



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

Type of insurance and cover

The Minibus Plus policy provides cover for **your** vehicle comprising some or all of comprehensive, third party, fire, theft and accidental damage cover, as selected by **you** when requesting the quote and as itemised in the schedule to **your** policy.

Significant features and benefits

Your policy includes the following features & benefits and exclusions or limitations, which are explained in detail in **your** policy document. Any additional endorsements applied to **your** policy, which may affect the cover provided, will be detailed on **your** policy schedule. The following is not an exhaustive list. In particular, **you** must read **your** policy to ensure **you** understand the exclusions and limitations which apply to **you**.

Definitions

Certain phrases are shown in bold font. This indicates they have a special meaning which is set out in the policy. **You** should refer to the policy document to understand what these special meanings are.

Section	Significant Benefits and Applicable Limits	Significant Exclusions and Limitations	Comprehensive	Third Party Fire & Theft	Third Party Only
7 – Loss of or damage to your vehicle	<ul style="list-style-type: none"> Theft of or Accidental damage to the vehicle (limited to the market value of the vehicle) Trailers (up to GBP5,000) New vehicle replacement if within 12 months of purchase from new by you. (limited to the extent to which any repair costs, relating to a valid claim under this policy, exceed 60% of the list price at the time of purchase or the vehicle stolen and not recovered). 	<ul style="list-style-type: none"> First amount of any claim – this is known as the “excess”. The amount of your excess is detailed in the policy Theft or attempted theft whilst your vehicle is left unsecured or if the ignition keys have been left in or on your vehicle Theft or attempted theft or any damage to your vehicle if any of its security features have not been used or you have not taken reasonable precautions Loss of use, depreciation, wear and tear and mechanical, electronic, computer, electrical failures or breakages Intentional damage caused by you or with your consent. 	✓	✓ Fire and theft only	x
10 – Personal effects	<ul style="list-style-type: none"> Loss or damage to personal effects while in or on the vehicle (up to GBP250) 	<ul style="list-style-type: none"> Maximum limit GBP250 Loss or damage to electronics, any kind of documentation or jewellery. 	✓	✓ Fire and theft only	x
4 – Glass	<ul style="list-style-type: none"> Loss or damage to glass in the windscreen, sunroof or windows of the vehicle 	<ul style="list-style-type: none"> First amount of any claim for replacement 	✓	x	x
5 – Replacement locks	<ul style="list-style-type: none"> Replacement of keys or lock transmitter, if lost or stolen, up to GBP1,000 	<ul style="list-style-type: none"> Cost of replacement of alarms and security devices is not covered GBP 1,000 limit 	✓	x	x
8 – Liability to third parties	<ul style="list-style-type: none"> Loss or damage to third parties arising out of an accident or in connection with loading or unloading the vehicle 	<ul style="list-style-type: none"> Loss or damage arising from any loading to and unloading from your vehicle beyond the carriageway and thoroughfare The maximum amount for damage to a third parties property is: – where your vehicle is a private 	✓	✓	✓

		<ul style="list-style-type: none"> car or motorcycle: GBP20 million in respect of all other vehicles: GBP5 million while your vehicle is carrying any high category hazardous goods or being driven at any hazardous location: GBP1 million 			
8 – Payment to principal	<ul style="list-style-type: none"> Principal's legal liability arising from contract work you undertake on the principal's behalf. 	<ul style="list-style-type: none"> Death or bodily injury to principal's employees or property 	✓	✓	✓
9 – Continental European use	<ul style="list-style-type: none"> 30 day cover available in most European Countries. Travel cover for a period over 30 days may be available on request – please refer to the policy document for full details. Optional Green card cover may be available (please refer to the policy document for details) 	<ul style="list-style-type: none"> Cover will be provided only to the minimum level necessary to comply with compulsory local law. Any accident arising while on travel during any permitted extended period after the first 30 days from the date of travel will be subject to an additional excess of 100% of the excess stated in the schedule. 	✓	✓	✓
12 – Injury to driver and passengers	<ul style="list-style-type: none"> Cover for driver or passenger up to GBP30,000 including emergency dental treatment up to £250 and stress counselling up to £500 	<ul style="list-style-type: none"> Persons over 70 years Persons not resident in United Kingdom The first GBP25 of any claim for dental treatment 	✓	✓	✓
11 - Medical expenses	<ul style="list-style-type: none"> Cover up to GBP100 for each completed 24 hours stay in hospital up to maximum of GBP1,000 	<ul style="list-style-type: none"> First 24 hours of stay in hospital 	✓	X	X
OPTIONAL EXTRAS (See Schedule)					
14 - Legal expenses	<ul style="list-style-type: none"> Your legal costs to take legal action for damages for death or bodily injury and damage to the vehicle or property following an accident which was not your fault Maximum Limit: GBP100,000 per road accident Maximum Limit: GBP100,000 per road accident Replacement vehicle cover may be available (please refer to the policy document for details) 	<ul style="list-style-type: none"> We must agree in advance there is a reasonable prospect of success. There is no cover for any claim reported more than 6 months after the accident There is no cover for any claim arising from a contract you have with another person or organisation There is no cover for any claim for an event which is not covered under your current motor insurance policy At any time we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or defended or if a conflict of interest arises. 	✓*	✓*	✓*
15 – UK breakdown assistance (cover provided through the AA)	<ul style="list-style-type: none"> If the vehicle breaks down, the AA will arrange assistance and roadside repair if possible. 	<ul style="list-style-type: none"> The cost of spare parts and garage labour are not covered Towing costs are not covered Vehicles that are carrying dangerous or illegal load or cannot be removed by normal trailers are not covered This section cannot be used following an accident. 	✓*	✓*	✓*
15 – European breakdown assistance (cover provided through AICL)	<ul style="list-style-type: none"> Emergency roadside assistance cover for breakdown or road traffic accident in continental Europe. 	<ul style="list-style-type: none"> Limit of GBP250 Cost of spare parts, petrol, oil, keys, other materials and garage labour Vehicles that cannot be removed by normal trailers or transport. 	✓*	✓*	✓*

*Subject to payment of additional premium

16 – public Liability extended cover (Private & Public Hire Only)	<ul style="list-style-type: none"> • Your legal liability for death, injury or property damage caused beyond the carriageway 	<ul style="list-style-type: none"> • Excluded liability • Non-business or non- fare paying passenger journeys • Damage to property in your care or property you own • Pollution damage or injury 	✓*	✓*	✓*
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*Subject to payment of additional premium

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS – in addition to those in the table above

- Use and driving not in accordance with **your** certificate of motor insurance (Clause 16.20)
- **We** will not pay for any accident, injury, loss or damage that occurs while **your** vehicle is being used for a purpose not shown under the "Description of use" section of **your** policy or while it is being driven by any person not described in **your** policy as entitled to drive
- **We** will not pay for any accident, injury, loss or damage that occurs while **your** vehicle is being driven by a person not licensed to drive the vehicle, whose licence has been revoked or who is disqualified from holding or obtaining such a licence (Please see Clause 16.17)
- In the event of a change of circumstances, **we** shall recalculate **your** premium.

Duration of Policy

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

How to claim

If **you** want to make a claim or otherwise seek assistance under this policy, contact **your** intermediary (if any) at the first instance. If **you** wish to contact us, telephone the QBE Helpline: **0800 389 1708**

UK Accident Recovery

If **you** want to make a claim under this section of the policy, telephone the QBE Helpline: **0800 389 1708**

Breakdown Assistance

If **you** require breakdown assistance, call the QBE Helpline on **0800 389 1708** who will contact the AA for **you**.

Legal Services and Advice

For advice on any personal legal matter, contact Lawphone Legal Helpline on: **0870 241 4140 24 hours a day, 365 days a year**

Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

Your cancellation rights

Cooling off period

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

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

QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
Tel: 0800 917 9369
Web: www.qbeurope.com/motor

You must return **your certificate of motor insurance** as soon as possible after cancellation. If you are not an individual, sole trader, or partnership there is no cooling off period under this **policy**.

After commencement of cover

If **you** wish to cancel **your policy** after the insurance cover has already commenced, please contact your intermediary (if any) at the first instance.

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

QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
Tel: 0800 917 9369
Web: www.qbeurope.com/motor

In the event **you** cancel this **policy**, **you** will be entitled to a pro rata refund of the premium paid less a charge of forty pounds (GBP40).

However such refund is subject to:

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

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

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

Our cancellation rights

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

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

We may deduct from the sum otherwise payable to **you**, all or part of the sum **you** owe to the finance company, otherwise **you** will be entitled to a pro-rata return of premium upon receipt of the **certificate(s) of motor insurance** or insurance disc(s).

Complaints procedure

All sections other than legal services and breakdown assistance (for these sections, please see below)

Any complaint should be reported to us through your intermediary (if any). If **you** wish to contact us directly then please do so at:

Portfolio Manager
QBE Insurance (Europe) Limited, Mill Court, Mill Street, Stafford ST16 2AX
Tel: 0800 917 9369
Web: www.qbeurope.com/motor

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

Financial Ombudsman Service

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

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: consumer helpline: 0845 080 1800 Fax: 020 7964 1001
E-mail: complaint.info@financial-ombudsman.org.uk

Eligible complainants are:

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

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

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

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

Breakdown assistance only – The Automobile Association Limited

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

Please phone AA on 0845 6076727 (Text phone users can ring: 0845 8501207)
or write to:
Customer Support, AA, Fanum House, Basingstoke, Hampshire RG21 4EA
Fax: 01256 492306 E-mail: CustomerSupport@theAA.com

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

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

Financial Services Compensation Scheme

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

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme Beaufort House, 15 St Botolph Street, London, EC3A 7QU or from their website (www.fscs.org.uk).

About Your Insurer

QBE Insurance (Europe) Limited is a private company limited by shares and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number **202842**.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Applicable Law and language applicable to the policy

The law of England and Wales will apply to **your** policy. The language used in the policy and any communications relating to it will be English.