



Minibus Plus Policy Summary

underwritten by QBE Insurance (Europe) Limited
Registered Address: Plantation Place, 30 Fenchurch Street,
London, EC3M 3BD



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Type of insurance and cover

The Minibus Plus policy provides cover for your vehicle comprising Comprehensive, Third Party Fire & Theft or Third Party Only cover, as selected by you when requesting the quote and itemised in your schedule.

Significant features and benefits

Your policy includes the following features & benefits and exclusions or limitations, which are explained in detail in your policy booklet. Any additional endorsements applied to your policy, which may affect the cover provided, will be detailed on your policy schedule.

Section / Benefit	Significant Benefits	Significant Exclusions	Comprehensive	Third Party Fire & Theft	Third Party Only
2 – Loss of or damage your vehicle	<ul style="list-style-type: none"> Accidental damage to the vehicle (limit – the market value of the vehicle) Accessories and spare parts (not audio equipment) Trailers (up to GBP5,000) New vehicle replacement if within 12 months purchase new by you, any repair costs, relating to a valid claim under this policy, exceed 60% of the list price at the time of purchase or the vehicle is stolen and not recovered 	<ul style="list-style-type: none"> First part of any claim - this is known as the "excess" detailed in the policy Theft or attempted theft whilst your vehicle is left unsecured or if the ignition keys of your vehicle have been left in or on your vehicle Loss of use, depreciation, wear and tear and mechanical, electronic, computer, electrical failures or breakages. 	✓	✓ Fire and theft only	✗
3 - Personal effects	<ul style="list-style-type: none"> Loss or damage to personal effects while in or on the vehicle 	<ul style="list-style-type: none"> Maximum limit up to GBP100 per incident first GBP100 of any claim arising from fire, theft, or malicious damage unless your vehicle is in a locked garage. 	✓	✓ Fire and theft only	✗
4 – Glass	<ul style="list-style-type: none"> Loss or damage to glass in the windscreen, sunroof or windows of the vehicle 	<ul style="list-style-type: none"> Limit of GBP150, if QBE Helpline is not used. 	✓	✗	✗
5 - Replacement locks	<ul style="list-style-type: none"> Replacement of keys or lock transmitter, if lost or stolen. 	<ul style="list-style-type: none"> Cost of replacement of alarms and security devices 	✓	✗	✗
6 - Payment to the owner	<ul style="list-style-type: none"> Payments to the owner for accidental damage to the vehicle under hire purchase or leasing agreement. 	<ul style="list-style-type: none"> Maximum limit up to market value of the vehicle 	✓	✓	✗
7 - Liability to third parties	<ul style="list-style-type: none"> Loss or damage to third parties arising out of an accident or in connection with loading or unloading the vehicle 	<ul style="list-style-type: none"> Loss or damage arising from any loading to and unloading from your vehicle beyond the carriageway and thoroughfare. The maximum amount for damage to a third parties property: <ul style="list-style-type: none"> - where your vehicle is a private car or motorcycle: GBP20,000,000 - in respect of all other vehicles: GBP5,000,000. - while your vehicle is carrying any high category hazardous goods or being driven at any hazardous location : GBP250,000 	✓	✓	✓
8 - Payment to principals	<ul style="list-style-type: none"> Principal's legal liability arising from contract work undertaken on the principal's behalf. 	<ul style="list-style-type: none"> Death or bodily injury to principal's employees or property belonging to or held in trust by the principal 	✓	✓	✓

9 - Continental use	<ul style="list-style-type: none"> Driving abroad: 30 day cover available in most European Countries (Travel cover for an extended period over 30 days may be provided on request - please refer to the policy booklet for full details) 	<ul style="list-style-type: none"> Any accident arising while on travel during any permitted extended period after the first 30 days from the date of travel will be subject to an additional excess of 100% of the excess stated in the schedule. 	✓	✓	✓
10 & 11 - Injury to driver and passengers and Emergency treatment	<ul style="list-style-type: none"> Cover to driver or passenger up to GBP30,000 including emergency dental treatment up to £250 and stress counselling up to £500. 	<ul style="list-style-type: none"> Persons over 70 years Persons not resident in United Kingdom 	✓	✓	✓
12 - Medical expenses	<ul style="list-style-type: none"> Cover up to GBP100 for each completed 24 hours stay in hospital up to maximum of GBP3000. 	<ul style="list-style-type: none"> First 24 hours of stay in hospital 	✓	✗	✗
16 - Legal services and advice	<ul style="list-style-type: none"> Legal costs in pursuit of damages for death or bodily injury and damage to the vehicle or property following an accident Maximum Limit: GBP100,000 per road accident. Replacement vehicle service where accident fault of third party. 	<ul style="list-style-type: none"> Any claim reported more than 6 months after the accident Any claim arising from a contract you have with another person or organisation. Any claim for an event which is not covered under your current motor insurance policy. At any time we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or defended or if a conflict of interest arises. 	✓	✓	✓

OPTIONAL EXTRAS (See Schedule)					
14 - UK breakdown assistance (Cover under this section is provided through the AA)	<ul style="list-style-type: none"> If the vehicle breaks down, the AA will arrange assistance and roadside repair if possible 	<ul style="list-style-type: none"> Cost of spare parts and garage labour Vehicles that are carrying dangerous or illegal load or cannot be removed by normal trailers 	✓*	✓*	✓*
15 - European breakdown assistance (Cover under this section is provided through Acromas)	<ul style="list-style-type: none"> Emergency roadside assistance cover for breakdown or road traffic accident. 	<ul style="list-style-type: none"> Limit while on the continent of GBP250 Cost of spare parts, petrol, oil, keys, other materials and garage labour Vehicles that cannot be removed by normal trailers or transport. 	✓*	✓*	✓*

*Subject to payment of additional premium

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

- 1) Use and driving not confirmed by your certificate of motor insurance (Section 17)
We will not pay for any accident, injury, loss or damage that occurs while your vehicle is being used for a purpose not shown under the "Description of use" section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.
- 2) We will not pay for any accident, injury, loss or damage that occurs while your vehicle is being driven by a person
 - i) not licenced to drive the vehicle or
 - ii) whose licence has been revoked or
 - ii) who is disqualified from holding or obtaining such a licence and provided the person is driving on the order of or with the permission of the policyholder. (Certificate).
- 3) Mid-term premium amendments (Clause 19.12)
In the event of a change of circumstances, we shall recalculate your premium. If the difference between the initial premium and the revised premium results in:
 - a) a refund, we will arrange to pay you the refund provided the amount exceeds GBP20.
 - b) an additional charge, we will request a minimum additional premium payment from you of GBP20 depending on the charge.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

How to claim

If you want to make a claim or otherwise seek assistance under this policy, contact your intermediary (if any) at the first instance.

If you wish to contact us, telephone the QBE Helpline:

0800 389 1708

UK Accident Recovery

If you want to make a claim under this section of the policy, when an accident occurs in the:

- United Kingdom, telephone the QBE Helpline **0800 389 1708**

Breakdown Assistance

If you require breakdown assistance, remember always call the QBE Helpline first who will arrange with the AA for someone to come out and help you.

European Breakdown Assistance

In the event of an emergency or claim on the continent, contact the appropriate control centre as shown below.

00 0800 42 43 24 44 (freephone)

Alternatively within France:

Call **04 72 17 12 03**

Or from any other location:

Call **00 33 472 17 12 03**

Republic of Ireland, telephone:

Call **1800 535 005**

24 hour help lines

For Legal Services and Advice

For advice on any personal legal matter, contact Lawphone Legal Helpline on:

0870 241 4140

24 hours a day, 365 days a year

Your cancellation rights

Cooling off period

If **you** are an individual or sole trader, including a partnership in England and Wales, then **you** have the right to cancel **your policy** during a period of 14 days either from the day of conclusion of the contract or the day on which **you** receive **your policy** documentation, whichever is the latter.

If **you** wish to do so and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid. If cover has commenced and provided you have not submitted and do not intend to submit a claim, we will refund your premium less a charge of forty pounds (GBP40). In order to cancel **your policy** during a period of 14 days, please contact **your** intermediary (if any) at the first instance. If you wish to contact us, please do so at the following address:

QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
tel: +44 (0)845 60 90 326 fax: +44 (0)0845 60 90 320
Web: www.qbeurope.com/motor

You should also return **your certificate of motor insurance** as soon as possible after cancellation.

If **you** are not an individual or sole trader, including a partnership in England and Wales, there is no cooling off period under this **policy**.

After commencement of cover

If the terms of the cooling off period do not apply and **you** wish to cancel **your policy** after the insurance cover has already commenced, please contact your intermediary (if any) at the first instance.

You may cancel this **policy** at any time by letter, returning this document and the **certificate(s) of motor insurance** or insurance disc(s) to **our** registered address.

If you wish to contact us, please do so at the following address:

QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
tel: +44 (0)845 60 90 326 fax: +44 (0)0845 60 90 320
Web: www.qbeurope.com/motor

In the event of **your** cancellation of this **policy**, **you** will be entitled to a pro rata refund of the premium paid less a charge of forty pounds (GBP40). However such refund is subject to:

- a) the **policy** being an annual contract; and
- b) no claims having being recorded notified or to be notified in the current **period of insurance**.

If **you** have made a claim or if one has been made against **you** during the **period of insurance**, **you** will not be entitled to a refund of the premium.

However, if **you** do not exercise **your** right to cancel **your** policy, it will continue in force for the term of the policy and **you** will be required to pay the full premium as stated.

Our cancellation rights

We may cancel this document by giving seven (7) days notice by recorded delivery to **your** last known address (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland) but:

- a) where the premium or any part thereof was paid with the benefit of a finance agreement; and
- b) there remains any sum outstanding (whether or not date of repayment of the said sum or any part thereof has fallen due) by **you** to the provider of the finance (referred to hereafter as the finance company) at the date of **our** cancellation

we may deduct from the sum otherwise payable to **you**, all or part of the sum outstanding by **you** to the finance company provided that the sum thereby deducted is paid directly by **us** to the finance company.

Subject to the above, **you** will be entitled to a pro-rata return of premium upon receipt of the **certificate(s) of motor insurance** or insurance disc(s).

Complaints procedure

All sections other than Section 14 and 15

We take all complaints seriously and endeavour to resolve all customers' problems promptly. However, any complaint should be reported to us through your intermediary (if any).

If you wish to contact us directly then please do so at:

Portfolio Manager
QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
Tel: +44 (0)845 60 90 326 fax: +44 (0)0845 60 90 320
Web: www.qbeeurope.com/motor

Please quote your policy number or claim number as appropriate in any correspondence.

A summary of our complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint. Please see below as regards any complaint that you wish to make against the AA.

Financial Ombudsman Service

If, after making a complaint, you feel that the matter has not been resolved to your satisfaction then you may be eligible to refer the matter to the Financial Ombudsman Service. If you are an eligible complainant you may contact:

The Financial Ombudsman Service,
South Quay Plaza 2, 183 Marsh Wall,
Docklands, London E14 9SR
Tel: consumer helpline: 0845 080 1800 Fax: 020 7964 1001
E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this policy, but if you are not an eligible complainant then the informal complaint process ceases.

About the Financial Ombudsman Service (FOS)

Eligible complainants are:

- a) private individuals, or
- b) 'micro-enterprises'.
'Micro-enterprises' will be able to bring complaints to the ombudsman as long as they have an annual turnover of under EUR2 million and fewer than ten (10) employees.

The FOS will only consider a complaint if you are an eligible complainant and if:

- we have been given an opportunity to resolve it; and
- we have sent you a final response letter and you have referred your complaint to the FOS within six (6) months of our final response letter; or
- we have not responded to your complaint with a decision within eight (8) weeks of you making a complaint.

Section 14 and 15 only – The Automobile Association Limited

In the event that you have either a compliment or a complaint, the AA really wants to hear from you. AA welcome your comments as they give the AA the opportunity to put things right and to improve the service.

Please phone AA on 0845 6076727 (Text phone users can ring: 0845 8501207)
or write to:

Customer Support, AA, Fanum House, Basingstoke, Hampshire RG21 4EA
Fax: 01256 492306 E-mail: CustomerSupport@theAA.com

Where you are refused service by the AA, either in whole or in part, you have the right to an explanation from the AA in writing.

It is the AA's policy to acknowledge any complaint within five (5) working days, advising you of who is dealing with your concerns, and attempt to address them. If investigations take longer, a full response will be given within twenty (20) working days or an explanation of the AA's position with timescales for a full response.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or from their website (www.fscs.org.uk).