

your
van
insurance policy

Please keep
your policy
in a safe place

Introduction

Cornhill

Direct

Deliver the Promise

This **policy** document and **your schedule** describe **your** legal contract and it is important that **you** examine them carefully to make sure that they meet all **your** needs.

Please check **your schedule** and **your** personal details form carefully to make sure that as far as **you** know the information **you** have supplied is correct. Remember, **you** must tell **us** if this information changes or is not correct. If **you** don't, **you** may find that **you** are not covered if **you** need to claim.

The Important Information Notice issued with **your** documents also forms part of **your policy**, please read it carefully.

In return for paying or agreeing to pay the premium, **we** will insure **you** under the conditions of **your policy** for any insured event which takes place during the period of insurance. (**You** must check **your schedule** to see which sections of the **policy** apply to **you**).

Guide to your van insurance policy

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Complaints procedure

Our aim is to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly.

Within five working days **we** will confirm that **we** have received **your** complaint and do our best to sort out the problem within four weeks. If **we** cannot do this, **we** will let **you** know when to expect an answer.

If **we** have not sorted out the situation within eight weeks, **we** will give **you** information about the Financial Ombudsman Service.

Please contact **us** at:

Customer Satisfaction Manager
Cornhill Direct
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

Phone: 08705 50 60 70*

Email: Complaints@cornhilldirect.co.uk

*Calls charged at National Rate

Changing your vehicle

You must tell **us** immediately about any change of vehicle or if **you** buy or get an extra vehicle. If **we** agree to cover the new **vehicle**, **we** may set terms and ask **you** to pay a higher premium.

The **certificate of motor insurance** **we** have issued with this **policy** specifies **your vehicle** by its registration mark. **You** must get a cover note or **certificate of motor insurance** showing the new registration mark of any extra or replacement vehicle **you** want **us** to cover.

How to make a claim

To find out how to make a claim, please see the leaflet in **your** welcome pack.

The meaning of words

If **we** explain what a word means, that word has the same meaning wherever it appears in **your policy** or **schedule** (other than sections 8, 9 and 10). These words are highlighted in **bold** throughout **your policy**.

We have defined the most common words below.

- Certificate of motor insurance** - A certificate **we** issue that proves **you** have the motor insurance **you** need by law. It shows who can drive **your vehicle** and the purposes for which **your vehicle** can be used.
- Endorsement** - Changes to the terms of **your policy** which will be shown in **your schedule** or continuation **schedule**.
- Excess** - The amounts **you** will have to pay if **your vehicle** is lost, stolen or damaged. The main excesses are displayed on **your schedule**. Any excess displayed in this booklet or on an additional **schedule** are additional to those displayed on **your schedule**.
- Market value** - The cost of replacing **your vehicle** with one of the same make, model, age, type, mileage and condition.
- Policy** - The contract of insurance between **you** and **us**.
- Schedule** - A document which gives details of **you** and the cover provided by **your policy**.
- Non-original parts** - Parts and accessories made to an appropriate standard including those approved by the MIRRC but not produced by the manufacturer of **your vehicle**. The MIRRC (Motor Insurers Repair and Research centre) is often referred to as Thatcham.
- Territorial limits** - Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, Andorra (covered under France and Spain) Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Holland, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

- Terrorism** - Any act including, but not limited to, the use of or the threat of any force, violence or life-threatening act by any person or group of people acting alone, or on behalf of or in connection with any organisation or government, for political, religious or similar reasons. This includes the intention to influence or intimidate any government or put the public or any section of the public in fear. Any act that the government considers to be an act of **terrorism**.
- We, us, our** - Cornhill Direct, a division of Allianz Cornhill Insurance plc.
- You, your** - The person or business named as the **policyholder** in the **schedule** and on the **certificate of motor insurance**.
- Your vehicle** - Any vehicle described in:
- paragraph 1 of **your** current certificate of motor insurance; and
- **your** motor **schedule**.
- The term 'vehicle' also includes its accessories and spare parts, whether on or attached to it or in a locked private garage.
- Hazardous Goods** - The term **hazardous goods** means those detailed in:
- the Dangerous Substances (Conveyances by Road in Road Tankers and Tank Containers) Regulations 1992 or subsequent legislation;
- the carriage of Dangerous Goods (Classification, Packaging and Labelling) and use of Transportable Pressure receptacles Regulations 1996 or subsequent legislation; and
- the Approved List of Dangerous Substances as published by the Health and Safety Executive or its successor.

Section 1 - Liability to others

What is covered

1 Cover we provide for you

We will pay all the amounts **you** legally have to pay as a result of using **your vehicle** and any trailer or caravan being towed by it if **you**:

- cause the accidental death of, or bodily injury to, any person; or
- cause accidental damage to anyone's property.

In respect of accidental damage to property, **we** will not pay more than £5,000,000 or £250,000 if **your vehicle** is carrying **hazardous goods** for any one claim or series of claims arising out of any one event.

2 Cover we provide for other people

We will provide the same insurance as **we** provide in section 1 above to the following people.

- Anyone **you** allow to drive **your vehicle** as long as they are allowed by **your** current **certificate of motor insurance**.
- Anyone travelling in, getting into or out of **your vehicle**.
- The employer of anyone **you** allow to drive **your vehicle** as long as they are allowed by **your** current **certificate of motor insurance**.

3 Your legally-appointed representatives

After the death of anyone who is insured under this **policy**, **we** will protect that person's estate against any liability they had if **we** insure that liability under this **policy**.

4 Legal fees and expenses

If there is an accident **we** insure under this **policy**, **we** will arrange and pay for:

- a solicitor or barrister to represent anyone insured under this **policy** at a coroner's inquest or magistrates' court;
- reasonable legal fees for defending anyone insured under this **policy** if they are charged with manslaughter or causing death by reckless or dangerous driving; or
- any costs **we** give **our** written agreement to.

5 Emergency medical treatment

If there is an accident insured by this **policy**, **we** will pay for emergency medical treatment which must be provided under compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.

What is not covered

- *We will not cover liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this **policy** unless this is necessary under compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.*
- *We will not cover **your** liability for loss of or damage to property which belongs to **you** or is in **your** care under this section of the **policy**.*
- *We will not cover liability for loss of or damage to property which belongs to, or is in the care of, anyone **you** allow to drive **your vehicle** and who is allowed to by **your** current **certificate of motor insurance**.*
- *We will not cover the liability of anyone who is covered under any other policy.*
- *We will not cover legal liability caused by using a vehicle on any part of an aerodrome, airport, airfield or military base where aircraft can go.*
- *We will not cover liability for loss, damage, injury, death or any other cost directly or indirectly caused by, resulting from or in connection with any act of **terrorism** or any action taken to control or prevent any act of **terrorism**, except as is necessary to meet the requirements of any compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.*
- *We will not cover loss or damage or legal liability shown in the general exceptions.*

Section 2 - Loss of or damage to your vehicle

What is covered

We will pay for:

- loss of or damage to **your vehicle** up to the **market value** of **your vehicle**;
- the cost of protecting and removing **your vehicle** to the nearest repairer and reasonable cost of delivering **your vehicle** back to **you** after it has been repaired; and
- the cost of changing the locks of **your vehicle** if the keys have been stolen from **your** business address or from **your** home, as long as **you** report the theft to the police within 24 hours of discovering it. The maximum amount **we** will pay is £500. The **excess** for this cover is nil.

This will involve the following options:

- repairing **your vehicle** using **non-original** parts or original parts if **your vehicle** is under the manufacturer's warranty;
- replacing what is lost or damaged if this is more cost effective than repairing it; or
- settle **your** claim in cash.

We will decide which option is appropriate.

Fire and theft

If **your schedule** shows **you** have 'third party fire and theft', this section will give **you** the cover shown above but only when **your vehicle** has been damaged by fire, is stolen or is damaged by attempted theft.

Replacing your vehicle

We will replace **your vehicle** with a new one of the same make, model and specification if the vehicle is:

- stolen and not recovered within 28 days of **you** reporting the theft to **us**; or
- damaged so that the cost of repair is more than 50% of the United Kingdom list price (including tax) of an identical new vehicle at the time of loss or damage.

We will only do this if:

- **you** have owned **your vehicle** (or **you** have hired it under a hire-purchase agreement) since it was first registered as new;
- the loss or damage happens before **your vehicle** is one year old and the model is still available from the manufacturer's authorised dealers;
- **we** have **your** permission (or the hire-purchase company's permission) to replace the **vehicle**; and
- **your vehicle** is a UK specification model bought from one of the manufacturer's authorised UK dealers.

Salvage

If **we** are going to settle **your** claim by replacing **your vehicle** or by paying **you** the **market value**, **your** damaged **vehicle** will become **our** property.

What is not covered

- **We will not cover any damage to your vehicle** if at the time of the damage **your vehicle** was being driven by a person aged 17 to 24 and that person is not named in section 5 of **your** current **certificate of motor insurance**.

- **Glass damage excess**

If **your** claim is only for loss of or damage to the glass in **your vehicle's** windscreen, windows or glass sunroofs or to bodywork scratched by the broken glass, **you** will only have to pay an **excess** of £50. **You** will not have to pay this **excess** if **your vehicle's** windscreen or windows are repaired rather than replaced.

We will not pay any more than £250 if you do not use **our** approved supplier. See **our** claims guide for approved supplier details.

- **Accidental damage excess**

In all other circumstances, **you** will have to pay the following **excesses** for the categories of driver shown (including **you**).

The **excesses** shown in the category of driver table apply on top of any other **excess** which may apply. The other **excesses**, if they apply, will be shown on **your schedule** or by **endorsement** on any continuation **schedule**.

| Category of driver | Accidental damage excess |
|--------------------------|--------------------------|
| Inexperienced drivers | £250 |
| Experienced drivers aged | |
| 17 to 20 | £250 |
| 21 to 24 | £150 |

An inexperienced driver is someone who holds a provisional licence or has not held a full licence issued in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands for at least one year.

- **We will not pay any more than £750 for loss of or damage to permanently-fitted audio, communication, navigational or in-vehicle entertainment equipment unless it was standard equipment for your vehicle when it was built and you have comprehensive policy cover.**
- **We will not pay any more than £250 for loss of or damage to permanently-fitted audio, communication, navigational or in-vehicle entertainment equipment unless it was standard equipment for your vehicle when it was built and you have third party fire and theft policy cover.**

- *We will not cover wear and tear, loss of value after repairing **your vehicle**, mechanical, electrical, electronic or computer failures, breakdowns or breakages.*
- *We will not cover any damage to tyres caused by braking, punctures, cuts or bursts.*
- *We will not cover any damage or destruction due to pressure waves caused by aircraft or other flying objects.*
- *If we settle the claim by repairing **your vehicle**, we will not be responsible for the part of the cost which increases the **market value** of **your vehicle** beyond its value before the loss or damage happened.*
- *We will not cover loss of use or other financial loss arising from the claim for **your vehicle**.*
- *We will not cover loss of or damage to **your vehicle** caused or contributed to by deception.*
- **Ignition Key**
*We will not cover loss or damage to **your vehicle** if it is unoccupied at any time with a key or any other ignition control device in the ignition or left somewhere else in the vehicle.*
- **Unavailable Parts**
*If any original or **non-original** part or accessory is not available, the most we will pay is the cost shown in the manufacturer's last UK price list, plus the reasonable fitting costs.*

*If any original or **non-original** part or accessory is not available and is not listed in the manufacturer's last UK price list, the most we will pay is the cost of an equivalent part listed, plus the reasonable fitting cost. If no equivalent part is listed, the most we will pay for the item is £250.*
- *We will not cover loss or damage or legal liability shown in the general exceptions.*

Section 3 - Medical expenses

We will pay medical, surgical and dental fees up to £200 for each person being carried in **your vehicle** if they are injured in an accident involving **your vehicle**.

Section 4 - Van hire

Your schedule will show if you have this cover.

If **your vehicle** is going to be out of use for at least two days in a row as a result of a loss or damage covered by section 2 (other than for broken glass), we will provide the following cover.

a Van hire cover

We will:

- arrange and pay for hiring another vehicle for up to 14 days;
- pay for delivering the hire vehicle (up to 10 miles from the nearest vehicle-hire office); and
- insure the hire vehicle for the period of hire (up to 14 days) to the same extent as **your vehicle**.

b Travel reimbursement

If **your vehicle** has been professionally adapted or converted so that it can carry a driver or passenger with a disability and another suitable vehicle is not available from **our** supplier, we will refund **your** transportation costs (up to £25 a day for up to 14 days).

Conditions which apply to section 4

- 1 If **you** can drive **your vehicle** safely, the hire will begin on the date on which **your vehicle** is accepted by the repairer.
- 2 If **you** cannot drive **your vehicle** safely, the hire will begin on the date of the accident or theft giving rise to the claim for loss or damage.
- 3 The vehicle hire or travel reimbursement will end on either:
 - the date **you** get **your vehicle** back from the repairers; or
 - after 14 days;
 whichever comes first.
- 4 If **you** extend the hire period, **you** must get our agreement first. **You** will then need to pay for the extended period.
- 5 The hire van will be similar to **your vehicle** but only if our chosen supplier can reasonably supply it.
- 6 For the purposes of this section the contract for hire will be between **you** and **our** supplier, and **we** will not be involved in any way (except under condition 8 of this section).
- 7 **We** will not be responsible for the costs of fuel, oil and other items **you** use during the hire period.
- 8 Paying **our** supplier for vehicle hire within the terms of this section will be **our** responsibility.
- 9 This section only applies to vehicles hired in the United Kingdom.

Section 5 - Foreign travel

This **policy** gives **you** and anyone allowed to drive **your vehicle** under **your current certificate of motor insurance** the full cover shown in the **schedule** in any country in the **territorial limits**.

Your current certificate of motor insurance is evidence that **you** have the cover needed by law in the **territorial limits**. **You** do not need a green card or a bail bond if **you** want to travel within the **territorial limits**.

If **you** want cover outside the **territorial limits**, **you** must tell us. **We** may provide cover and **you** may need to pay an extra premium.

We will pay any customs duty if **your vehicle** is damaged and **we** cannot return it to the UK after a claim covered by this **policy**.

What is not covered

- *Loss or damage or legal liability shown in the general exceptions.*

Section 6 - Personal belongings

This section only provides cover if **your schedule** shows that **you** have comprehensive cover.

What is covered

- **We** will pay up to £200 for personal belongings while in **your vehicle** if they are lost or damaged by an accident, fire, theft or attempted theft.

What is not covered

We will not pay for loss of or damage to:

- *money including credit, cash, debt and cheque cards;*
- *securities (financial certificates such as shares and bonds);*
- *jewellery;*
- *mobile phones; or*
- *goods or samples which **you**, or any person insured by this **policy**, carry in connection with any trade or business.*
- ***We** will also not cover loss or damage or legal liability shown in the general exceptions.*

Section 7 - No-claim discount

If **you** do not claim under this **policy** during the period of insurance, **we** will give **you** a no-claim discount on **your** premium when **you** renew **your policy**. See the table below.

| Number of no-claim years | Discount |
|--------------------------|----------|
| 0 | 0 |
| 1 | 25% |
| 2 | 35% |
| 3 | 40% |
| 4 | 50% |
| 5 | 55% |
| 6 | 60% |

If **you** make a claim under this **policy**, **your** no-claim discount may be affected as shown in the tables below.

| No-claim discount when you next renew your policy if your schedule shows that no-claim discount protection does not apply | | | |
|--|---|-----|---|
| No-claim discount at the start of the policy or the last time you renewed it | No-claim discount when you next renew the policy following: | | |
| | Number of claims | | |
| | 1 | 2 | 3 |
| 0 | 0 | 0 | 0 |
| 25% | 0 | 0 | 0 |
| 35% | 0 | 0 | 0 |
| 40% | 25% | 0 | 0 |
| 50% | 35% | 0 | 0 |
| 55% | 40% | 25% | 0 |
| 60% | 50% | 35% | 0 |

| No-claim discount when you next renew your policy if your schedule shows that no-claim discount protection applies | | | | |
|---|---|-----|-----|---|
| No-claim discount at the start of the policy or the last time you renewed it | No-claim discount when you next renew the policy following: | | | |
| | Number of claims | | | |
| | 1 | 2 | 3 | 4 |
| 0 | 0 | 0 | 0 | 0 |
| 25% | 25% | 0 | 0 | 0 |
| 35% | 35% | 0 | 0 | 0 |
| 40% | 40% | 25% | 0 | 0 |
| 50% | 50% | 35% | 0 | 0 |
| 55% | 55% | 40% | 25% | 0 |
| 60% | 60% | 50% | 35% | 0 |

The following will not affect **your** no-claim discount.

- Payments made only for broken windscreens, windows or glass sunroofs or for repairing scratched paintwork caused by broken glass.
- Claims where **you** or a driver covered by **your** current certificate of motor insurance are not at fault, as long as **we** have recovered all that **we** have paid from those who are responsible.

Section 8 - Accident recovery

Cover applies. **You** will have been provided with a separate Accident recovery booklet unless **you** have purchased Cornhill Direct Rescue in which case **you** will have been provided with a Cornhill Direct Rescue wording. Please read **your** wording carefully.

Section 9 - Cornhill Direct Rescue

This section only applies when shown in **your** schedule. If **you** are covered by this section **you** will have been provided with a separate booklet, please read it carefully.

Section 10 - Motor legal protection

This section only applies when shown in **your** schedule. If **you** are covered by this section **you** will have been provided with a separate booklet, please read it carefully.

General exceptions

applying to all sections of this policy (other than to sections 8, 9 and 10)

*This **policy** does not cover the following unless **we** have to provide cover to meet the requirements of any compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.*

1 Radioactivity

- **We** will not cover loss or damage or legal liability directly or indirectly caused by:
- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

2 Earthquake and underground fire

We will not cover loss, damage, injury or liability as a result of earthquake or underground fire.

3 War and other hostilities

We will not cover loss, damage, injury or liability as a result of:

- war, invasion, act of foreign enemy, hostilities (whether war be declared or not);
- military force or coup, civil war, rebellion, revolution; or
- use of **your** vehicle in a country where the Foreign and Commonwealth Office or its successor has advised against 'all travel'.

4 Who uses the vehicle

*We will not cover any claim or damage arising while **your** vehicle is being:*

- driven by anyone who is not mentioned in the 'Person or classes of people entitled to drive'

*section noted in the current **certificate of motor insurance**;*

- used for a purpose which is not shown or is excluded on the current **certificate of motor insurance**; or
- driven by someone who does not have a valid driving licence or is breaking the conditions of their driving licence.

However, this exception does not apply to:

- claims under section 2 (loss of or damage to **your** vehicle arising through theft or attempted theft) as long as **you** are prepared to help the police with any prosecution; and
- the cover given to **you** (and to no other person) under section 1 (Liability to others) while **your** vehicle is being used without **your** authority or by a motor trader for servicing or repair.

5 Riot

*We will not cover any loss, damage or liability other than cover for **your** liability to others caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands.*

6 Pollution

We will not cover any loss, damage or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance.

7 Contracts

*We will not cover any loss, damage or liability as a result of an agreement or contract unless **we** would have been responsible anyway.*

8 UK residence and visits abroad

We will not cover any loss, damage or liability if:

- **you** do not live permanently in Great Britain, Northern Ireland, Isle of Man, or the Channel Islands; or
- **your** vehicle is taken outside Great Britain, Northern Ireland, Isle of Man or the Channel Islands for any reason other than a temporary visit.

9 Vehicle tax and registration

*We will not cover any loss, damage or liability if **your** vehicle is taxed and registered outside of Great Britain, Northern Ireland, Isle of Man, or the Channel Islands.*

10 Competition and performance driving

*We will not cover loss, damage, injury or liability arising while **your** vehicle is being used for racing, rallying, speed-testing, speed-trials or whilst being driven on a motor sport circuit.*

General conditions

applying to all parts of this policy (other than to sections 8, 9 and 10)

1 How to make a claim

You must tell **us** as soon as reasonably possible about any accident or claim and give **us** any information **we** may need without delay.

You may phone **our** accident helpline. See **our** 'Motor Insurance Claims Guide' leaflet for details.

2 How we deal with claims

If **your vehicle** is lost, stolen or damaged, **we** may decide to:

- pay for any repairs needed to **your vehicle**;
- replace **your vehicle**; or
- pay **you** an amount (up to the **market value** of any loss or damage to **your vehicle**).

If **you** have hired **your vehicle** under a hire-purchase agreement, **we** will pay the legal owner for loss or damage to the vehicle (up to its **market value**) before **we** pay anything left to **you**.

You must not pay or offer or agree to pay any money or admit liability or settle any claim without **our** permission.

We can, in **your** name:

- take over and defend or settle a claim; and
- take over proceedings at **our** own expense and benefit to get back any payment for loss or damage **we** have made under this **policy**.

You must co-operate with **us** at all times.

3 Keeping to the terms of the policy

We will only give **you** the cover described in the **policy** if:

- any person claiming has met all the conditions as far as they apply;
- the declaration and information given in the proposal or statement of fact on which this **policy** is based are complete and correct as far as **you** know; and
- **you** pay the premium or any agreed premium instalment when **we** ask.

4 Compulsory insurance

If the law of any country in which this **policy** covers **you** says **we** must pay a claim which **we** would not normally have paid, **we** are entitled to ask **you** for these payments.

5 Your cancellation rights (cooling-off period)

If **you** do not want to continue this **policy**, **you** may cancel **your** cover within 14 days of receiving the **policy** document. As long as **you** have not made any claims, **we** will refund any money **you** have paid. **You** cannot make a claim after cancelling the **policy**. **You** must return the **certificate of motor insurance** if **you** want to cancel **your policy**.

If **you** cancel outside of this 14 day cancellation period **you** may not receive a return of **your** premium, see general condition 6.

6 Cancelling your policy

We may cancel this **policy** by giving **you** seven days' written notice to **your** last known address. If this happens, any premium to be returned to **you** will be released on return of **your** current **certificate of motor insurance**.

You may cancel this **policy** by giving **us** seven days' notice and returning the current **certificate of motor insurance**.

If the amount due when **you** cancel the **policy** is more than the amount **you** have paid, **you** must pay the difference.

Return Premium following cancellation

We will never refund **your** premium if **you** have made a claim during the period of insurance. Any refunds will be based on the date **you** return the current **certificate of motor insurance** to **us**. **We** will never refund premiums for a **policy** **you** have taken out to provide less than a year's cover.

- If **you** cancel **your policy** before the first renewal date, **we** will refund part of **your** premium (as shown on the following scale). This scale takes account of costs in providing the **policy**.

Cancellation scale

| Days the policy has been in force | | | | | | | | | | |
|--|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------|
| up to 8 | up to 30 | up to 60 | up to 90 | up to 120 | up to 150 | up to 180 | up to 210 | up to 240 | up to 270 | 271 and over |
| Percentage we will refund of a yearly premium | | | | | | | | | | |
| 88% | 80% | 70% | 60% | 50% | 40% | 30% | 20% | 15% | 10% | 0 |

- If **we** cancel the **policy** in the first year because **you** owe premium or due to **your** failure to provide satisfactory No-claims bonus proof, **we** will refund part of **your** premium (as shown on the above scale). If **we** cancel the **policy** for any other reason, **we** will refund the part of the premium **you** have not yet used.
- If **you** or **we** cancel the **policy** after the first renewal date, **we** will refund the part of the premium **you** have not yet used.

7 Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** may refer the matter to an arbitrator chosen by **you** and **us**.

8 Reasonable precautions

You must take all reasonable precautions to protect **your vehicle** from loss and damage and to keep it in a good roadworthy condition. **You** must let one of our authorised representatives inspect **your vehicle** at any reasonable time.

9 Fraud

If **you** make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, **you** will lose all benefit and premiums **you** have

paid for this **policy**. In addition **we** may recover any sums paid by way of benefit under the **policy**.

If **you** fraudulently provided **us** with false information, statements or documents **we** may record this on anti-fraud databases, **we** may also notify other organisations. The Data Protection Notice issued with **your schedule** provides additional information.

10 Choice of law

English law will apply to this contract of insurance unless **you** and **we** agree otherwise.

11 Premiums you owe on policies paid by instalment

If **you** pay **your** premium by direct debit or by any other instalment method, **we** have the right to take any premiums **you** have not yet paid from any claims payment.

12 Administration charges

We can make reasonable administration charges.

13 Contracts (Rights of Third Parties) Act

Under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation, only **you** and **we** may enforce any of the terms of this **policy**. This will not affect any rights third parties (people other than **you** and **we**) have under other laws.

14 Proof of your No-claims bonus

If **we** need evidence of **your** entitlement to no-claims discount **we** must receive it within 21 days of the start date of **your policy**. If **we** do not receive satisfactory proof within 21 days, **we** have the right to:

- amend the **policy** so that the annual premium is based upon a Nil No-claims discount and charge **you** the extra premium; or
- cancel the **policy** (see General Condition 6).

We will not return documentation proving **your** entitlement to no-claims discount once **we** have received it.

When **you** or **we** cancel the **policy**, **we** will issue **you** with a bonus proof as long as you:

- have returned **your** current **certificate of motor insurance**; and
- do not owe any premium.

15 Changing your details

You must tell **us** immediately about any changes that may affect **your policy** cover. Here are some of the changes **you** must tell **us** about:

- **you** changing **your vehicle**;
- changes **you** make to **your vehicle** that make it different from the manufacturer's standard UK specification;
- **you** want to use **your vehicle** for a purpose not permitted in **your certificate of motor insurance**;
- **you** become aware of a medical or physical condition of any driver which may affect their ability to drive;

- **you** or any other driver covered by **your policy**, are convicted of a criminal or motoring offence including fixed penalty offences;
- **you** change **your** address or where **you** normally keep **your vehicle**;
- **you** or any driver covered under this **policy** change occupation including part-time work;
- **you** want someone to drive **your vehicle** who is not insured under this **policy**; or
- **you** purchase or sell an additional **vehicle**.

This is not a complete list and **you** should contact **us** if **you** are unsure whether a change of circumstances may affect **your policy**.

16 Information and declarations

We will only give **you** the cover described in the **policy** if the information and declarations **you** have supplied **us**:

- orally;
- electronically; or
- in writing

at **our** request are complete and correct as far as **you** know.

17 Automatic Renewal

If **you** pay **your** premium by instalment when **your policy** is due for renewal **we** will renew it for **you** automatically, this saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the **policy** expires with full details of **your** next year's premium and **policy** conditions. **We** will also issue **you** with a new **certificate of motor insurance**.

If **you** do not want to renew this **policy**, all **you** need to do is return the **certificate of motor insurance** issued with **your** renewal documents to **us** marked lapsed. If the **certificate of motor insurance** is received after the renewal date **we** will follow the procedures laid out in General Condition 5, cancelling **your policy**.

Should **we** decide that **we** will not renew **your policy** **we** will notify **you** in writing prior to the renewal date.

The automatic renewal process only applies if premium is paid by instalment.

18 Renewal

Regardless of **your** claims history, **your** no-claims discount or whether you have paid for no-claims discount protection at renewal **we** have the right to amend **your policy** terms and conditions this includes:

- imposing terms such as the application of excesses;
- increasing **your** premium;
- excluding cover;
- amending the policy wording; and/or
- changing **your** payment type.

We also have the right to not invite renewal.

We will notify **you** in writing of any such action.

How to contact us

08705 50 60 70*

Home and Motor Insurance
Customer Help Line

08705 133 346*

Claims Help Line

Open 8am – 8pm Monday – Friday
9am – 3pm Saturday

To improve our customer service,
calls may be recorded or monitored

*Calls charged at National Rate

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