

## QBE Insurance (Europe) Limited Motor Trade Road Risks Policy Summary

Some important facts about your Motor Insurance are summarised below. This summary does not contain the full terms and conditions of the contract which can be found in the Document of Insurance. This summary does not form part of your contract of insurance. It is important that you read the policy document carefully when you receive it.

### Name of the insurance undertaking

The insurer of this policy is QBE Insurance (Europe) Limited. QBE insurance (Europe) Limited is part of QBE European Operations, a division of the QBE Insurance Group.

### Type of insurance and cover

The QBE Insurance (Europe) Limited Motor Trade Road Risk policy provides cover for you and your vehicles, comprising Comprehensive, Third Party Fire & Theft or Third Party Only cover, as selected by you when requesting the quote and detailed in your Schedule.

### 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.

### Significant Features & Benefits and Exclusions or Limitations

Your policy includes the following features & benefits and exclusions or limitations, which are explained in detail in your policy booklet:

Features & Benefits	Exclusions or Limits (Please see General Excesses below)	Comp.	TPF&T	TPO
<b>Liability for death or bodily injury to Third Parties (section 1)</b> Unlimited cover in respect of legal liability to others, including passengers, for death or bodily injury		✓	✓	✓
<b>Liability for damage to other people's Property (section 1)</b> Up to £1m for damage to property arising out of one accident or series of accidents arising out of one event		✓	✓	✓
<b>Loss of or damage to your vehicle (section 2)</b> Cover applies to any motor vehicle the property of the insured or held in trust by or in the custody or control of the insured for motor trade purposes	We do not cover loss of or damage to the vehicle whilst the keys or other device which unlocks the vehicle have been left in or on the vehicle or not removed to a safe and secure place. We do not cover keys belonging to any insured vehicle or the replacement of locks following loss of keys. We do not cover leased/hired vehicles or vehicles owned by: the spouse of the insured; additional drivers; or employees. Cover does not apply for loss of or damage to any insured vehicle whilst it is being kept within 400 metres of, in, near or next to any business owned or occupied by the Insured or any other Motor Trader	✓	✓ Fire & Theft	X
<b>Legal Representation</b> At our option we will pay: legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage; solicitors fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction; legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving		✓	✓	✓
<b>No Claims Bonus Protection (section 3)</b> Will not reduce if you have no more than 1 claim in any 1 insurance year or more than 2 claims in any 3 consecutive insurance year	Cover is subject to the payment of an additional premium and evidence of entitlement to at least 1 year No Claims Bonus	✓	✓	✓
<b>Demonstration Cover</b>	Cover is subject to the payment of an additional premium. Policy cover will extend to allow a prospective purchaser of an insured vehicle to drive such vehicle before deciding on purchase. The person must not be in the employ of the Insured, not be a member of the family of the Insured or any named driver, must hold the relevant UK driving licence and be accompanied at all times by the insured or by any person named for motor trade use on the Certificate of Motor Insurance.	✓	✓	✓
<b>Driving abroad (section 4)</b> We will provide the minimum cover necessary that is required by law in respect of your vehicle in any EU country and any other country that the Commission of the EU is satisfied that arrangements have been made to meet the requirements of the EU Directives on Insurance.	Subject to the issue of a Green Card and payment of any additional premium required, full cover will apply in the countries the Green Card is made available for	✓	✓	✓
<b>Legal Expenses Insurance (section 5)</b> (Provided by DAS Legal Expenses Insurance Co Ltd for personal injury up to a limit of £50,000 for all claims resulting from one or more event arising at the same time or from the same cause)		✓	X	X

### General Excesses

An excess applies to the first part of any claim. The following apply to your policy:

	Amount	Policy Section
Accidental Damage, Vandalism/Malicious Damage Excess	£250 unless otherwise specified in Schedule	2
Fire & Theft Excess	£250 unless otherwise specified in Schedule	2

## Cancellation rights

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, 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 later.

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. Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered of £40 or a pro-rata charge based upon time on risk, whichever is the greater.

To exercise your right to cancel your policy, please contact your insurance broker or intermediary, at the address shown on your covering documentation. You must also return the Document of Insurance, the Certificate(s) of Insurance and Insurance Disc(s) and it is a criminal offence for which you can be prosecuted not to do so.

However, if you are not an individual/sole trader (including a partnership in England and Wales) or your policy is for a duration of less than one month, there are no cancellation rights under this policy.

Outside of the cancellation period, you may cancel this insurance at any time by returning to us your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate is received by us and the appropriate refund of premium will be calculated in accordance with our published short-period rates as shown below. Any refund will be subject to no claim having been made in the period since last renewal.

## SHORT PERIOD RATES

Period not exceeding	Proportion of Annual Premium Returned
1 week	85%
2 weeks	80%
1 month	75%
2 months	60%
3 months	50%
4 months	35%
6 months	25%
8 months	10%
Over 8 months	Nil

A minimum premium of £40 will apply.

## Making a Claim

Claims should be reported to:  
QBE Insurance (Europe) Limited  
One Coval Wells  
Chelmsford  
CM1 1WZ  
Telephone No. 0800 0182954

Claims under the Legal Expenses Insurance (Section 5) should be reported to:  
DAS Legal Expenses Insurance Co Ltd  
Motor Claims Centre  
DAS Parc  
Greenway Court  
Bedwas  
Caerphilly CF83 8DW  
Telephone No. 0800 7836066. Please quote Policy No. TS4/3823393

## How to make a complaint

We hope that you will be pleased with the service we provide. However, if you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your Policy Number and the name of your Broker or Intermediary:

The Managing Director Motor  
QBE Insurance (Europe) Limited  
One Coval Wells  
Chelmsford  
Essex CM1 1WZ

If you are not satisfied with the way in which your complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. We will provide you with the relevant information.

## The Financial Services Compensation Scheme

QBE Insurance (Europe) Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if QBE Insurance (Europe) Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).