



Policy document for short term Learner Driver car insurance

Arranged by



InsureLearnerDriver is a trading name of Ramasis Ltd, who are authorised and regulated by the Financial Conduct Authority. (Register Number: 306294).

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IMPORTANT CUSTOMER INFORMATION

You should keep a complete record of all information (including copies of letters) supplied to us in taking out this insurance.

So that you understand what you are covered for, please read this policy, the policy schedule (which may make reference to endorsements) and the certificate of motor insurance very carefully. You should pay special attention to the general exceptions and general conditions of this policy.

If you have any questions, or any of the details are incorrect you should notify us immediately via your insurance intermediary.

Notification of changes which may affect your insurance

To keep your insurance up to date please tell us straight away via your insurance intermediary about changes which may affect your cover.

Some examples are:

- You pass your driving test.
- Someone who drives the car gets a motoring or other conviction or licence endorsement or suffers from a medical condition or has a claim on another policy.
- The car is changed or modified from the manufacturer's standard specification or you intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels etc).

- The car is involved in an accident no matter how trivial.

This is not a full list and if you are in any doubt you should advise your insurance intermediary for your own protection. If you do not tell us about changes, your insurance may not cover you fully or at all.

IF YOU HAVE AN ACCIDENT

Regardless of blame it is important that you take the following action:

Stop:

Stop as soon as possible, in a safe place (if you have a warning triangle, place it well before the obstruction). If anybody has been injured, call the police and ambulance service.

Sketch:

Make a quick sketch of the direction and final position of each vehicle (it is worth keeping a pen and paper in your car).

Note down:

You will need to make a note of:

- The vehicle registration number, name, address and telephone number of any other drivers involved in the accident.
- The number of passengers in each vehicle.
- The name and address of anyone who is injured (or suggesting they have been injured).
- The name, address and telephone number of any witnesses to the accident.
- The name, telephone number and constabulary of any police officer who attends the accident.

Take a photo:

If possible, try and take photographs to support the positions of the vehicles and the extent of damage.

Provide:

You must give your own details to anyone who has reasonable grounds for requesting them.

DO NOT:

Do not admit responsibility, either verbally or in writing. Instead, ask any other person involved in the accident to contact us on the 24 hour claims helpline number below.

By getting the other person(s) involved in the accident to ring the 24 hour helpline you will give him/her the opportunity of obtaining our assistance in progressing repairs and assisting with the provision of a courtesy vehicle if the circumstances of the accident warrant this.

If for any reason you have not been able to exchange details with other drivers or owners of property or you were in collision with an animal, you must report the accident to the police as soon as possible and certainly within 24 hours of the accident.

CALL THE 24 HOUR CLAIMS HELPLINE ON - 0344 705 8183

After any accident or incident you must call our 24 hour Claims Helpline as quickly as possible following the incident (this must be within 24 hours of the incident but ideally within 1 hour). This is regardless of whether you wish to make a claim under the policy or not. Delay in notification of an incident to us may invalidate your right to claim.

Please quote your policy number and give all relevant information about the incident. If your claim is due to theft, attempted theft or vandalism you must also inform the Police and obtain a crime reference number.

The benefits you receive will depend on the level of policy cover you selected but can include:-

- FREE collection and re-delivery
- FREE car cleaning service
- Repairers' work guaranteed for three years.

We will deal with your claim and claims made against you, as quickly and fairly as possible. Please read the General Conditions in this policy document.

For our joint protection telephone calls may be recorded and monitored by us.

Introduction

Thank you for choosing to purchase a Markerstudy Private Car Insurance policy through InsureLearnerDriver.

This policy document is evidence of a legally binding contract of insurance between you (the Insured) and us (Markerstudy Insurance Services Limited acting on behalf of the authorised insurer, details of which can be found on your Certificate of Motor Insurance). This contract is entered into on the basis that you have taken all reasonable care to answer all questions asked honestly, accurately and to the best of your knowledge and that any other information given either verbally or in writing by you or on your behalf at the time you applied for insurance is also complete and has been given honestly and to the best of your knowledge and belief. The information that you have given to us is shown on your signed proposal form, or statement of fact or statement of insurance but will also include further information given either verbally or in writing by you or on your behalf at the time you applied for insurance.

You must read this policy, the schedule and the certificate of motor insurance together. The schedule tells you which sections of the policy apply. Please check all three documents carefully to make certain they give you the cover you want.

We have agreed to insure you under the terms, conditions and exceptions contained in this policy document or in any endorsement applying to this policy document. The insurance provided by the policy document covers any liability loss or damage that may occur within the geographical limits of the policy during any period of insurance for which you have paid, or agreed to pay the premium.

Nobody other than you (the Insured), us (Markerstudy Insurance Services Limited) or the insurer has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to you in the English language and we undertake to communicate in this language for the duration of the policy.



Signed for and on behalf of the insurer by:

Gary Humphreys

Group Underwriting Director - Markerstudy Insurance Services Limited

Markerstudy Insurance Services Limited is registered in England and Wales (No.2135730) and authorised and regulated by the Financial Conduct Authority (No.475572).

Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

Several Liabilities Notice

The obligations of the insurer and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Definitions

The words or phrases shown below have the same meaning whenever they appear in bold text in this policy document or in the certificate of motor insurance, policy schedule or endorsements.

Approved repairer

A motor vehicle repairer that is a member of **our approved repairer** network and is authorised by **us** or **our** representative to repair the **insured car** following a valid claim under Section A or Section B of this insurance.

Certificate of Motor Insurance

A document, which is legal evidence of **your** insurance and is required by law and forms part of this contract of insurance. It shows the **insured car's** registration number, who may drive it and what it may be used for. The **Certificate of Motor Insurance** must be read with this policy document.

Endorsements

A change in terms of this insurance, which replaces or alters the standard insurance wording.

Excess

An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim.

Geographical limits

The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

Insurance intermediary

The intermediary who has placed this insurance with **us**, acting on **your** behalf as **your** agent and through whom all matters concerning this insurance are handled.

Insured car

The **insured car** - details and registration number of which are shown in the **Policy Schedule**. The **insured car** must be owned by the policyholder and registered in his/her name. Permanently fitted accessories (other than **in-car entertainment, communication and navigation equipment**) are included within this definition.

In-car entertainment, communication and navigation equipment

Permanently fitted radios, cassette, compact disc or DVD players, telephones, CB radios and visual navigation equipment. Portable items (such as radar detection equipment, personal digital assistants or portable GPS navigators), cassette tapes, compact discs or DVDs are not included within this definition.

Market value

The value of the **insured car**, up to a maximum of £20,000, at the time of loss or damage compared with one of the same make, model and condition. If the **insured car** was first registered as new in a country other than the United Kingdom any assessment of **market value** will take into account that the car has been individually imported into the United Kingdom but will not include any delivery costs incurred at the time of importation. The **market value** will be assessed by an automotive engineer in conjunction with the published trade guides at the time of loss.

Period of insurance

The period between the effective date and expiry date shown on the **Policy Schedule** and any subsequent period for which **we** accept renewal of the insurance.

Policy schedule

The document which shows details of the insured policyholder and insurance protection provided and forms part of this contract of insurance.

Proposal form

The application for insurance and declaration completed by **you** or on **your** behalf. **We** have relied on the information provided on this form in entering into this contract of insurance.

Statement of Fact or Statement of Insurance

The form that shows the information that **you** gave **us** or that was given on **your** behalf at the time **you** applied for insurance. **We** have relied on the information provided on this form in entering into this contract of insurance.

Terrorism

Terrorism as defined in the Terrorism Act 2000 or any subsequent amendment.

We/Us/Our

Markerstudy Insurance Services Limited for and on behalf of the authorised insurer as specified in the **Certificate of Motor Insurance**.

You/Your

The insured policyholder named in the **Policy Schedule** or **Certificate of Motor Insurance**.

Insurance provided – guide to policy cover

The level of cover provided by this insurance is shown on **your Policy Schedule**. The sections of this Private Car Insurance Policy are as shown below. Cover is subject to any **endorsement** shown on your **Policy Schedule**.

Comprehensive

Sections A, B, C & D of this Learner Driver Car Insurance Policy apply.

The General Exceptions and General Conditions of this Learner Driver Car Insurance Policy apply to all levels of cover.

Policy Section A

Loss of or damage to the insured car

What is covered

We will cover **you** against loss or damage to **the insured car** (less any **excess** that applies) caused accidentally or as a result of malicious damage or vandalism (malicious fire damage is covered by Section A of this policy). Loss or damage more specifically covered under Section B of this policy is excluded.

Cover also applies under this section while **the insured car** is in the custody of a member of the motor trade for servicing or repair.

Under this section we may either:-

- pay for the damage to be repaired, or
- with **your** agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

The most we will pay will be either:-

- **the market value** of the **insured car** immediately before the loss but only up to a maximum amount of £20,000, or
- the cost of repairing **the insured car**,

whichever is the lower.

If **the insured car** was not first registered from new in the United Kingdom **we** will not pay more than the purchase price paid at the time that the **insured car** was purchased.

If **the insured car** is deemed to be beyond economical repair the damaged car becomes **our** property once a claim is met under the policy. **You** must send **us** the vehicle registration document, MOT certificate and the **Certificate of Motor Insurance** for **the insured car** before **we** are able to meet the claim.

If **the insured car** is the subject of a Hire Purchase Agreement **we** will pay up to the amount defined above under 'the most we will pay'. This payment will be made to the owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will pay an amount of no greater than £300 after the deduction of any **excess** that applies in respect of any one occurrence for loss of or damage caused to permanently fitted **in-car entertainment, communication and navigation equipment**.

However, if this equipment forms part of the original vehicle specification and was fitted by the vehicle manufacturer or their authorised dealer at the time **the insured car** was first registered from new, the amount of cover for any one occurrence will be increased to a maximum of £750 after the deduction of any **excess**.

Any amount payable in respect of **in-car entertainment, communication and navigation equipment** will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

Repairs

Repairs are normally undertaken by **our approved repairer**.

If **you** choose to use an alternative repairer

- **you** will be responsible for paying the first £250 of each claim (in addition to any other **excess** shown elsewhere in this policy booklet or on **your Policy Schedule**), and
- **we** will not guarantee the work after **you** have signed a customer satisfaction note and the **insured car** has been returned to **you** by the repairer.

For any work undertaken by an alternative repairer **we** will not pay more than the cost of repairs had the work been undertaken by **our approved repairer**. In these circumstances **we** may at our option settle the claim for repairs to the **insured car** by making a cash payment for the amount quoted by **our approved repairer** less the **excess** which applies to the claim.

If parts required for repairing **the insured car** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom.

We may at **our** option use parts that have not been supplied by the original manufacturer to repair **the insured car**. These parts will be subject to the **approved repairer's** guarantee.

We will not pay the cost of any repair or replacement which improves the **insured car** to a better condition than it was in before the loss or damage. If this does happen **you** must make a contribution towards the cost of repair or replacement. **You** may be required to contribute to the cost of replaced items such as exhausts or tyres.

Excess

You will be responsible for paying the amount of **excess** shown on **your policy schedule**.

This amount will be increased by a further £500 if

- the claim results from the **insured car** being in a collision with another vehicle and we are unable to trace the responsible third party, or
- the claim results from the **insured car** being in a collision but no other vehicle is involved, or
- the claim for loss or damage to the **insured car** does not involve a collision and there is no responsible party from whom we can seek a recovery.

The amounts shown above are in addition to any other **excesses** which are shown on the **Policy Schedule** or elsewhere in this policy booklet.

Protection and Recovery

If the **insured car** cannot be driven following an incident leading to a valid claim under this section, **we** will pay:

- the cost of its protection and removal to the nearest **approved repairer**, competent repairer or nearest place of safety, and
- the reasonable cost of re-delivery after repairs to **your** home address, and
- the cost of storage of the **insured car** incurred with **our** written consent.

If the **insured car** is damaged beyond economical repair **we** will arrange for it to be stored safely at premises of **our** choosing.

You should remove **your** personal belongings from the **insured car** before it is collected from **you**.

In the event of a claim being made under the policy **we** have the right to remove the **insured car** to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

Guidance Notes – Flood Advice

- If possible move your car to a safer place out of the reach of floodwater before the flood strikes (e.g. to higher ground).
- Do not attempt to drive your car through floodwater as it is inevitable that this will damage your engine particularly if your car has a diesel engine or turbo charger. The policy does not pay for electrical faults and these are also likely to occur if you do drive through floodwater.
- If your car is submerged do not try to start the engine. If possible get your car pushed or towed out of the water and allow it to dry out. You may be lucky and the water may not have penetrated sufficiently to ruin the engine.

Repairs to your car resulting from flood damage are covered if your policy is comprehensive but claims will be subject to the policy excesses. A comprehensive policy will also pay for towing and damage to upholstery, carpets and stereo systems resulting from flooding but only up to the limits shown overleaf.

Policy Section B

Loss of or damage to the insured car by Fire or Theft

What is covered

We will cover **you** against loss of or damage to the **insured car** (less any **excess** that applies) caused by fire (other than fire by vandalism or malicious intent), lightning, explosion, theft or attempted theft.

Cover also applies under this section while the **insured car** is in the custody of a member of the motor trade for servicing or repair.

Under this section we may either:-

- pay for the damage to be repaired, or
- with **your** agreement provide a replacement car, or
- pay an amount of cash equivalent to the loss or damage.

The most we will pay will be either:-

- **the market value** of the **insured car** immediately before the loss but only up to a maximum amount of £20,000, or
- the cost of repairing the **insured car**,

whichever is the lower.

If the **insured car** was not first registered from new in the United Kingdom **we** will not pay more than the purchase price paid at the time that the **insured car** was purchased.

If the **insured car** is stolen and

- has not been recovered at the time of settlement, or
- is deemed to be beyond economical repair,

the lost or damaged vehicle becomes **our** property once a claim is met under the policy. **You** must send **us** the vehicle registration document, MOT certificate and the **Certificate of Motor Insurance** for **the insured car** before **we** are able to meet the claim.

If **the insured car** is the subject of a Hire Purchase Agreement **we** will pay up to the amount defined above under 'the most **we** will pay'. This payment will be made to the owner, whose receipt shall be a discharge of any claim under this section.

In-car entertainment, communication and navigation equipment

We will cover **you** for loss of or damage caused to permanently fitted **in-car entertainment, communication or navigation equipment** caused by fire (other than fire by vandalism or malicious intent), lightning, explosion, theft or attempted theft.

The most **we** will pay is an amount of no greater than £300 after the deduction of any **excess** that applies in respect of any one occurrence for loss of or damage.

However, if this equipment forms part of the original vehicle specification and was fitted by the vehicle manufacturer or their authorised dealer at the time **the insured car** was first registered from new, the amount of cover for any one occurrence will be increased to a maximum of £750 after the deduction of any **excess**.

Any amount payable in respect of **in-car entertainment, communication and navigation equipment** will not exceed the value of the equipment at the time of the loss or damage after making a reasonable deduction for wear and tear.

Repairs

Repairs are normally undertaken by **our approved repairer**.

If **you** choose to use an alternative repairer

- **you** will be responsible for paying the first £250 of each claim (in addition to any other **excess** shown elsewhere in this policy booklet or on **your Policy Schedule**), and
- **we** will not guarantee the work after **you** have signed a customer satisfaction note and the **insured car** has been returned to **you** by the repairer.

For any work undertaken by an alternative repairer **we** will not pay more than the cost of repairs had the work been undertaken by **our approved repairer**. In these circumstances **we** may at our option settle the claim for repairs to the **insured car** by making a cash payment for the amount quoted by **our approved repairer** less the **excess** which applies to the claim.

If parts required for repairing the **insured car** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom.

We may at **our** option use parts that have not been supplied by the original manufacturer to repair the **insured car**. These parts will be subject to the **approved repairer's** guarantee.

We will not pay the cost of any repair or replacement which improves the **insured car** to a better condition than it was in before the loss or damage. If this does happen **you** must make a contribution towards the cost of repair or replacement. **You** may be required to contribute to the cost of replaced items such as exhausts or tyres.

Excess

You will be responsible for paying the amount of excess shown on your policy schedule.

The amount shown above is in addition to any other **excesses** which are shown on the **Policy Schedule** or elsewhere in this policy booklet.

Protection and Recovery

If the **insured car** cannot be driven following an incident leading to a valid claim under this section, **we** will pay:-

- the cost of its protection and removal to the nearest **approved repairer**, competent repairer or nearest place of safety, and
- the reasonable cost of re-delivery after repairs to **your** home address,
- the cost of storage of the **insured car** incurred with **our** written consent.

If the **insured car** is damaged beyond economical repair **we** will arrange for it to be stored safely at premises of **our** choosing.

You should remove **your** personal belongings from the **insured car** before it is collected from **you**.

In the event of a claim being made under the policy **we** have the right to remove the **insured car** to an alternative repairer or place of safety at any time in order to keep the cost of the claim to a minimum.

Guidance Notes - Preventing Crime

- Don't give criminals an easy ride. Car crime makes up 20% of all recorded crimes in the UK.
- Most thefts can be prevented – and it's in your interest and ours to take some simple precautions. Most things are common sense.
- Lock your car and remove your ignition key when leaving it for even a short time e.g. at a petrol station or cashpoint.
- Vehicle thieves often steal the keys first especially if the vehicle has an immobiliser and break into houses just to access keys to steal the car. Always keep keys secure even inside your home (do not leave keys where a burglar can easily find them such as on a shelf or hook).
- Do not keep items such as the car registration document, service book, MOT certificate or insurance certificate in the car and never leave any valuables on view in the car. You should remove items such as CD players, Radios/MP3 players & portable satellite navigation equipment whenever possible.
- Use good-quality locks and security devices.
- Park in a secure place if you can. If you have a garage, use it and lock it.

What is not covered

Exceptions to Sections A & B:

These sections of **your** insurance policy do not cover the following:

- The amount of any **excess** shown in the **Policy Schedule** or in this policy document or both.
- Indirect losses which result from the incident that caused **you** to claim, For example, **we** will not pay compensation for **you** not being able to use the **insured car**.
- Wear and tear, mechanical or electrical breakdown including failure of any equipment, integrated circuit, computer chip, computer software or computer related equipment and failure or breakages of any part due to application of brakes or road shocks.
- Depreciation or loss of value following repairs.
- Loss of or damage to the insured vehicle arising from the vehicle being taken by a person without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently make any statement to the police that the insured vehicle was taken with your permission.
- Loss suffered due to any person obtaining any property by fraud or deception, for example a purchaser's cheque not being honoured by their bank.
- Loss or damage to the **insured car** where possession of it is gained by deception on the part of someone pretending to be a buyer or someone pretending to act on behalf of a buyer.
- Loss or damage caused by pressure waves from aircraft or any flying object.
- Loss of or damage to keys, lock or ignition activators, alarm or immobiliser activators
- Repairs, re-programming or replacement of any component, including locks on **the insured car**, consequent upon the loss of or damage to the car's keys, lock or ignition activators or alarm or immobiliser activators
- Loss of or damage to the **insured car** and/or **in-car entertainment, communication and navigation equipment** while **you** are not in the car arising from theft or attempted theft when:1) ignition keys have been left in or on the **insured car**, or
 - 2) the **insured car** has not been secured by means of door and boot lock, or
 - 3) any window or any form of sliding or removable roof or hood have been left open or unlocked, or
 - 4) the **insured car** is fitted with a manufacturer's standard security device and the device is not operational or is not in use.
- Loss or damage caused by an inappropriate type or grade of fuel, oil or other consumables being used.
- Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss or damage caused deliberately by **you** or by any person who is driving **the insured car** with **your** permission and is permitted to drive under the **Certificate of Motor Insurance**.
- Any amount in excess of £20,000 in respect of the **market value** of the **insured vehicle**.
- Damage to the windscreen or panoramic roof caused accidentally or as a result of malicious damage or vandalism where this is the only damage to the **insured vehicle**.
- Any loss or damage caused deliberately by **you** or by any person who is driving the **insured car** with **your** permission.

Policy Section C

Liability to other people

What is covered

Use of the insured car

We will cover the categories of people listed below for their legal liability for death, bodily injury or damage to property arising out of the use of the **insured car** or an attached trailer or caravan:-

- **You**, and
- any person permitted to drive the **insured car** under the **Certificate of Motor Insurance** who is driving with **your** permission, and
- any passenger in the **insured car**, and
- **any person using (but not driving) the insured car** for social domestic and pleasure purposes with **your** permission, and
- the employer or business partner of any person named as a permitted driver on **your Certificate of Motor Insurance** in the event of an accident occurring while the **insured car** is being used for business by that named person as long as **your Certificate of Motor Insurance** allows business use by such person, and ▪ the legal representatives of any person who would have been covered under this section.

Third Party Property Damage Limit

The most **we** will pay for property damage for any one claim, or series of claims arising out of any one event is £20,000,000. The most **we** will pay in costs for any one property damage claim or series of property damage claims arising out of any one event is £5,000,000.

Legal Costs

If there is an accident that is covered under this insurance **we** may at our absolute discretion consider payment in respect of the following legal costs:

- solicitors fees for representing **you** at any fatal accident enquiry, Coroner's, Magistrates or similar court, and
- the reasonable cost of legal services to defend **you** against a charge of manslaughter or causing death by dangerous or reckless driving.

If **we** agree to pay these costs under this policy the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at **our** discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

Emergency Medical Treatment

We will pay emergency treatment charges required by the Road Traffic Acts.

What is not covered Exceptions to Section C

We shall not be liable:-

- if the person claiming is otherwise insured, or
- for loss or damage to property belonging to or in the care of any person insured under this section or for not being able to use any such property, or
- for damage to the **insured car** or property in it or being conveyed in it or for not being able to use any such property, or
- for loss or damage to any trailer or caravan being towed by the **insured car** or for not being able to use any such trailer or caravan, or
- if the death of or bodily injury to any person covered under this section arises out of or in the course of his/her employment except where such liability must be covered under the Road Traffic Acts, or
- for death or bodily injury to any person being carried in or on any trailer or caravan, or
- if a person who was not driving makes a claim and he/she knew that the person driving did not hold a valid driving licence, or
- for any loss or damage caused deliberately by **you** or by any person who is driving the **insured car** with **your** permission, or
- whilst **you** are driving or are in control of any vehicle other than that as described on the **certificate of motor insurance**.

Policy Section D

Foreign Use of the Insured Car

What is covered

Legal minimum insurance

While the insured car is in

- any country which is a member of the European Union (EU), or
- 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.

this policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned. This legal minimum insurance does not include cover for loss of or damage to the **insured car**.

The exceptions applying to sections A, B & C of this insurance also apply to this section.

Guidance Notes – Foreign Travel

EU legislation requires that all motor insurance policies issued in the UK provide the legal minimum cover in all EU member countries.

However you are reminded that the holder of a provisional licence is not allowed to drive abroad and therefore cover will never be effective under this section of your Learner Driver Car Insurance Policy..

General Exceptions

THESE GENERAL EXCEPTIONS APPLY TO THE WHOLE OF THE INSURANCE

What is not covered

1. Any liability, loss or damage arising while any car covered by this insurance is being:
 - 1.1 used for a purpose which is not permitted or is excluded by the **Certificate of Motor Insurance**, or
 - 1.2 used on the Nurburgring Nordschleife or any race track, racing circuit or prepared course unless **you** have told **us** about this and **we** have agreed to provide cover, or
 - 1.3 driven by, is in the charge of or was last in the charge of anyone not permitted to drive by **your Certificate of Motor Insurance** or temporary cover note or who is excluded by **endorsement**, or
 - 1.4 driven by, is in the charge of or was last in the charge of anyone including **you** who is disqualified from driving or has never held a licence to drive a vehicle or is prevented by law from having a licence, or
 - 1.5 driven by any person who holds or last held a provisional driving licence unless that person is accompanied by a full licence holder aged between 25 and 72 years of age and the accompanying full licence holder has held a full driving licence for at least 3 years, or
 - 1.6 driven by, is in the charge of or was last in the charge of any person who does not meet the terms or conditions of his/her driving licence
 - 1.7 used in an unsafe condition or while carrying an insecure load or while carrying a number of passengers that is likely to affect the safe driving of the vehicle, or
 - 1.8 driven by **you** or any person insured to drive, should it be proved to **our** satisfaction that the driver was under the influence of alcohol or drugs at the time of such loss or damage occurring. A conviction under the relevant law (including a conviction for failing to supply a specimen of breath, blood or urine) shall be deemed to be conclusive evidence that the driver at the time of the loss or damage was under the influence of alcohol or drugs. In addition, **you** or any insured driver must repay all the amounts **we** have paid arising from the incident including any claimants' damages and costs.
 - 1.9 driven by any person who fails to take medication as prescribed or carry out prescribed treatment or report for a medical examination recommended by a doctor where this inaction contributes to an accident.

General Exception 1 will not apply

- if the **insured car** has been stolen or taken away without **your** permission, or
 - if the **insured car** is in custody of a garage for repair or servicing, or
 - under General Exception 1.1 only, while the **insured car** is being used for car sharing purposes as defined in General Condition 9 of this policy.
2. Any liability loss or damage that occurs outside of the **geographical limits** of this policy other than the legal minimum cover provided under Section D of this policy.

Additionally **we** will not make any payments in respect of any proceedings brought against you or judgement passed in any court outside of the **geographical limits**, unless the proceedings or judgement arise out of **your** vehicle being used in a foreign country which **we** have agreed to extend this insurance to cover and the proceedings or judgement are brought in such country.
 3. Any liability **you** have accepted under an agreement or contract unless **you** would have had that liability anyway.
 4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:
 - ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from 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.

5. Any consequence of war invasion or act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Death, bodily injury, loss, damage and/or liability arising during (unless **you** prove that it was not occasioned thereby) or in consequence of
 - earthquake
 - riot or civil commotion occurring elsewhere than in Great Britain, the Isle of Man or the Channel Islands.
7. Liability in respect of
 - accident, loss or damage to any aircraft, or
 - death or bodily injury arising in connection with accident loss or damage to any aircraft, or
 - any other loss indirectly caused by such accident loss or damage to any aircraft incurred caused or sustained while any vehicle covered by this insurance is in or on any airport or airfield.
8. Liability, loss or damage resulting from pollution or contamination however caused, other than as required by the law of any country in which **we** have agreed to provide cover under this policy.
9. Any liability loss or damage caused by acts of **terrorism** apart from the minimum level of cover **we** must provide by law.

General Conditions

THESE GENERAL CONDITIONS APPLY TO THE WHOLE OF THE INSURANCE

1. Payment of Premium, Keeping to the Policy Terms & Avoiding Misrepresentation We

will only provide the cover described in this insurance policy if:-

- **you** have paid the premium for the current **period of insurance**, and
- **you** or any person claiming protection has kept to all of the terms and conditions of this policy (including those applied by **Endorsement**) as far as they can apply, and
- in entering into this contract **you** have taken all reasonable care in answering all questions in relation to this insurance honestly and to the best of your knowledge.

Your premium is based on information **you** supplied at the start of the insurance, subsequent alteration or renewal. **You** must tell **us** via **your insurance intermediary** immediately of any change to that information, some examples are any changes to the **insured car** which improve its value, attractiveness to thieves, performance or handling, any change of car, change of occupation (including part-time), change of address (including where car is kept), change of drivers, if **you** or any drivers pass your driving test or sustain a motoring or non-motoring conviction or licence endorsement or there is a change of main driver.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

If you or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under the policy, we will not pay the claim and cover under this and all other insurances currently in force with us with which you are connected will cease immediately. You will not be entitled to any refund of premium under any policy.

2. Looking After Your Car

You or any permitted drivers are required to maintain the **insured car** in a roadworthy condition. **You** or any person in charge of the **insured car** are required to take all reasonable care to safeguard it and its contents from loss or damage, for example the car should not be left unlocked.

We shall at all times be allowed free access to examine the **insured car**.

3. Having an MOT Certificate

There must be a valid Department for Transport test certificate (MOT) in force for the **insured car** if one is needed by law. In the absence of a valid Department for Transport test certificate (MOT) all cover under sections A and B of this insurance is cancelled and of no effect.

4. Accidents or Losses

In the event of an accident or incident likely to give rise to a claim which is covered under the policy, **you** must as soon as possible telephone **our 24 hour claims helpline ((this must be within 24 hours of the incident occurring)). Please also refer to Page 3 of this policy booklet 'If you have an accident' for further guidance.**

If the loss or damage is covered under the policy, the claims helpline operator will make arrangements to remove **the insured car** to the nearest **approved repairer**, competent repairer or place of safety, and safeguard the **insured car** and its contents.

We will not pay for further damage to the **insured car** if **you** drive it or attempt to drive it in a damaged condition.

If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number.

We have the right to remove **the insured car** at any time to keep claims costs to a minimum. If the **insured car** is damaged beyond economical repair **we** will arrange for it to be stored safely at premises of **our** choosing.

If **we** ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy **you** must supply this documentation before **we** can proceed with the settlement.

Any indication of a claim against **you** must be notified to **us** as soon as possible. Any writ or notification of civil or criminal proceedings should be sent to **us** by recorded delivery immediately.

We shall be entitled to take over and conduct the defence or settlement of any claim or prosecute any claim in the name of any person covered by this insurance.

5. Claims Procedures

No admission of liability, payment or promise of payment shall be made or given by **you** or any person on **your** behalf. No proceedings may be commenced against, or settlement accepted from, any other party without **our** written consent.

We shall have discretion in the conduct of any proceedings or in the settlement of any claim.

You must give **us** whatever co-operation, information and assistance **we** require in dealing with any claim under this policy.

If there is any other insurance in force which covers the same loss, damage or liability as this insurance, **we** will only pay **our** proportionate share of the claim.

6. Cancellation

6.1 Policies of 28 days duration or less

Policies issued for 28 days duration or less are not subject to a 'cooling off' period.

Due to the administration costs involved there will be no refund of premium in the event of the cancellation of a policy of 28 days duration or less.

6.2 Policies of more than 28 days duration

Cancelling the policy within the reflection period

As long as **you** take out cover for more than 28 days this insurance provides **you** with a reflection period to decide whether **you** wish to continue with the full policy. The reflection period is for 14 days from the effective date of the policy or the date **you** receive **your** policy documentation whichever is the later.

If a period of less than 14 days has elapsed since the effective date of the policy or the date **you** received **your** policy documentation, whichever is the later, and **you** have not made a total loss claim, **you** have the right to cancel the policy and receive a refund of premium for the unexpired period of insurance.

- If at the date of cancellation **your** policy has not yet commenced **you** will receive a full refund from **us**; or
- If **your** policy has already commenced, **you** will receive a full refund from **us**, less a proportionate amount for the period of cover provided. An administration charge which will be no more than £50 will also apply.

Cancelling the policy after the reflection period

Cancellation by Us

We or **your Insurance Intermediary** can cancel this policy at any time if there are serious grounds to do so, including but not limited to the following examples:

- where **your insurance intermediary** has been unable to collect a premium payment (payment terms including the procedures in the event of non-payment of the premium will have been agreed between **you** and **your insurance intermediary** when **you** took out this policy); or
- **you** have failed to take reasonable care in providing information in relation to this insurance as required by General Condition 1 of this policy; or
- **you** have failed to supply requested validation documentation (evidence of No Claim Discount, copy driving licence, etc.); or
- **you** have failed to co-operate or provide information and assistance in relation to any claim under this policy or with regards to the administration or operation of this policy; or
- where **you** fail to maintain the **insured vehicle** in a roadworthy condition or **you** fail to look after it in accordance with General Conditions 2 and 3 of this policy; or
- where **you** use threatening or abusive behaviour towards a member of staff of **your insurance intermediary** or **our** supplier.

We will do this by giving **you** 7 days' notice in writing to **your** last address notified to **us**. **Your** last notified address may include an email address nominated by **you** to accept correspondence. Please refer to General Condition 11 with regard to our cancellation policy involving fraudulent acts.

Non-payment of premium

In the event that there has been a loss or incident likely to give rise to a claim during the current period of insurance and premium amounts are outstanding **we** may at **our** discretion reduce any claims payment by the amount of outstanding or overdue premiums that **you** owe **us**.

Cancellation by You

You or **your insurance intermediary** can cancel this policy either from the date **we** are notified in writing or a later date as requested by **you**. Providing there have been no claims in the current period of insurance **we** will refund the premium calculated on a pro rata basis less **our** administration charge of £50.

Guidance Notes – Policy Cancellation

There is no refund of premium available under any policy of 28 days duration or less.

Please note that any refund from us whether during or after the reflection period may be subject to a further cancellation charge levied by your insurance intermediary. Any charges levied by your insurance intermediary will be in accordance with the terms and conditions agreed between you and them at the time you arranged this insurance.

7. Total Losses

If as a result of a claim the **insured car** is determined to be a total loss this policy will cease without refund.

8. Right of Recovery

- 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**.
- **You** 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.

9. Car Sharing

This policy allows **you** to carry passengers for social or similar purposes and **your** receipt of a mileage allowance or a payment by a passenger towards the cost of fuel will not invalidate cover as long as:

- **you** do not make a profit from the car sharing arrangement, and
- **your** car is not adapted to carry more than eight people (including the driver) and
- **you** are not carrying passengers as customers of a passenger-carrying business.

10. Fraud

You must not act in a fraudulent manner. If **you**, an authorised driver or anyone acting on **your** behalf knowingly commit:

- a) a fraudulent act or submit a fraudulent document or make a fraudulent statement when obtaining this policy or at any other time during the policy period; or
- b) make a claim that is false, fraudulent or deliberately exaggerated, **we** will: i) not pay the claim ii) immediately cancel this policy and all other insurances currently in force with **us** with which **you** and any authorised driver are connected.
- iii) not issue any refund of premium on this and all other insurances currently in force with **us** with which **you** and any authorised driver are connected.
- iv) inform the police of the circumstances.

When cancelling this policy **we** reserve the right not to issue any postal notification of cancellation where it is known that the postal address has been used fraudulently.

11. Tuition Cover

This policy is only operative whilst the insured car

- is being driven by; or
- is in the charge of; or
- was last in the charge of for the purpose of being driven by

the provisional licence holder named on the Certificate of Motor Insurance whilst such person is undergoing driving tuition.

Tuition Cover is only in force whilst the named provisional licence holder is accompanied by a qualified accompanying person.

In exceptional circumstances resulting in the named provisional licence holder being unable to continue to drive the insured car whilst undergoing driving tuition the policy will provide cover for the accompanying person to drive.

This emergency cover is only provided to allow:

- the completion of the specific journey; or
- the return of the insured car to the policyholder's home/its normal garaging address.

This emergency cover will only apply whilst the named provisional licence holder remains as a passenger in the insured car at all times that the accompanying person is driving the vehicle.

The Insurance cover provided by this policy ceases immediately you the policyholder passes your driving test other than to provide a temporary period of cover for no more than 3 hours after passing your test to enable the insured car to be returned to its normal garaging arrangements within 3 hours.

Our Service Commitment

What to do if you have a complaint

We are dedicated to delivering a first class level of service to all of our policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim arises and cannot be resolved by reference to your insurance intermediary the following explains the procedures for resolving your complaint:

The resolution of complaints in relation to your policy (or any claim made under it) is delegated to our service providers in the United Kingdom, Markerstudy Insurance Services Limited. If you have a complaint, please contact our service providers at the address below:

Markerstudy Customer Relations
Markerstudy Insurance Services Limited
PO Box 727
Chesterfield
S40 9LH
Email: complaints@markerstudy.com

When contacting Markerstudy Insurance Services Limited please provide:

- A policy number and/or claim number
- An outline of your complaint
- A contact telephone number

Our service providers will make every effort to resolve your complaint by the end of the third working day after receipt. If they cannot resolve your complaint within this timeframe they will acknowledge your complaint within five working days of receipt and do their best to resolve the problem within four weeks by sending you a final response letter. If they are unable to do so, they will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If they are still unable to provide you with a final response at this stage, they will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange square,
London E14 9SR.

You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure stated above.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.

Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

Online Dispute Resolution Platform (ODR)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service.

This service will only be available while the United Kingdom remains a member of the EU.

Customer Feedback

If you have any suggestions or comments about our cover or the service we have provided please write to our UK service providers:

Markerstudy Customer Relations
Markerstudy Insurance Services Limited
PO Box 727
Chesterfield S40
9LH

We always welcome feedback to enable us to improve our products and services.

Telephone Recording

For our joint protection telephone calls may be recorded and monitored by us.

Financial Services Compensation Scheme

Markerstudy Insurance Services Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at PO Box 300, Mitcheldean, GL17 1DY.

Your insurance intermediary

In the event that we are unable to continue to trade with your insurance intermediary because they have ceased to trade through bankruptcy or liquidation or in the event that their relevant FCA authorisation is revoked we reserve the right to pass your policy and all details on to another intermediary. If you do not wish this to happen then please put your request in writing to us.

How we use your information

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases ▪ Who we share your information with, and ▪ How we may use your information.

We are governed by the Data Protection legislation applicable in the United Kingdom.

How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources ▪ Telematics systems.

What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

How we may share your information

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

Driving Licence checks

We may also provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to your policy commencing and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

The DVLA may also be used to search your (or any named third party's) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement.

We may pass details of your no claims discount to certain organisations to be recorded on a NCD database.

Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated).

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law. If you are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

Persons 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 details are shown on the MID at www.askmid.com

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make. The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

To ensure insurers and credit providers have the necessary facts to verify your identity, help prevent fraud and carry out risk profiling which allows them to calculate your premium and payment options, they may obtain information about you, any person named on the application and your home or vehicle from publicly available sources and trusted third parties when you ask for a quote, when preparing your renewal and sometimes if you change your cover in order to offer you a monthly credit payment option.

This may include a quotation search from a credit reference agency (CRA). This will appear on your credit report and will be visible to other credit providers. It will be clear it is a quotation and not a credit application by you. The identity of credit reference agencies and the ways they use and share personal information are explained in more detail at <https://www.transunion.co.uk/crain>, <https://www.equifax.co.uk/crain> or <https://www.experian.co.uk/crain/index.html>. You can also check the information they hold about you.

You should be aware that insurers exchange information through various databases to help check information provided and to prevent fraudulent claims. Specifically, MIB hosts the Claims and Underwriting Exchange (CUE) which holds a record of incidents reported to insurance companies by policyholders and third-party claimants. Insurers may validate the information provided by you, both about yourself and about any other person named on the application, against the information held on CUE and against other databases hosted by MIB. Insurers may use this information to consider whether to accept the risk. For details relating to information held about you on the Claims and Underwriting Exchange please visit <https://www.mib.org.uk/managing-insurance-data/mibmanaged-services/cue-miaftr/>

Transfers

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

Data Protection Officer

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at:

Data Protection Officer
Markerstudy Insurance Services Limited
45 Westerham Road
Bessels Green
Sevenoaks Kent
TN13 2QB

All correspondence should be addressed to:

Markerstudy Insurance Services Limited, Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.
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