

# Ford Protect Commercial Gold Mechanical or Electrical Breakdown Insurance Policy including AA Roadside Assistance













## Insurance Product Information Document

This insurance is underwritten by QBE UK Limited registered in England number 1761561, home state United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202842.





The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is a Motor Vehicle Extended Warranty including AA Roadside Assistance.










 What is insured?	 What is not insured?
<b>Mechanical or Electrical Breakdown Insurance</b>	
 <p>In the event your vehicle suffers a mechanical or electrical failure of a covered component then we will pay for the parts and labour costs to repair your vehicle at an authorised repairer.</p> <p>In summary covered parts include:</p> <ul style="list-style-type: none"> <li>• All Mechanical components</li> <li>• All Electrical components</li> <li>• Oil seals or gaskets when removing the engine, gearbox, differential/final drive</li> <li>• Catalytic converters and coated lifetime diesel particulate filters to a maximum of 100,000 miles from date of first registration</li> <li>• Damage to casings as a result of a mechanical or electrical failure</li> </ul> <p>Navigation, multimedia components and Bluetooth equipment</p>	 <p>Failure as a result of wear and tear of any covered component when the vehicle has covered over 125,000 miles from date of first registration.</p> <p>A full list of excluded components is detailed within the terms and conditions, examples of excluded components are listed below:</p> <ul style="list-style-type: none"> <li>• Additive diesel particulate filter</li> <li>• All other oil seals or gaskets</li> <li>• All Batteries, including batteries or cells for hybrid and electric vehicles</li> <li>• Brake friction material</li> <li>• Clutch facing</li> <li>• Trim, paint and bodywork</li> <li>• Water ingress and corrosion</li> <li>• Window, windscreen and door seals</li> </ul> <p>Any loss, damage or failure that existed before the start date of the policy.</p> <p>You must pay the excess amount detailed within your policy schedule for each and every claim.</p>
 <p>Car Hire: £120 per day (including VAT) to cover the cost of hiring a replacement vehicle whilst your vehicle is under repair.</p>	 <p>Car Hire is only available where the scheduled repair time exceeds 8 working hours in the repair time schedule, and for a maximum of 7 days.</p> <p>This does not include periods where repairs are unable to commence, or due to non-availability of parts.</p>
 <p>Overnight Accommodation and Travel Expenses: Up to £100 (including VAT), towards overnight accommodation or rail fare.</p>	 <p>The cost of meals, drinks, or services.</p>
 <p>Overseas cover: You can pay and reclaim for repairs whilst temporarily outside the United Kingdom.</p>	 <p>Please read "Where am I covered?" section below for details.</p>

## AA Roadside Assistance

	<p>AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following a breakdown incident to the vehicle.</p> <p>The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time.</p>		<p>In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively, to a local destination of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.</p>
	<p>AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address.</p>		<p>Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.</p>




### Are there any restrictions on cover?

	<p>Routine maintenance or periodic repair: Normal service items and other components, subject to routine maintenance or periodic repair or replacement.</p>
	<p>Working materials: Seals, gaskets and working materials, such as oils, oil filter and anti-freeze, unless it is essential to replace them because of a failure of a covered component.</p>
	<p>Casings unless damaged as the result of a failure of a covered component.</p>
	<p>Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer.</p>
	<p>Any claim covered by any other insurance, warranty, or entitlement, including any manufacturer's vehicle warranty.</p>
	<p>Any claim attributable to the failure to comply with the vehicle service requirements.</p>
	<p>Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred. Component failure resulting from overloading, power surges or abnormal use.</p>
	<p>Any claim where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.</p>
	<p>All of the exclusions/restrictions that apply to your policy are shown within your policy documentation. Significant exclusions/restrictions are detailed within this Insurance Product Information Document.</p>




### Where am I covered?

	<p>This insurance covers the vehicle within the United Kingdom. For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein, Switzerland, and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom.</p>
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### What are my obligations?

	<p>It is a condition of the policy of insurance that you have the vehicle properly, regularly, and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle.</p>
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### When and how do I pay?

	<p>For full details of when and how to pay, you should contact the administrator as detailed within your policy documentation.</p>
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### When does the cover start and end?

	<p>This cover lasts for 12 months and the dates of cover are specified on your policy schedule.</p>
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### How do I cancel the contract?

	<p>You can cancel this insurance at any time by contacting the administrator as detailed within your policy documentation.</p>
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Ford Protect Commercial Gold  
Mechanical or Electrical Breakdown  
Insurance Policy Including AA Roadside  
Assistance





# Ford Protect Commercial Gold Mechanical or Electrical Breakdown Insurance Policy Including AA Roadside Assistance

General Information .....	2
Your Policy Schedule.....	2
Claim contact number .....	2
AA Roadside Assistance contact number .....	2
General policy queries contact number .....	2
Eligibility criteria.....	3
About Your Insurer .....	3
Your cancellation rights .....	3
Our cancellation rights .....	4
Automatic renewal.....	4
How to complain .....	4
Definitions .....	6
Section1-Ford Protect Commercial Mechanical or Electrical Breakdown Insurance .....	7
Introduction .....	7
What is covered.....	7
The following is also covered.....	7
Additional benefits .....	8
What is not covered .....	9
Excluded Events .....	9
Vehicle service requirements.....	11
How to claim in respect of Mechanical or electrical failure .....	11
Section 2 - AA Roadside Assistance.....	13
Eligibility criteria .....	13
The AA shall provide the following services: .....	13
The AA Roadside Assistance does not include: .....	13
AA At Home:.....	15
General Terms .....	16
Applicable Law .....	16
Basis of contract.....	16
Information you provide to us.....	16
Consequences of misrepresentation .....	16
Changes to the information you provide.....	16
Fraudulent claims .....	16
Compliance with policy terms .....	17
Exclusions .....	17
Records.....	17
Privacy and Data Protection .....	18
Transfer of Insurance.....	20

## General Information

Your cover is made up of two sections:

Section 1 Ford Protect Commercial Mechanical or Electrical Breakdown Insurance including **Multimedia components**

Section 2 **AA Roadside Assistance**

The following pages detail the full terms, conditions, and exclusions of **your** policy. They set out exactly what is and is not covered and what **you** need to do in the event of a claim. It is advisable to keep this policy document in **your vehicle** as **you** will need to show it to any **authorised repairer** if **you** have to make a claim.

## Your Policy Schedule

Your policy schedule is enclosed with this booklet.

Your policy schedule and this booklet together form **your** policy of insurance. Please read this carefully and if the details are incorrect or **you** have any questions relating to the information stated please discuss these with the **administrator** on 020 3510 0062 at the earliest opportunity.

Your schedule will clearly show which of the cover options are applicable to **your vehicle**. **Your** cover is valid for the **Period of insurance** as shown in **your** schedule.

## Claim contact number

Please refer to the 'How to Claim' paragraph under Section 1 of the policy before authorising any repair.

To submit a Mechanical or Electrical Breakdown claim, please call **us** on: 0370 241 6726

## AA Roadside Assistance contact number

For **AA Roadside Assistance** please call: 0800 316 0594

## General policy queries contact number

For general queries regarding **your** policy or **your** policy schedule **you** should contact the **administrator** at the earliest opportunity on: 020 3510 0062



## Eligibility criteria

This product aims to meet certain demands and needs of those who wish to ensure that the Mechanical and Electrical breakdown requirements of their **vehicle** are met as further outlined within the terms and conditions of this policy.

The Ford Protect Commercial Mechanical or Electrical Breakdown Warranty is suitable for you if **your vehicle**:

- a) has a gross vehicle weight of 4.6 tonnes or below; and
- b) has/had the benefit of the manufacturer's warranty period of:
  - i) 36 months or 100,000 miles, whichever occurs first, in the case of all Ford Transit and Tourneo models, or
  - ii) 36 months or 60,000 miles, whichever occurs first, in the case of the Ford Ranger and Fiesta Van; and
- c) has less than 120,000 miles recorded on the odometer at the time of purchasing this policy; and
- d) an age of less than 12 years old from the first date of **vehicle** registration at the start date of **your Period of insurance**.

Provided that your vehicle does not fall under the following classifications:

- i) Power take off vehicles (these vehicles being defined as vehicles with any adjustments to the driveshaft which can be used to provide power to an attachment or to a separate machine, the power take-off allowing implements to draw energy from the vehicle's engine), or vehicles with power take off driven by the crankshaft pulley or additional crankshaft pulleys, with the exception of vehicles fitted with engine driven refrigeration equipment.
- ii) Any wheelbase modification other than factory or qualified vehicle modifier approved alterations
- iii) Fifth wheel vehicles (these vehicles being defined as any vehicle where a wheel or portion of a wheel placed horizontally over the forward axle of a carriage to provide support and stability during turns, or any vehicle where a wheel or portion of a wheel over the rear axle or axles serving as a coupling for a semitrailer).

There is no limit as to the mileage that the **vehicle** can cover during the **Period of insurance**.

## About Your Insurer

### YOUR INSURER

**Your** insurer is QBE UK Limited registered in England number 1761561, home state **United Kingdom**, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202842.

**You** can check this on the Financial Services Register by visiting the Financial Conduct Authority's website at <http://www.fca.org.uk/register/> or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services, including insurance. It requires **us** to give **you** this document. Use this information to decide if this insurance is right for **you**.

### CONFLICTS

Occasions can arise where **we** or one of **our** associated companies, clients or product provider may have a potential conflict of interest with insurance business being transacted for **you**. If this happens, and **we** become aware that a potential conflict exists, where **we** are not legally prevented from doing so, **we** will write to **you** and obtain **your** consent before **we** carry out **your** instructions and **we** will detail the steps **we** will take to ensure fair treatment.

## Your cancellation rights

**You** have a statutory right to cancel the policy within fourteen (14) days, starting from the date **you** enter into the policy, or, if different, the date **you** receive the policy documentation, whichever is later. **You** are only able to cancel the entire policy i.e. **you** cannot cancel just one of the sections.

When **we** receive **your** notice of cancellation and providing **you** have paid the **premium you** will be entitled to the following refund:

- i. a full refund of **premium** in the event that **you** have not made a claim under the policy;
- ii. a refund of the difference between the **premium** and claims paid under the policy if the

premium is more than the claim(s) paid by us;

- iii. no refund where the claim(s) paid by us is more than the premium paid by you.

In addition to your statutory right of cancellation within fourteen (14) days detailed above, you may cancel the entire policy at any time by giving us written notice. When we receive your written notice or when we receive cancellation instructions from the administrator in the circumstances set out in the section on 'Our cancellation rights':

- iv. where you have paid the premium in full other than by an instalment plan entered into between you and the administrator, you will be entitled to a pro rata refund of premium, which means a refund equivalent to the proportion of the unexpired portion of the premium from the date your notice of cancellation is received to the end date of the Period of insurance; or
- v. where you have funded payment of premium by an instalment plan entered into between you and the administrator no refund of premium will be payable to you and you irrevocably authorise us to pay any pro rata refund of premium that is due directly to the administrator.

Where you provide a written notice of cancellation to us at any time we shall have no liability under this policy from the date of your notice of cancellation and this policy shall be treated as cancelled from the date of your notice of cancellation.

To cancel the policy, please contact the administrator at the following address:

Firstbase (Future Marketing) Limited t/a FBFM, 5 Clements Lane, Ilford, Essex, IG1 2QY

Telephone: 020 3510 0062

## Our cancellation rights

We may cancel this policy by giving fourteen (14) days' notice by recorded delivery to your last known address.

You irrevocably authorise us to accept instructions to cancel your policy if and when the administrator notifies us that you have defaulted and failed to pay your premium instalments due under an instalment plan entered into between you and the administrator.

We shall also be able to cancel or terminate this policy in accordance with the paragraphs concerning "Information you provide to us", "Consequences of misrepresentation" and fraudulent claims within the 'General Terms' section of this policy. Nothing in this paragraph concerning 'Our cancellation rights' shall impact the actions we are allowed to take as outlined in those paragraphs.

## Automatic renewal

To ensure that you continue to be insured after renewal, we are permitted to automatically renew your policy using the payment details you have already provided, unless we or you have advised otherwise.

We will contact you at least 21 days before your policy ends, and before taking any payment, to confirm your renewal premium and policy terms. If you do not want us to automatically renew your policy you should let us know by contacting us on 020 3510 0062.

It is not possible for us to automatically renew policies in all circumstances. Your renewal notice will advise if your policy will be automatically renewed or if you need to discuss the renewal with us. If we are unable to offer renewal terms we will write to you at your last known address.

## How to complain

Your insurer is QBE UK Limited

### WHAT YOU SHOULD DO

We strive to provide an excellent service to all of our customers but occasionally things can go wrong. We take all complaints



seriously and endeavour to resolve all customers' problems promptly. If **you** have a question or complaint about this insurance or the conduct of the **administrator** **you** should contact the **administrator** in the first instance.

Alternatively, if **you** wish to contact **us** directly **you** can either:

- a) write to the complaints address shown in the policy schedule;
- b) Telephone **us** on 020 7105 5988;
- c) Email **us** at [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com) Please quote the policy or claim reference applicable.

If, after making a complaint, **you** feel that the matter has not been resolved to **your** satisfaction then if **you** are an eligible complainant **you** may contact The Financial Ombudsman Service, Exchange Tower, London E14 9SR, Telephone 0300 123 9123 or 0800 023 4567, website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

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.

A summary of **our** complaint handling procedure is available on request and will also be provided to **you** when acknowledging a complaint.

### ABOUT THE FINANCIAL OMBUDSMAN SERVICE (FOS)

Eligible complainants are:

- a) private individuals;
- 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;
- c) 'small businesses'. Small Businesses will be able to bring complaints to the ombudsman as long as they are not a micro-enterprise, have an annual turnover of less than GBP6.5million, and have a balance sheet total of less than GBP5million or it employs fewer than 50 employees;
- d) charities with an annual income of less than GBP6.5million; or
- e) a trustee of a trust with net assets of less than GBP5million.

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

- a) **we** have been given an opportunity to resolve it; and
- b) **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
- c) **we** have not responded to **your** complaint with a decision within eight (8) weeks.

### 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, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website: <http://www.fscs.org.uk/contact-us/>





## Definitions

The following words or terminology have the same meaning wherever they appear in this policy:

<b>Administrator</b>	<b>Administrator</b> means: Firstbase (Future Marketing) Limited t/a FBFM, 5 Clements Lane, Ilford, Essex, IG1 2QY Telephone: 020 3510 0062
<b>AA Roadside Assistance</b>	<b>AA Roadside Assistance</b> means the service set out in Section 3 of this policy.
<b>Authorised repairer</b>	<b>Authorised repairer</b> means any repairer who has been authorised by <b>us</b> to undertake any repair on the <b>vehicle</b> .
<b>Covered components</b>	<b>Covered components</b> means all electrical and moving mechanical components of the <b>vehicle</b> and which were part of the manufacturers original build specification but excluding those components listed under 'What is not covered' under Section 1.
<b>Geographical area</b>	<b>Geographical area</b> means Norway, Liechtenstein, Switzerland, and any country that is a member of the European Union.
<b>Electric / Hybrid Vehicles</b>	<b>Electric / Hybrid Vehicles</b> means a vehicle that is either propelled purely by electric drive motor(s) or by this method combined with a conventional internal combustion engine including but not limited to Hybrid Electric Vehicle (HEV), Plug-in Hybrid Electric Vehicle (PHEV), Extended Range Electric Vehicle (EREV), Plug-in Electric Vehicle (PEV), Battery Electric Vehicle (BEV), Self-Charging Hybrid Vehicle, Fuel Cell Electric Vehicle (FCEV) and Fuel Cell Hybrid Electric Vehicle FCHEV).
<b>Manufacturer's vehicle warranty</b>	<b>Manufacturer's vehicle warranty</b> means the original <b>vehicle</b> warranty provided by the <b>vehicle</b> manufacturer covering the mechanical components of the <b>vehicle</b> (excluding additional warranties they may provide such as tyre, battery, corrosion and perforation warranties).
<b>Mechanical or electrical failure</b>	<b>Mechanical or electrical failure</b> means the sudden and unexpected failure of a covered component for a reason other than <b>wear and tear</b> , gradual deterioration, negligence or any other specifically excluded cause.
<b>Multimedia components</b>	<b>Multimedia components</b> means only standard factory fitted equipment including any video cassette recorder/player; screens; media control panel; auxiliary power input socket; 12-volt power supply; CD/ DVD player (excluding headphones and remote control); multi-changer; satellite navigation system (excluding discs) and Bluetooth equipment.
<b>Period of insurance</b>	<b>Period of insurance</b> means the period between the start date and end date listed in the policy schedule.
<b>Premium</b>	<b>Premium</b> means the amount payable for this policy, including Insurance <b>premium</b> Tax (IPT) as applicable.
<b>United Kingdom</b>	<b>United Kingdom</b> means England, Scotland, Wales, Northern Ireland, Isle of Man, Jersey and Guernsey.
<b>VAT</b>	<b>VAT</b> means Value Added Tax
<b>Vehicle</b>	<b>Vehicle</b> means the <b>vehicle</b> described in the policy schedule that has been purchased by <b>you</b> .
<b>We, us, our</b>	<b>We, us, our</b> means: QBE UK Limited whose head office and registered address is 30 Fenchurch Street, London, EC3M 3BD.  Telephone: 020 7105 4000.  Registered in England No. 1761561 Home  State: <b>United Kingdom</b>  Authorised by the Prudential Regulation Authority.  Regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842.
<b>Wear and tear</b>	<b>Wear and tear</b> means the gradual reduction or deterioration in operating performance and/or function of a component of the <b>vehicle</b> due to the age and/or mileage and/or usage of the <b>vehicle</b> .
<b>You, your, vehicle owner</b>	The owner and registered keeper of the <b>vehicle</b> being the person or entity as named in the policy schedule.

## Section 1 - Ford Protect Commercial Mechanical or Electrical Breakdown Insurance

### Introduction

The Ford Protect Commercial Mechanical or Electrical Breakdown Insurance is provided by QBE UK Limited and includes cover for:

- **Mechanical or electrical failure** in respect of the **covered components** of the **vehicle** except those excluded under 'What is not Covered';
- Vehicle hire;
- Overnight accommodation or rail fare;

All this cover is explained in the 'What is Covered' and 'Additional Benefits' section of the policy.

### What is covered

In the event **your vehicle** suffers a **mechanical or electrical failure** of a covered component then **we** will pay for the parts and labour costs to repair or replace the covered component provided that:

- a) **you** have paid the **premium** when **you** purchased this policy, or **you** have confirmed that **you** are paying the **premium** via the Ford Protect Commercial Warranty Instalment Plan; and
- b) the failure of the covered component occurred during the **Period of insurance**; and
- c) the failure occurred within the **United Kingdom**; and
- d) **you** must pay the excess amount detailed within **your** policy schedule for each and every claim; and
- e) **our** maximum liability for any one claim or the total of all claims during the **Period of insurance** shall be up to the value of **your vehicle** as stated in the policy schedule.

### The following is also covered

- a) Oil seal or gasket leaks where removal of the engine, gearbox or differential / final drive unit is essential in order to effect repairs;
- b) Whilst exhaust systems are excluded, catalytic converters and coated lifetime diesel particle filters will be covered for a failure to meet exhaust emission requirements provided that these components have not exceeded a maximum mileage of 100,000 miles from the date of first registration of the **vehicle**;
- c) Consumable items such as oils, oil filter and anti-freeze are covered only if it is essential to replace them as the result of a covered failure of another a covered component;
- d) Casings when damaged as a result of a mechanical component failure;
- e) **Multimedia** components (excluding those items listed under the what is not covered section); and
- f) **Wear and tear** failure to Covered components when the vehicle has not exceeded a maximum mileage of 125,000 miles from the date of first registration.

## Additional benefits

In addition to the above cover **we** will pay the following costs that arise as a result of a valid claim:

### 1. REPLACEMENT VEHICLE HIRE

The cost of hiring a comparable replacement vehicle up to an amount of £120, inclusive of **VAT**, per day for a maximum of 7 days and subject to the following conditions:

- a) **you** must have **our** approval before agreeing to hire a replacement vehicle, otherwise the cost of hire will not be covered under this policy;
- b) hire cannot commence until 24 hours after **we** accept a valid claim;
- c) **we** are only required to pay replacement hire costs where the scheduled repair time exceeds 8 working hours. Repair time will be calculated on the manufacturer's authorised repair time schedules in order to determine whether the repair time exceeds 8 working hours.

Repair time excludes periods when the **vehicle** is off the road and repairs are unable to commence, or be completed, due to non-availability of parts. This exclusion for assessing repair times does not apply to repairs involving the complete replacement of the engine, gearbox or rear axle assemblies of a **vehicle** in the event that it is necessary for any such replacement part to be ordered from the manufacturer;

- d) the hired vehicle must be rented from a professional car rental operator that organises car rental to individuals or corporations as one of its main professional activities;
- e) fuel, insurance and other similar costs relating to the hired vehicle are **your** responsibility and will not be covered under this policy; and
- f) **you** must submit a receipted rental agreement for the car hire costs to **us** within 30 days of the date of completion of the relevant repairs if the failure occurs within the **United Kingdom** or **we** will not pay **your** claim for the hire car costs.

### 2. OVERNIGHT ACCOMMODATION OR RAIL FARE

A contribution of up to £100, inclusive of **VAT**, towards overnight accommodation or rail fare, subject to the following conditions:

- a) **we** will only pay these costs where **you** are not reasonably able to return to **your** home address at the time of the **mechanical or electrical failure**;
- b) the overnight accommodation or rail fare costs form part of the overall Claims Limits as stated in d) under 'What is covered' contained above;
- c) a receipted invoice for these costs must be submitted to **us**;
- d) **we** will not pay for the cost of meals, drinks or any other similar services.

### 3. OVERSEAS COVER EXTENSION

Section 1 is extended to cover **your vehicle** whilst temporarily outside the **United Kingdom** but only when it is in the **Geographical area** provided that:

- a) this extension of cover is only available to **you** for a total period of up to 60 days during **the Period of insurance**. Claims which occur outside this 60-day period are not valid.



- b) **you** are not able to authorise the expenses listed at paragraph 1 or 2 above and **you** must comply with the procedures set out under these paragraphs.

## What is not covered

Section 1 of the policy excludes, and **we** shall not pay for, the following:

### 1. SERVICE AND MAINTENANCE.

Any items that require replacement as a part of routine **vehicle** maintenance including but not limited to; (e.g. spark plugs, oil filter, air filter etc.), auxiliary drive belts (unless required as part of a valid repair). Any items replaced as part of long-term maintenance (e.g. friction materials, clutch, brake discs and drums, brake pads, tyres, wiper blades, bulbs, fuses, air conditioning refrigerant etc.) wheels (including wheel balancing), all types of batteries and cells. Electrical wiring and wiring looms; electrical connection blocks; terminals and fuses. Timing belts which have not been replaced as per the manufacturer's specification (proof is required). Any maintenance or adjustments required to any covered component in the ordinary course of usage of the **vehicle** or the covered component.

### 2. BODY AND TRIM

Any of the following components; paint, body panels or bodywork and its components, chassis and sub-frames, engine, suspension, gearbox, axle and drive-line mountings, lamp units and lamp clusters including xenon units, bonnet, boot and fuel flap release and hinges, body aperture seals, glass, interior and exterior trim or decorative components, upholstery and interior door panels, wheels including wheel balancing.

### 3. MULTIMEDIA COMPONENTS

Non-factory fitted multimedia items, aerials, software upgrades, discs, batteries, remote controls, headphones and screens which are working and/or operating within the tolerances specified by the manufacturer including (but not limited to), dead pixels within the screen.

### 4. OTHER COMPONENTS

Any components subject to normal wear and deterioration such as but not limited to, shock absorbers; ball joints; bushes; wheel bearings; C.V. boots and steering rack gaiters; high pressure pipes (e.g. fuel and power steering pipes) hoses. This exclusion does not apply where the vehicle has covered less than 125,000 miles from the date of first registration of the vehicle.

Exhaust systems (e.g. manifolds; pipes and silencers)

For **electric / hybrid vehicles**, all batteries, including high-voltage batteries and external charging system components (e.g. charge connector and cable, home charging dock and fast charging port).

## Excluded Events

### 1. PRE-EXISTING FAULTS

Any loss, damage or failure, which a qualified engineer appointed by us determines this existed before the **Period of insurance**.

### 2. OVERHEATING, LACK OF LUBRICATION, OVERLOADING, POWER SURGES OR ABNORMAL USE

Damage caused by overheating, lack of lubrication or carbon build up. Any repairs required as a result of continued operation of the **vehicle** once a defect or fault, including loss or lack of lubricants or coolant, has occurred. Any burnt or pitted valves. Component failure resulting from overloading, power surges or abnormal use.

### 3. RECALL



Any repair or other costs arising from a recall of the **vehicle** instigated by the manufacturer.

4. COVER UNDER ANY OTHER INSURANCE OR WARRANTY

Any defect in workmanship and materials which is claimable under the terms of any other insurance, warranty or manufacturer's warranty.

5. FAILURE TO COMPLY WITH SERVICE REQUIREMENTS

Any **mechanical or electrical failure** directly or indirectly attributable to **your** failure to comply with the '**vehicle** service requirements' set out below.

6. REFRIGERATION OF THE VEHICLE

Any parts or components relating to the refrigeration of the vehicle such as the refrigeration unit, pipes, seals or any component which affects the temperature control. Any mechanical or electrical failure caused by components fitted as part of the conversion to a temperature-controlled vehicle, or any consequential damage caused by those components.

7. UNAUTHORISED REPAIRS

Any claim or losses where **we** or the **administrator** have not a) been contacted prior to the commencement of repairs; or b) issued a work authorisation number.

8. CONSEQUENTIAL DAMAGE

Any claim or losses relating to:

- a) the failure of a covered component directly or indirectly caused by the failure of a component that is not covered under this policy; and
- b) the failure of a component that is not covered under this policy directly or indirectly caused by the failure of a covered component.

9. FAILURE TO FOLLOW OPERATING GUIDELINES

Any claim or losses attributable to failure to follow the **vehicle** manufacturer's operating guidelines, including (but not limited to) exceeding the **vehicle** manufacturer's specified operating limitations, abuse and/or misuse of the **vehicle** and use of contaminated or inappropriate fuel.

10. FAILURE TO USE AN **AUTHORISED REPAIRER**

Any claim or losses arising from the **mechanical or electrical failure** of a covered component which has, prior to the **mechanical or electrical failure**, been repaired by any person other than an **authorised repairer**.

11. INADEQUATE REPAIRS

Any claim or losses resulting from inadequate or inappropriate repair to the **vehicle**.

12. INELIGIBLE VEHICLE CONDITIONS Any claim or

losses where the **vehicle**:

- a) has been modified from the manufacturer's original specifications;
- b) is used for competitions, racing, pace making or off-road use unless specifically designed for the purpose, or any vehicle of more than 5.0 tonne GVW;
- c) is used for public services (such as, but not limited to police, fire brigade, ambulance, rescue, military purposes);
- d) is being used for a purpose for which it was not designed;



- e) has a speedometer or odometer reading that is not able to be confirmed because it has been interfered with, altered, disconnected, is not working or was removed from the **vehicle**; or
- f) is not roadworthy or is unregistered for road use.

- 13. CONSEQUENTIAL LOSS EXCLUSION  
As specified in General Terms on page 17.
- 14. CYBER EXCLUSION  
As specified in General Terms on page 17.
- 15. EXTERNAL CAUSES EXCLUSION  
As specified in General Terms on page 17.
- 16. SANCTIONS EXCLUSION  
As specified in General Terms on page 17.

## Vehicle service requirements

It is a condition of this section of the policy that **you** have the **vehicle** serviced in accordance with the manufacturer's recommendations by the dealer from whom **you** purchased the **vehicle** or any other reputable **VAT** registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the **vehicle**.

**You** will need to present an itemised **VAT** service invoice in the event of a claim under this policy.

In the event that **you** do not comply with these servicing requirements, **you** may invalidate the cover under this policy.

## How to claim in respect of Mechanical or electrical failure

In the event that **you** wish to make a claim, please contact **us** on: 0370 241 6726

### 1. CLAIMS PROCEDURE

In the event that **you** need to make a claim **you** need to follow the below procedure:

#### i) REPAIRS IN THE UNITED KINGDOM

Take the **vehicle** to the dealer from whom the **vehicle** was originally purchased. The dealer will confirm whether the repair request is valid and will then handle the repair on **your** behalf. If **you** cannot take the **vehicle** back to the dealer from where it was purchased or **you** wish to appoint **your** own repairer please follow the instructions below:

1. Contact **our** customer helpline on 0370 241 6726 for advice on using **your** own repairer or where to find an approved repairer;
2. If any diagnosis or dismantling is required, the **authorised repairer** will need **your** authority prior to commencing any repairs. Where the failure or repair costs are not covered under this policy **you** will be responsible for (a) all costs associated with diagnosing or dismantling the **vehicle** and; and (b) directly settling any balance of these costs to the **authorised repairer**;
3. Once the repairer has diagnosed the problem with **your vehicle** they should contact **Our** claims department for prior approval before starting any repairs;
4. The repairer should provide the **vehicle** details, date and mileage at the time of failure and a detailed estimate of the repair costs to **us**; and
5. If **you** have used **your** own repairer, **you** may have to pay and reclaim the cost from **us**.



Following completion of repairs, the repair invoices and any supporting documents will be forwarded to **us** for reimbursement. **You** must pay the repairer directly at the time of repair for any additional costs not covered by, or in excess of, the terms and conditions of this policy, and any **VAT**, where **you** are registered for **VAT**.

We shall only pay for repairs where we have issued an authorisation number to the **authorised repairer** before any repairs are started.

ii) REPAIRS IN THE **GEOGRAPHICAL AREA** OTHER THAN IN THE **UNITED KINGDOM**

If **your vehicle** requires repairs outside of the **United Kingdom** but within the **Geographical area**, **you** will not need prior approval from **us** in relation to the costs of any repairs, other than for the costs at paragraphs 1 and 2 of the 'Additional Benefits' under 'What is Covered' in Section 1 of this policy. **You** must pay the repairer directly for the repairs and submit a claim to **us** for reimbursement when **you** return to the **United Kingdom**.

On **your** return to the **United Kingdom**, please contact **us** for instructions on how to proceed or **we** will not pay the relevant claim or losses. If **your** claim is valid, **you** will be reimbursed at standard **United Kingdom** costs for parts and labour in pounds sterling at the prevailing exchange rate on the date that **you** paid for the repair. It is essential that **you** retain original invoice(s) for any payments that **you** made as **we** will not consider payment until **we** have received the relevant invoice(s).

## 2. GENERAL

Repair times for labour charges are based on the manufacturers scheduled repair times and the manufacturer's list prices for parts on the date of repair.

**We** are able to examine the **vehicle** at any time and to appoint a separate independent expert to assess any damage before **we** approve the start of repairs to the **vehicle**.

Where **you** wish to claim on **your** own behalf, **you** must inform **us** of **your** intention as soon as possible and produce evidence to **us** that the **authorised repairer** has been paid for their work. It is essential that **you** retain original invoices for the cost of repairs as payments under this policy will not be made until the relevant invoice(s) have been received and approved by **us**.

When **we** receive invoice(s) and other supporting documentation concerning **your** claim, any valid claim will be settled by **us** if **you** have complied with the terms and conditions of this policy.

**Note: Claims and all supporting documents must be received by us within 30 days of the date of completion of the repairs or we shall not pay your claim.**

## Section 2 - AA Roadside Assistance

### Eligibility criteria

AA Roadside Breakdown Assistance is not suitable for you if you do not meet the following eligibility criteria:

- a) **you** are not the registered owner of the **vehicle**; and
- b) **your vehicle** does not comply with the relevant restrictions set out below:

Maximum Vehicle Weight (applies to all services)	4.6 tonnes Gross Vehicle Weight
Maximum Vehicle Length	7m (23ft)
Maximum Vehicle Width	2.3m (7ft 6in)
- c) AA Roadside Breakdown Assistance Services as detailed in this Section 2, are only available in relation to the vehicle when travelling in the United Kingdom & Republic of Ireland and where the relevant breakdown incident occurs in the United Kingdom & Republic of Ireland.

### The AA shall provide the following services:

- a) a roadside repair if, in the reasonable opinion of the patrol or appointed agent, this can be achieved within a reasonable time;
- b) if a patrol or appointed agent cannot fix the **vehicle** within a reasonable time, take the **vehicle** to the nearest **authorised repairer** or, alternatively, to a local destination of **your** choice, at the absolute discretion of the patrol or the appointed agent;
- c) making a telephone call at **your** request following a Breakdown Incident;
- d) providing information on the location of the nearest **authorised repairer**;
- e) providing and operating a free phone helpline, on telephone number 0800 316 0594 - available 24 hours a day, 7 days a week

It is **your** responsibility to instruct the repairer to make any repairs required and to pay the repairer. Any contract for repair will be between **you** and the repairer. If the **vehicle** is recovered, **we** do not guarantee such recovery will be within the opening hours of an **authorised repairer** or that the **authorised repairer** will be immediately available to make the required repairs.

If the **vehicle** is moved or a temporary repair is carried out at the original location of the breakdown, the cost of the subsequent repairs will not be covered under the Roadside Assistance Services and may not be covered by any warranty or insurance. The repairer shall inform **you** to check for details of repairs covered under the Ford Protect Commercial Mechanical or Electrical Breakdown Insurance.

### The AA Roadside Assistance does not include:

1. the cost of spare parts, petrol, oil, keys or other materials required to repair the **vehicle** or any supplier delivery or call-out charges relating to these items;
2. the cost of any labour, other than that provided by **us** or its sub-contractors or agents at the scene of the breakdown or accident;
3. any additional transport or other costs that **you** might incur or any incidental expenses that may arise during a recovery. **We** cannot accept any costs for passengers who do not accompany the **vehicle** while it is being recovered;
4. routine maintenance and running repairs;





5. any recovery or tow following an accident;
6. assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services involved have authorised the **vehicle's** removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be paid by **you**;
7. a further recovery after the **vehicle** has been recovered following a breakdown;
8. **vehicle** servicing or re-assembly where this is required as a result of neglect or unsuccessful work on the **vehicle** other than on the part of **us**, **our** sub-contractors or agents;
9. the cost of garage or other labour required to repair the **vehicle**, other than that provided by **us**, **our** sub-contractors or agents at the scene of the breakdown or accident;
10. any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance;
11. any additional charges resulting from a failure to carry a legal and serviceable spare wheel or tyre, except where this is not provided as manufacturers standard equipment;
12. having a **vehicle** stored or guarded in **your** absence;
13. the provision of any services when the **vehicle** is on private property, unless it can be established that **you** have the permission of the owner or occupier;
14. the provision of service to any persons in excess of the number of seats fitted in the **vehicle** at the time of the breakdown, or to anyone who was not travelling in the **vehicle** at the time of the breakdown;
15. any ferry, toll or congestion charges incurred in connection with the **vehicle** as a result of being recovered;
16. the recovery of any **vehicle** bearing trade plates or which **we** or **our** sub-contractors or agents have reason to believe has just been imported or purchased at auction;
17. the transportation of immobilised vehicles where **we** or **our** sub-contractors or agents considers this to be part of a commercial activity;
18. the cost (including any call-out charge) of any locksmith, body/glass or tyre specialist, specialist lifting equipment should **we** or **our** sub-contractors or agents consider this necessary;
19. the cost of any specialist lifting equipment;
20. the transportation or arrangement of the transportation of any animal. If **we** or **our** sub- contractors or agents does, at their local discretion, agree to transport any animal, **you** agree that such transport is at **your** own risk
21. assistance for vehicles broken down as a result of taking part in any 'Motor Sport Event' including, without limitation, racing, rallying, trials, or time trials or auto test. However, **we** do not consider 'Concours d'elegance' events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events;
22. **We** shall not be required to provide Roadside Assistance for any **vehicle** recovery following an accident;
23. **We** can refuse to provide or arrange Roadside Assistance where:
  - a) Service is requested to deal with the same or similar cause of breakdown to which **we** or **our** sub-contractors or agents attended within the preceding 28 days (nothing in this provision shall affect any rights **you** may have in relation to any negligence or breach of any other legal duty on the part of the repairer, **us** or **our** sub-contractors or agents);
  - b) **You** are not with the **vehicle** at the time of the breakdown and cannot be present at the time the assistance arrives;
  - c) **In our** reasonable opinion, the **vehicle** was, immediately before breakdown or accident, dangerous,



overladen, un-roadworthy or could not otherwise have been lawfully used on a public highway;

- d) In **our** reasonable opinion, there has been an unreasonable delay in reporting the breakdown;
- e) In **our** reasonable opinion, providing this service would involve a breach of any law;
- f) **We** are unable to confirm that **you** are entitled to receive Roadside Assistance;
- g) **We** reasonably consider that **you** or anyone accompanying **you**:
  - i) is behaving or has behaved in a threatening or abusive manner to **us**, **our** sub- contractors, their employees, patrols or agents, or any third-party contractor, or
  - ii) has falsely represented that **you** are entitled to services to which **you** are not entitled, or
  - iii) has assisted another person in accessing the services to which they are not entitled, or
  - iv) owes **us** money with respect to services, spare parts or other matters provided by **us** or by a third-party on **our** instruction.

#### 24. CONSEQUENTIAL LOSS EXCLUSION

As specified in General Terms on page 17.

#### 25. CYBER EXCLUSION:

As specified in General Terms on page 17.

#### 26. EXTERNAL CAUSES EXCLUSION

As specified in General Terms on page 17.

#### 27. SANCTIONS EXCLUSION:

As specified in General Terms on page 17.

### AA At Home:

- a) AA At Home may provide assistance when the **vehicle** is immobilised following a Breakdown Incident at or within ¼ mile of **your** home address.
- b) In the event that **we** do provide or arrange the provision of benefits, where a prompt local repair is not possible, **we** may make arrangements to recover the **vehicle** to the nearest **authorised repairer** or other location of **your** choice at **our** absolute discretion. It is **your** responsibility to instruct the repairer to make any repairs required and to pay them. Any contract for repair will be between **you** and the repairer. If the **vehicle** is recovered, **we** do not guarantee such recovery will be within the opening hours of an **authorised repairer** or that the **authorised repairer** will be immediately available to make the required repairs.



## General Terms

### Applicable Law

This policy will be governed by and interpreted in accordance with the laws and practice of England. The courts of England will have exclusive jurisdiction to settle any disputes arising out of or in connection with this policy.

### Basis of contract

Any reference to 'basis of the contract' in this policy or in the proposal form (if any) is of no effect.

### Information you provide to us

**You** must take reasonable care not to make any misrepresentation or provide untrue or misleading information when **you** take out this policy or renew it.

### Consequences of misrepresentation

If **we** show that **your** misrepresentation was deliberate or reckless, **we** will treat this policy as if it never existed, refuse all claims and may retain any **premium**.

If **we** establish that **your** misrepresentation was careless, **we** may:

- a) if **we** would not have entered into the policy, treat this policy as if it had never existed, refuse all claims and return the **premium** paid;
- b) if **we** would have entered into the policy on different terms (excluding relating to **premium**), treat this policy as if it had been entered into on those different terms; or
- c) if **we** would have entered into the policy on the same or different terms but would have charged a higher **premium**, reduce the amount **we** pay on a claim in the proportion the **premium you** have paid bears to the **premium we** would have charged **you** but for **your** misrepresentation.

### Changes to the information you provide

**You** must tell **us** when any of the information **you** provided changes. **We** may then reassess the terms of **your** cover.

### Fraudulent claims

If **you** make a fraudulent claim, **we**:

- a) will not pay the claim;
- b) may recover any sums **we** paid in respect of the claim from **you**; and
- c) may by notice to **you** treat this policy as having been terminated from the time of the first fraudulent act and may retain any **premium**

## Compliance with policy terms

The cover under **your** policy may be affected if **you** do not comply with all the provisions of this policy.

## Exclusions

### CONSEQUENTIAL LOSS EXCLUSION

Loss of use or any other consequential loss, penalties for delay or detention, or in connection with guarantees of performance or efficiency.

**Our** liability for incidental and consequential damages including, but not limited to, personal injury, physical damage, property, damage loss of use of your **vehicle**, loss of time and inconvenience resulting from the operation, maintenance or use of your **vehicle** is expressly excluded.

### CYBER EXCLUSION

Loss, damage, cost, expense, or any other sum payable under this policy of whatsoever nature directly or indirectly caused by, resulting from or in connection with:

- a) any actual or threatened unauthorised, malicious or criminal act, or series of actual or threatened unauthorised, malicious or criminal acts, or any hoax relating to any of these;
- b) any failure to act, error, omission or accident or series of related failures to act, series of related errors, series of related omissions or series of related accidents; or
- c) partial or total unavailability or failure, or series of related partial or total unavailability or failures,

involving or affecting the use or operation of, access to, or the processing of any computer, hardware, software, data, information technology and communications system, electronic device, server, cloud or microcontroller including any similar system or any configuration of the aforementioned, and including any associated input, output or data storage device.

### EXTERNAL CAUSES EXCLUSION

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following:

- a) Fire, theft, collision, overturn, the collapses of external objects, the falls of moving object in air incurred while the vehicle is moving or parking, pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds; or
- b) war and terrorism, environmental and pollution or nuclear; or
- c) from any other external cause

### SANCTIONS EXCLUSION

**We** shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** company group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Records

**We** may hold documents relating to this insurance and any claims under it in electronic form and may destroy the originals. An electronic copy of any such document will be admissible in evidence to the same extent as, and carry the same weight as, the original.

## Privacy and Data Protection

All personal information provided to the insurer will be processed in accordance with applicable data protection regulations and in accordance with the privacy notice which can be found at <https://qbееurope.com/privacy-policy/>. Alternatively, **you** may contact the insurer's Data Protection Officer to request a copy of the full privacy notice by email: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or by writing to the: Data Protection Officer, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD.

The type of personal information will include:

- **Your** name
- Address
- Contact details

The purposes for which **your** personal information will be processed may include (but are not limited to):

- Evaluating **your** policy application and providing a quotation
- Providing cover under this policy
- Handling claims
- Crime and fraud prevention
- Debt recovery
- Improving and developing products and services

The processing of the information provided is necessary for the performance of a contract to which **you** are party or in order to take steps prior to entering into a contract.

**Your** personal information may be shared with third parties such as intermediaries, insurers, reinsurers, loss adjusters, sub-contractors, our affiliates, the police and other law enforcement agencies, fraud and crime prevention and detection agencies and to certain regulatory bodies. **You** may be contacted by third parties to request completion of surveys to obtain feedback which may also be shared with some of the above third parties.

Depending on the circumstances, the use of personal information may involve a transfer of personal information outside the United Kingdom and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

**Your** personal information will be kept for as long as reasonably necessary to fulfil the purposes set out above and to comply with our legal and regulatory obligations.

The exact time period will depend on the type of personal information provided, for example:

- If **you** take out a warranty but do not make a claim, **your** personal information will be retained for 7 years from the expiry of your warranty.
- If **you** make a claim under a warranty, your personal information will be retained for 7 years from the date on which the claim is settled.

**You** have various rights in respect of **your** data, and these include:

- The right to access **your** personal information - **You** are entitled to a copy of the personal information **we** hold about **you** and certain details about how **we** use it;
- The right to rectification - **we** always take care to ensure that the information **we** hold about **you** is accurate and where necessary up to date. If **you** believe that there are any inaccuracies, discrepancies or gaps in the information **we** hold about **you**, **you** can contact **us** and ask **us** to update or amend it;
- The right to restriction of processing - in certain circumstances, **you** are entitled to ask **us** to stop using **your** personal information, for example where **you** think that the personal information **we** hold about **you** may be inaccurate or where **you** think that **we** no longer need to use **your** personal information;
- The right to erasure - this is sometimes known as the 'right to be forgotten'. It entitles **you**, in certain circumstances, to request deletion of **your** personal information. For example, where **we** no longer need **your** personal information for the original purpose **we** collected it for or where **you** have exercised **your** right to withdraw consent;
- The right to object - where **we** process **your** personal information on the basis of a justifiable purpose, **you** can object to



such processing, unless our purpose outweighs any prejudice to **your** privacy rights; and

- The right to data portability - in certain circumstances, **you** can request that **we** transfer personal information that **you** have provided to **us** directly to a third party

**You** have a right to complain to the Information Commissioner's Office (ICO) if **you** believe that **we** have breached data protection laws when using **your** personal information.

You can visit the ICO's website at <https://ico.org.uk/> for more information. Please note that lodging a complaint will not affect any other legal rights or remedies that **you** have.

Where personal information is provided in respect of another person, **you** are required to inform them of the above.

If **you** wish to implement **your** rights as outlined, please contact **us** at the following address:

QBE UK Limited  
30 Fenchurch Street  
London  
EC3M 3BD  
Tel: 020 7105 4000



Transfer of Insurance

Upon the sale of your vehicle, this policy of insurance may be transferred to the new owner, provided you can demonstrate to the administrator that servicing has been carried out in accordance with the manufacturer's recommended frequency and content. Alternatively, please refer to the cancellation section of this document.

This is only applicable for a policy which has been fully paid up, as an instalment policy cannot be transferred to a new owner.

There is no transfer fee, but the policy must be transferred for us to accept claims from the new owner.

To affect the transfer, the new owner must, within seven (7) days of purchasing the vehicle, forward the following details to the administrator. Firstbase (Future Marketing) Limited t/a FBFM, 5 Clements Lane, Ilford, Essex, IG1 2QY Tel: 020 3510 0062. The transfer request shall not be processed without this.

Any transfer will not be accepted if the vehicle is sold to or through a motor trader.

PART 1 YOU MUST FILL IN THIS SECTION

I sold my vehicle privately on..... (date)

I want to transfer this policy of insurance to the new owner.

New owner's details

Title/Initials/Surname: .....

Address: .....

.....

.....

Telephone number: .....

Vehicle details

Policy number: .....

Vehicle registration number: .....

Mileage at date of transfer: .....

Signature : .....

Date : .....



PART 2 THE NEW OWNER MUST FILL IN THIS SECTION

1. I have read and fully understand the contents of this policy booklet and accept its terms, conditions and exclusions. I have also read the schedule and accept any limitation that may apply to me such as that I do not have cover for all the sections or benefits.
2. I certify that
  - a) the **vehicle** has been serviced according to the manufacturer’s service recommendations; and
  - b) the details in Part 1 above are correct.
3. I understand that the policy will not be transferred to me until the **administrator** has accepted this request for transfer. I will then take the place of the former owner as the **vehicle owner**.

Signature (new owner) : .....

Date : .....





**QBE European Operations**

30 Fenchurch Street

London

EC3M 3BD

tel +44 (0)20 7105 4000

[enquiries@uk.qbe.com](mailto:enquiries@uk.qbe.com)

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