 |

Additional excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

| Drivers | Amount |
|---|---------------|
| Under 21 | £300 |
| Aged 21 to 24 | £200 |
| 25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by any country which is a member of the European Union | £200 |

These amounts do not apply if the loss or damage is caused by fire or theft.

Policy wordings: Please go to the web page www.ers.com to view the policy wording by selecting documents from the menu.

Specialist Commercial Vehicle Schedule of Endorsements



Policy number 50005763

Effective date and time 01 April 2019 00:01

ENDORSEMENTS APPLICABLE

Where a value is shown below, this refers to information relevant to an endorsement such as, but not restricted to, an excess amount, driver or security device.

ENDORSEMENTS APPLICABLE TO SPECIFIC VEHICLES

| Registration / Chassis number | Endorsement number | Description | Value | Specified driver(s) |
|---|--------------------|--|-------|---------------------|
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 001 | Damage, fire and theft excess | 350 | |
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 012 | Driving exclusion | 25 | |
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 240 | Excluding inexperienced drivers | | |
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 732 | Excluding inexperienced LGV (HGV) drivers | | |
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 153 | No claim bonus scale | | |
| D920NDA, HPE426K, FKK677V, L678GNA, SS03MOB, N48WJB | 383 | Driving exclusion - persons over a certain age | 75 | |

ENDORSEMENT APPENDIX

001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

012 - Driving exclusion

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

240 - Excluding inexperienced drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full UK or equivalent EU driving licence for less than 2 years.

732 - Excluding inexperienced LGV (HGV) drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full UK LGV (HGV) or an equivalent EU driving licence for less than 2 years.

153 - No claim bonus scale

If you are entitled to a no claim bonus and make a claim during any period of insurance, we will reduce your no claim bonus as follows:

- From 6 or more years to 4 years
- From 5 years to 3 years
- From 4 years to 2 years
- From 3 years to 1 year
- From 2 years or 1 year to nil

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

If more than one vehicle is covered by this insurance, we will assess the no claim bonus as if we had issued separate insurance for each vehicle.

We will review your no claim bonus at each renewal and you cannot transfer it to another person.

383 - Driving exclusion - persons over a certain age

We will not provide any cover while your vehicle is driven by, or in the charge of, any person over the age stated against this endorsement.

Specialist Commercial Vehicle Statement of Fact



Policy number: 50005763

Broker agency number 20439

Scheme 5429

Effective date and time 01 April 2019 00:01

These are the details supplied by you and form part of your contract of insurance. If the details are correct there is no need to take any further action. However, you should store this document in a safe place for future reference. If any details are incorrect or incomplete, please contact your broker and notify them of any errors. If the risk remains acceptable they will issue a further statement of fact showing the correct details. If you provide false or incorrect information, withhold information or fail to inform us of any errors, your policy could be cancelled or declared void or we may refuse to pay a claim.

You, the proposer

| | | | |
|-------------------|-------------------------------|---------------|--|
| Name of proposer | The Stage Bus Ltd | | |
| Postal address | 19 Prestwood Road, Birmingham | | |
| Postcode | B29 5EB | | |
| Telephone number | | Email address | |
| Business or trade | | | |

Your vehicle

| Registration / Chassis number | Make & model | Cubic capacity | Year of make | GVW | Cover | Date of purchase | Value | Type of body | Seats |
|-------------------------------|--------------------|----------------|--------------|-------|---------------|------------------|---------|--------------|-------|
| D920NDA | MCW METRO BUS MKII | 10000 | 1986 | 15937 | Comprehensive | 01/01/2006 | £30,000 | Van-Standard | 1 |
| FKK677V | VOLVO VOLVO F7 | 7000 | 1979 | 30490 | Comprehensive | 01/01/2006 | £60,000 | Van-Standard | 1 |
| HPE426K | FORD TRANSIT | 2500 | 1971 | 3500 | Comprehensive | 01/01/2006 | £30,000 | Van-Standard | 3 |
| L678GNA | MERCEDES BENZ 814 | 4500 | 1993 | 7500 | Comprehensive | 03/06/2015 | £10,000 | Van-Standard | 3 |
| N48WJB | LDV LUTON | 3500 | 1995 | 3500 | Comprehensive | 25/01/2017 | £1,500 | Van-Standard | |
| SS03MOB | DAF 45.150 | 7500 | 2003 | 7500 | Comprehensive | 28/07/2015 | £15,000 | Van-Standard | 2 |

| Registration / Chassis number | Are there any changes from the manufacturer's standard specification? (If YES, give details) | Modifications value | Additional foreign use required | Hazardous goods use |
|-------------------------------|---|---------------------|---------------------------------|---------------------|
| D920NDA | No | | No | No |
| FKK677V | No | | No | No |
| HPE426K | No | | No | No |
| L678GNA | No | | No | No |
| N48WJB | No | | No | No |
| SS03MOB | No | | No | No |

| Registration / Chassis number | Where is vehicle located overnight | Postcode where kept overnight | Vehicle keeper | Vehicle owner |
|-------------------------------|------------------------------------|-------------------------------|-----------------------|-----------------------|
| D920NDA | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |
| FKK677V | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |
| HPE426K | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |
| L678GNA | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |
| N48WJB | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |
| SS03MOB | Locked Compound | B62 8EP | Proposer/Policyholder | Proposer/Policyholder |

Driver restrictions

| Registration / Chassis number | Driver restrictions | Declared drivers | Main driver |
|-------------------------------|---|--------------------|--------------------|
| D920NDA | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |
| FKK677V | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |
| HPE426K | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |
| L678GNA | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |
| N48WJB | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |
| SS03MOB | Any Driver - Excluding Drivers Under 25 | Mr Andrew Teverson | Mr Andrew Teverson |

Use

| Registration / Chassis number | Use required |
|-------------------------------|-----------------------|
| D920NDA | Carriage Of Own Goods |
| FKK677V | Carriage Of Own Goods |
| HPE426K | Carriage Of Own Goods |
| L678GNA | Carriage Of Own Goods |
| N48WJB | Carriage Of Own Goods |
| SS03MOB | Carriage Of Own Goods |

Drivers

You must provide the details of yourself and any other person who may drive

| Name of driver | Occupation | Date of birth | Type of HGV licence held either HGV 1 or HGV 2 and period held | | |
|--------------------|---|--|--|-----------------------|--|
| Mr Andrew Teverson | Company Director | 01/02/1985 | Type | Date licence obtained | |
| | | | Full UK Car Licence | 01/01/2004 | |
| Name of driver | Does any driver suffer a disability or medical condition that must be disclosed to the DVLA? (If YES, give details) | Have you or any person who may drive had an insurance policy refused/declined, cancelled/voided or any special terms imposed? (If YES, give details in Additional information section) | | | |
| Mr Andrew Teverson | No | Refused/Declined | Cancelled/Voided | Special terms imposed | |
| | | No | No | No | |

You are reminded that you are required by law to inform Drivers Medical Enquiries, DVLA, Swansea SA99 1TU, at once, if you have any disability (including any physical or mental condition) which is or may become likely to affect your fitness as a driver.

Motoring convictions

In the last five years, have you or any person who may drive been convicted of any motoring offence (including fixed penalties), been disqualified from driving or are there any prosecutions pending? IF YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

No

| Name of driver | Offence code | Date of offence | Date of conviction | Penalty points | Fine | Disqualification period (months) |
|----------------|--------------|-----------------|--------------------|----------------|------|----------------------------------|
| | | | | | | |

Non-motoring convictions

Has anyone who may drive been convicted or has pending conviction for any non-motoring offence? If YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

No

| Name of driver | Date of conviction | Offence type | Sentence type | Length of sentence (months) | Early release date |
|----------------|--------------------|--------------|---------------|-----------------------------|--------------------|
| | | | | | |

Insurance history

| Registration / Chassis number | Name of previous insurer | Policy number | Expiry date | No claim bonus earned (years) | Do you require protected no claim bonus? |
|-------------------------------|--------------------------|---------------|-------------|-------------------------------|--|
| D920NDA | | | | 4 years | No |
| FKK677V | | | | 2 years | No |
| HPE426K | | | | 4 years | No |
| L678GNA | | | | 4 years | No |
| N48WJB | | | | 3 years | No |
| SS03MOB | | | | 4 years | No |

Accidents/Claims/Losses

Have you or any person who may drive had any accidents/claims/losses (whether to blame or not) in connection with any motor vehicle during the last five years? IF YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

No

| Name of driver | Date | Brief details | At fault | Total repair cost | Was there a personal injury claim? | Has the claim been settled? |
|----------------|------|---------------|----------|-------------------|------------------------------------|-----------------------------|
| | | | | | | |

Additional information

Data protection notice

Please read this notice carefully as it contains important information about the details you will give or have given us. You should show this notice to anyone covered by this insurance.

ERS Syndicate Management Limited is the data controller in respect of your personal information. We will process the details you have given us in line with the UK's Data Protection laws and any other laws that apply. We may work with partner organisations and service providers who are located in other countries, and as a result your information may be processed outside the European Economic Area. In all cases we will make sure that your information is adequately protected. The UK's Data Protection laws classify information about your medical conditions and criminal convictions as 'special category' personal data. We will use this information to assess your request for insurance, to administer your insurance contract and to deal with any claims. We share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints. However, we will only share 'special category' personal data where it is essential for these purposes.

You can find more information about how we use your personal information on our website: www.ers.com/policy-pages/privacy-policy

If you have any questions please contact the Compliance Officer at 52 – 54 Leadenhall Street, London, EC3A 2BJ or at compliance@ers.com

Important notes

1. I/We declare that the answers given (on which the underwriters will rely when deciding whether to accept the risk and in fixing the premium) are true to the best of my/our knowledge and belief and that no information has been withheld. I/We also agree that if another person has given any information on this form, he or she acted as my/our agent for this purpose. I/We hereby consent to any information you may have about me/us being processed in accordance with the data protection notice on this form.
2. At your request a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.
3. Underwriters liability does not operate until acceptance has been notified or a Cover Note delivered to the Insured. If the Proposal should disclose any special features the Underwriters may quote special terms and they reserve the right to decline a proposal.
4. Details of full policy terms can be supplied on request.
5. Unless such person(s) have been declared to the Underwriters and given permission to drive under this policy, I/we undertake that the vehicle(s) will not be driven by any person(s) who to my/our knowledge:
 - a) has been refused any motor vehicle insurance or continuance thereof.
 - b) suffers from any disability (including any physical or mental condition) that is notifiable to the DVLA.
 - c) has during the last 5 years been convicted of any of the following motor offences: vehicular manslaughter, causing death by dangerous driving, dangerous driving, driving under the influence of drink or drugs, failing to stop after an accident, any offence or combination of offences which resulted in suspension from driving.
 - d) has a non-motor conviction(s) or prosecution(s) pending (where a case is being investigated but there is no conviction yet) that must be legally declared.

Motor insurance database

Information about your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). Certain government or authorised organisations including the police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other organisations allowed by law may use the MID and the information stored on it for purposes including Continuous Insurance Enforcement (you can get information about this from the Department of Transport), electronic vehicle licensing, law enforcement for the purposes of preventing, detecting, catching or prosecuting offenders and providing government services or other services aimed at reducing the level of uninsured driving. If you are involved in a road-traffic accident (either in the UK, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to gather relevant information. Anyone making a claim for a road-traffic accident (including their appointed representatives and citizens of other countries) may also gather relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is not shown correctly 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.

ERS Syndicate 218 at Lloyd's is managed by ERS Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). ERS Syndicate Management Limited is registered in England and Wales with its registered address at 52-54 Leadenhall Street, London, EC3A 2BJ.

Specialist Commercial Vehicle Insurance



Insurance Product Information Document







This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. ERS Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability cover.

|  | What is insured? |  | What is not insured? |
|--|---|---|--|
| ✓ | <p>Whilst driving your vehicle you will be covered for any one claim or claims arising out of one incident following: Property damage up to £5,000,000; Property damage costs/expenses up to £5,000,000; Legal costs up to £35,000; Prosecutions against Health & Safety up to £1,000,000.</p> | ✗ | <p>Your policy excesses as shown in policy documentation.</p> |
| ✓ | <p>Loss of or damage to your vehicle as shown in your schedule for accidental damage, fire and theft. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. The most we will pay for the loss of or damage to your vehicle is up to the value shown on your schedule.</p> | ✗ | <p>Compensation for not being able to use your vehicle.</p> |
| ✓ | <p>Damage to your windscreen or windows is provided.</p> | ✗ | <p>Any accessories not permanently attached to your vehicle.</p> |
| ✓ | <p>Loss of keys and replacing locks for your vehicle if lost or stolen and have not been recovered up to £300, provided you let the police know and the address where the vehicle is kept would be known to any person who has your keys or lock transponder.</p> | ✗ | <p>Damage to your tyres unless caused by an accident to your vehicle.</p> |
| ✓ | <p>Personal belongings lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft up to £100.</p> | ✗ | <p>Loss or damage due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.</p> |
| ✓ | <p>Medical expenses for you or anyone who is injured while they are in your vehicle as a result of an accident up to £100.</p> | ✗ | <p>Loss or damage to your vehicle as a result of deception.</p> |
| | | ✗ | <p>Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows/roof panel open or reasonable precautions not been taken to protect your vehicle.</p> |
| | | ✗ | <p>Vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.</p> |
| | | ✗ | <p>Loss of fuel.</p> |
| | | ✗ | <p>Loss or damage covered by another insurance policy.</p> |
| | | | <p>N.B. Please refer to your policy wording for full terms and conditions.</p> |

| | |
|--|---|
|  | Are there any restrictions on cover? |
| ! | Endorsements may apply to your policy, these will be shown in your policy documents. |
| ! | If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end. |
|  | Where am I covered? |
| ✓ | <p>We will provide the minimum insurance needed by the relevant law while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).</p> <p>Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.</p> <p>We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.</p> |
|  | What are my obligations? |
| - | <p>Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.</p> <p>In the event of a claim or possible claim: You will need to pay the agreed excess as shown in your schedule. You must notify us within 72 hours of the incident happening.</p> <p>Windscreen excesses: If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim. If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim. If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.</p> <p>You must not admit to, negotiate on or refuse any claim unless you have our permission.</p> <p>You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.</p> |
|  | When and how do I pay? |
| - | For full details of when and how you pay, you need to contact your broker directly. |
|  | When does the cover start and end? |
| - | <p>Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.</p> <p>Your Insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.</p> |
|  | How do I cancel the contract? |
| - | <p>You may cancel the insurance at any time by informing your broker.</p> <p>If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been written off as a result of a claim, we will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 plus Insurance Premium Tax.</p> |