INSURER: Zurich Municipal Insurance plc
PERIOD OF INSURANCE: 1st August 2018 - 31st July 2019

COVER
Any motor vehicle (excluding a steam driven vehicle) as follows:
- Car
- Motorcycle
- Commercial Vehicle
which is insured under this part and described in the Certificate but excluding any motor vehicle registered outside the territorial limits unless the insured has requested and the insurer has agreed to cover such motor vehicle.

TERRITORIAL LIMITS
- a) Great Britain, Northern Ireland, the Isle of Man and the Channel Islands;
- b) any other member of the European Union;
- c) any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the EU Directive on insurance of civil liabilities arising from the use of motor vehicles (number 72/166/EEC)

LIMIT OF INDEMNITY
Third Party Property Damage Limit
- Any Motor Car: £50,000,000
- Any Commercial Vehicle: £5,000,000

EXCESS
Damage
- Accidental Damage, Fire, Theft: £500
- Windscreens: Nil

PRINCIPAL ENDORSEMENTS
Not applicable

SPECIAL PROVISIONS/CONDITIONS
Indemnity to Principals
The indemnity provided will extend to indemnify any principal of the insured in respect of liability at law arising out of the use of the Vehicle in connection with any contract entered into between the insured and such principal.

Movement of Third Party Vehicles
The indemnity provided will extend to liability incurred by the insured caused by or arising out of:
a) the driving or movement of a motor vehicle not the property of the insured when it is interfering with the performance of the business directly connected with the legitimate passage of the Vehicle.
b) the parking or movement by an employee of a motor vehicle belonging to a customer or visitor of the insured on or within the vicinity of the premises.

Service and Repair
The insurer will indemnify the insured when the Vehicle is in the care, custody or control of a member of the motor trade for service or repair.

**Damage to Vehicle – by Fire or Theft**
The insurer will indemnify the insured in respect of damage to the Vehicle and Accessories caused by fire or theft or attempted theft. Other than in respect of provision 2 this indemnity will not exceed the market value of the Vehicle and Accessories immediately before such damage.

**Damage to Vehicle – other than by Fire or Theft**
The insurer will indemnify the insured in respect of damage to the Vehicle and Accessories other than as described in section 10. Other than in respect of provision 2 this indemnity will not exceed the market value of the Vehicle and Accessories immediately before such damage.

**PRINCIPAL EXCLUSIONS**

**Damage to Vehicle**
1) wear and tear
2) mechanical, electrical, electronic or computer breakage, failure or breakdown
3) depreciation
4) loss of use
5) damage to tyres by application of brakes or by punctures, cuts or bursts
6) damage to the Vehicle caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds
7) damage caused by deception
8) any diminution in the value of the Vehicle.