



**Private or Public Hire
Motor Insurance Policy**

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24 HOUR HELPLINE FOR NEW CLAIMS NOTIFICATION: 0800 997 8834

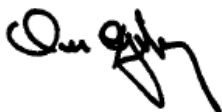
Introduction

We are pleased to welcome you as an Antilo policyholder and thank you for choosing to insure your motor vehicle with Antilo UK Ltd. We aim to provide the best cover and claims service for all our policyholders to give you peace of mind motoring.

This policy booklet, together with your Policy Schedule, Certificate of Motor Insurance and the information you provided via your proposal, forms the contract between you and us. Please take the time to read and understand it and keep the documents together in a safe place.

We have done everything possible to make your insurance documents as straightforward as possible. This policy booklet gives useful advice on how to make a claim and what you can do if you are unhappy with our service. If you have any questions, please call your insurance broker.

On behalf of everyone at Antilo UK Ltd we wish you an incident free time with your Antilo Insurance.



Vivienne Gilroy
Managing Director

Antilo UK Ltd

Helpful information if you need to alter your motor insurance

CHANGE OF VEHICLE

It is essential that you contact your Insurance adviser prior to changing your Vehicle to enable Cover to be transferred. Please include details of any security system fitted to the Vehicle and any alterations to the manufacturer's standard specification. You will need to return your Certificate of Motor Insurance so it can be replaced to show the registration number of your new Vehicle, effective from the date of change.

CHANGE OF ADDRESS

Please notify your Insurance advisor of any change of address, including details of where your Vehicle is parked overnight.

CHANGE OF DRIVERS

Please notify your Insurance advisor of any change to the drivers covered by this Motor Policy. When adding a driver to your Motor Policy you will need to confirm full details so that cover can be agreed and return your Certificate of Motor Insurance for amendment. Drivers will have to supply copies of their driving and hire licences.

DRIVING ABROAD

If you wish to use your Vehicle abroad, please give your Insurance adviser prior notice to your departure so your cover can be extended (where applicable) for the appropriate period. Your Motor Policy provides a minimum level of cover in the European Union and certain other countries and your Insurance adviser will confirm whether cover can be increased in line with your UK policy and what it will cost.

DISCLOSURE

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If you are in doubt please contact us.

If the information provided by you is not complete and accurate:

- The insurer may cancel your policy and refuse to pay any claims; or
- The insurer may not pay any claim in full; or
- Your premium may be revised and/or the compulsory Excess may be changed; or
- The extent of the cover may be affected

In addition, if you are taking out Insurance related to your business, you must also disclose all material facts. A material fact is anything the insurer needs to know about the risk they are accepting. If in doubt, please ask your Insurance adviser and they will give you examples of what you must tell the insurer.

CLAIMS NOTIFICATION

It is essential that you inform us immediately (within 24 hours) of the occurrence of any incident which might lead to a claim under the policy, whether you believe it to be your fault or not and whether or not your vehicle sustains any damage. Immediate notification of the claim will allow us to better control costs, decide on liability and protect our joint interests.

Definitions

The following key words or phrases, which are listed below in alphabetical order, have the same meaning whenever they appear.

APPROVED REPAIRER

A motor vehicle repairer authorized by us or our representative to repair The Insured Vehicle following a valid claim under Section 1 or Section 2 of this Insurance.

CERTIFICATE OF MOTOR INSURANCE

Evidence of the existence of Motor Insurance as required by law and which forms part of your Motor Policy.

COURT OF SUMMARY JURISDICTION

A Magistrates Court or a court of equivalent Jurisdiction in the United Kingdom.

EMERGENCY TREATMENT FEES

Payment for charges prescribed by the Road Traffic Acts for the emergency medical assistance following an Accident involving a Vehicle which We cover.

ENDORSEMENT

A change to your details which forms part of your Motor Policy.

EXCESS

The total amount you will have to pay towards the cost of a claim for loss of or damage to your Vehicle, whether or not the incident giving rise to the claim is your fault. Different Excesses may apply to different policy sections.

FIRE

Fire, lightning, explosion or self-ignition.

MALICIOUS DAMAGE

Damage caused to your Vehicle as a result of an intentional or reckless act.

MARKET VALUE

The cost, in the reasonable opinion of an Independent motor engineer, of replacing your Vehicle with a Vehicle of the same make, model and of pre-loss or damage condition, specification, mileage and age.

MOTOR POLICY

The documents consisting of your Statement of Insurance and/or Proposal Form, Our Antilo UK Limited Motor Policy, your Certificate of Motor Insurance and/or Schedule and any Endorsements.

NO CLAIMS DISCOUNT

The reduction We allow in your premium in return for not making a claim.

OUR AUTHORISED AGENTS

The broker or intermediary via whom this Insurance was arranged.

PERIOD OF INSURANCE

The period shown in your Statement of Insurance and/or Schedule and Certificate of Motor Insurance for which We have agreed to cover you and for which you have paid or agreed to pay a premium.

PERSONAL EFFECTS

Property which is worn or used in everyday life and which belongs to you or any passenger in your Vehicle.

PRIVATE HIRE

The use of a passenger carrying vehicle for the carriage of passengers for hire and reward, other than under a Hackney Carriage Licence. Note: Plying for hire in the street or operating from a taxi rank is not permitted by law. It is a condition of the policy that you must operate with the correct licence and in accordance with its terms and limitations.

PROTECTED NO CLAIMS DISCOUNT

Cover against loss of No Claims Discount in the event of a claim. If this cover is applicable, an additional Endorsement will set out the terms and conditions which apply.

PUBLIC HIRE

Full taxi use under a Hackney Carriage Licence. Vehicles which ply for hire in the street or operate from a central stance are included. Two-way radios, radio-telephones and the like may be used. Note: Within the London Metropolitan Police Districts cover is only available for London Taxis defined as taxis constructed as such used in the Metropolitan Police District and licensed by the Commissioner of Police of the Metropolis in accordance with the Metropolitan Public Carriage Act 1869 and the London Cab and Stage Act 1907.

ROAD TRAFFIC ACTS

Legislation which includes details of the minimum cover for which Motor Insurance is required in the United Kingdom.

STATEMENT OF INSURANCE AND/OR SCHEDULE

The document giving details of the Period of Insurance, your cover, the premium, the Excess, the insurer and the policy number. The Statement of Insurance includes all the information you provided on a proposal form or otherwise to obtain a quotation and forms the basis of your contract.

THE INSURER

Calpe Insurance Company Limited

THEFT

Theft, attempted Theft or the taking away of your Vehicle without your consent.

UNITED KINGDOM/UK

The United Kingdom and the Channel Islands (including transit by recognized sea, air, rail or within and between these places).

WE/US/OUR

Antilo UK Limited.

YOU/YOUR/THE INSURED

The person named as the policyholder in both your Statement of Insurance and/or Schedule and your Certificate of Motor Insurance.

YOUR VEHICLE/THE INSURED VEHICLE/THE INSURED VEHICLE

The Vehicle described in your Statement of Insurance and/or Schedule or any replacement Vehicle which has been notified to and accepted by Us, and for which you have a Certificate of Motor Insurance showing the registration number.

HOW TO READ YOUR ANTILO UK LIMITED MOTOR POLICY

This is Your Antilo UK Limited Motor Policy.

YOUR COVER

Your Antilo UK Limited Motor Policy, Your Statement of Insurance and/or Schedule Your Certificate of Motor Insurance and any Endorsements explain what is and what is not covered.

We must advise You that any Motor Policy, whether cover is Comprehensive, Third Party Fire and Theft or Third Party Only, is subject to certain exclusions and conditions. It is therefore essential that You are fully aware of what is and what is not covered by this Motor Policy and what exclusions and conditions apply.

POLICY SECTIONS WHICH APPLY TO YOU

The level of cover which applies to You, whether Comprehensive, Third Party Fire and Theft or Third Party Only is shown in Your Statement of Insurance and/or Schedule.

Please read Your Antilo UK Limited Motor Policy, Statement of Insurance and/or Schedule, Certificate of Motor Insurance and any Endorsements carefully to ensure Your cover meets Your requirements and the details are correct. These are legal documents, please keep them in a safe place.

Your insurer

Calpe Insurance Company Ltd., P.O. Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar (Registration No. 104429). Calpe Insurance Company Ltd is authorised and regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting Insurance in the UK (FCA Firm Reference Number 542791).

Your insurance

Your Antilo UK Limited Motor Policy, Statement of Insurance and/or Schedule, Certificate of Motor Insurance and any Endorsements describe the cover during the Period of Insurance You have paid for or are paying for by instalments and for which the Insurer has accepted the premium.

This Motor Policy is a contract solely between You and the Insurer and consists of Your Statement of Insurance and/or proposal form, Your Antilo UK Limited Motor Policy, Certificate of Motor Insurance and/or Schedule and any Endorsements. It is not intended that the Contracts (Rights of Third Party) Act 1999 should confer any additional rights under this Motor Policy in favour of any third party.

Your cover is effective in the United Kingdom and abroad as specified in the "Driving Abroad" Section of Your Antilo UK Limited Motor Policy. So that You fully understand what You are covered for, please read Your Statement of Insurance and/or Schedule, Your Antilo UK Limited Motor Policy, Certificate of Motor Insurance and any Endorsements. You should pay particular attention to the General Exclusions and General Conditions. You must notify Us as soon as possible of any changes which affect Your Motor Policy and which have occurred either since the cover started or since the last renewal date. If you do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully. Please make sure that Your cover meets Your requirements and the details are correct.

Our commitment to you

If You decide You do not want to accept this Insurance, return the Certificate of Motor Insurance, policy document and/or Schedule within 14 days of receiving it, to the organisation which arranged Your cover. Providing there have been no incidents which might lead to a claim, we will refund Your premium, after deducting an administration charge and the cost of the Insurance provided.

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this Motor Policy.

Complaints

If things go wrong, please contact Your Insurance adviser who will try to resolve the matter to Your satisfaction. If the complaint is against the insurer, they will refer it to us so we can deal with it for You. You will be kept informed and Your complaint will be dealt with fairly. If You have to contact us directly, you may do so by writing to us at the address below:

Complaints Officer - Antilo UK Limited, Connect House, Foundry Street, Hanley, Stoke on Trent ST1 5HE.

If the complaint cannot be resolved within 8 weeks, you will receive a 'final response letter' from us and if You are eligible, you will be able to take Your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 (from fixed lines) or 0300 123 9123 (from mobiles).

This policy is covered by the Financial Services Compensation Scheme. You may be entitled to compensation if the insurer or the insurance adviser are unable to meet their obligations.

Further information about the scheme is available on the FSCS website www.fscs.org.uk or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone: 0800 678 1100.

Law applicable to this motor policy

This policy is subject to English Law and the jurisdiction of the English Courts.

Section 1 – Comprehensive cover

A. LOSS OR DAMAGE

What is covered

LOSS OF OR DAMAGE TO YOUR VEHICLE

We will pay for loss of or damage to your Vehicle. We will also pay for loss of or damage to your Vehicle's spare parts and accessories as long as they are used as motoring equipment kept in or on Your vehicle for use with Your vehicle and fall within the maximum amount We will pay.

WINDSCREEN COVER

We will pay for

1. The breakage of glass in the windscreen or windows of Your Vehicle.
2. Scratching of its bodywork caused solely by this breakage.

We do not consider a sun roof, panoramic windscreens, folding windscreens, glass roofs, lights/reflectors to be a windscreen or window.

AUDIO, COMMUNICATION AND NAVIGATION EQUIPMENT

We will pay for loss of or damage to Your Vehicle's original manufacturer permanently fitted audio and visual equipment and components including taxi meters and two-way radios (excluding mobile telephones, cassettes, tapes, discs, iPod/MP3 players, iPad/tablets).

What is the most we will pay?

LOSS OF OR DAMAGE TO YOUR VEHICLE

We will not pay

- a) More than the Market Value of Your Vehicle at the time of loss or damage.
- b) The amount of any repair or replacement which improves Your Vehicle beyond its condition before the loss or damage.
- c) More than the last UK list or quoted price for any parts or accessories which have become unobtainable or are no longer manufactured in the United Kingdom.
- d) We may at our option use parts that have not been supplied by the original manufacturer to repair The Insured Vehicle. These parts will be subject to the Approved Repairer's guarantee. If You insist that we use parts supplied by the original manufacturer despite alternative non-original manufacturer parts being available, you will be liable to bear the difference in the cost of such parts.
- e) More than £200 in respect of advertisements, sign-writing, specialist paintwork or logos if included in declared value. This amount is also subject to the deduction of any Excess in the Schedule, this policy document or both.

WINDSCREEN COVER

- a) Where our recommended replacement Company is used – we will pay the costs once in any one policy period after deduction of an Excess of £75 for replacement and £20 in case of repairs.
*Where our recommended replacement Company is not used - The maximum we will pay in any one Period of Insurance is £75 after deduction of Excess.
- b) In case multiple items of glass were damaged, all glass would be covered under this cover.
- c) The cost of import of parts/items of replacement glass that are not available in the United Kingdom would not be payable.
- d) We will not pay claims for mechanical items associated with the window mechanisms of The Insured Vehicle under the windscreen section.
- e) If this is the only damage You claim for, Your No Claims Discount will not be affected.

AUDIO COMMUNICATION AND NAVIGATION EQUIPMENT

- a) The maximum amount We will pay is £500 subject to a £250 Excess.
- b) We will not pay more than the value of the equipment at the time of the loss or damage, after making a reasonable deduction for wear and tear.

Payment of claims for loss or damage

We will, at Our reasonable option

1. Pay the cost of repairs or pay you in cash the amount of any loss or damage where repair cannot be economically made; or
2. Replace your Vehicle with a Vehicle with the same Market Value or pay You in cash for the loss or damage where Your Vehicle is stolen and not recovered or damaged beyond economical repair. The stolen or damaged Vehicle will then belong to Us.

If to our knowledge Your Vehicle belongs to someone else or is the subject of Hire Purchase or Leasing Agreement, payment for the total loss or destruction of Your Vehicle will normally be made to the legal owner whose receipt will be full and final discharge to Us.

If Your Vehicle is disabled due to damage covered by this Section, we will pay

1. The reasonable cost of protecting and removing Your Vehicle to the nearest repairer
2. The reasonable cost of delivery following repair to Your address in the United Kingdom.

What is not covered

- a) You will have to pay the total Excess specified in Your Statement of Insurance and/or Schedule in respect of each claim for loss of or damage to Your Vehicle. The amount of the Excess may vary according to the nature of the claim and as such, there may be more than one statement of Excess shown in Your Statement of Insurance and/or Schedule.
- b) Loss of use of Your Vehicle.
- c) Depreciation, wear and tear.
- d) Mechanical, electrical and electronic faults, breakdown, malfunction, failure, breakage or any loss or damage caused by Your Vehicle being incorrectly fuelled.
- e) Damage to tyres caused by the application of brakes or any punctures, cuts or bursts.
- f) Loss of value of Your Vehicle following repair.
- g) Loss of or damage to Your Vehicle caused directly or indirectly through Theft by deception.
- h) Loss of or damage to Your Vehicle arising from Theft, when the tailgate, boot, sunroof or any door of Your Vehicle has been left unlocked when ignition keys are in or on Your Vehicle.
- i) The unauthorised taking away of Your Vehicle by a family member or any member of Your household.
- j) You are not covered for loss of or damage to
 - contents of Your Vehicle, Personal Effects, or television equipment.
 - money, stamps, tickets, documents, promotional vouchers or Air Miles vouchers.
 - goods, tools or samples carried in connection with any trade or business.
 - property that is covered under any other policy.

In addition to the above, Comprehensive Cover also includes all additional cover contained in sections 2 and 3 of this Policy.

Section 2 – Third Party Fire and Theft cover

A. LOSS OR DAMAGE

What is covered

LOSS OF OR DAMAGE TO YOUR VEHICLE

We will pay for loss of or damage to Your Vehicle caused by:

1. Fire (other than by Malicious Damage);
2. Theft (we will also cover Your Vehicle's spare parts and accessories as long as they are used as motoring equipment kept in or on Your vehicle for use with Your vehicle and fall within the maximum amount We will pay).

Payment of claims for loss or damage

We will, at Our reasonable option:

1. Pay the cost of repairs or pay You in cash the amount of any loss or damage where repair cannot be economically made; or
2. Replace Your Vehicle with a Vehicle of the same Market Value or pay You in cash for the loss or damage where Your Vehicle is stolen and not recovered or damaged beyond economical repair. The stolen or damaged Vehicle will then belong to Us.

If to our knowledge Your Vehicle belongs to someone else or is the subject of a Hire Purchase or Leasing Agreement, payment for the total loss or destruction of Your Vehicle will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

If Your Vehicle is disabled due to damage covered by this section, we will pay:

1. The reasonable cost of protecting and removing Your Vehicle to the nearest repairer.
2. The reasonable cost of delivery following repair to Your address in the United Kingdom.

What is the most we will pay?

LOSS OF OR DAMAGE TO YOUR VEHICLE

We will not pay:

- a) More than the Market Value of Your Vehicle at the time of loss or damage;
- b) The amount of any repair or replacement which improves Your Vehicle beyond its condition before the loss or damage;
- c) More than the last UK list or quoted price for any parts or accessories which have become unobtainable or are no longer manufactured in United Kingdom;
- d) We may at our option use parts that have not been supplied by the original manufacturer to repair The Insured Vehicle. These parts will be subject to the Approved Repairer's guarantee. If You insist

that we use parts supplied by original manufacturer despite alternative non-original manufacturer parts being available, you will be liable to bear the difference in the cost of such parts;

- e) More than £200 in respect of advertisements, sign-writing, specialist paintwork or logos if included in declared value. This amount is also subject to the deduction of any Excess in the Schedule, this policy document or both.

What is not covered

- a) You will have to pay the total Excess specified in Your Statement of Insurance and/or Schedule in respect of each claim for loss of or damage to Your Vehicle. The amount of the Excess may vary according to the nature of the claim.
- b) Loss of use of Your Vehicle.
- c) Depreciation, wear and tear.
- d) Mechanical, electrical faults, breakdown, malfunction, failure or breakage.
- e) Loss of value of Your Vehicle following repair.
- f) Loss of or damage to Your Vehicle caused directly or indirectly through Theft by deception.
- g) Loss of or damage to Your Vehicle arising from Theft, when the tailgate, boot, sunroof or any opening or door of Your Vehicle has been left unlocked when ignition keys are in or on Your Vehicle.
- h) The unauthorised taking away of Your vehicle by a family member or any member of Your household.
- i) You are not covered for loss of or damage to:
 - Contents of Your Vehicle, Personal Effects, radio, navigation, communication or television equipment.
 - Money, stamps, tickets, documents, promotional vouchers or Air Miles vouchers.
 - Goods, tools or samples carried in connection with any trade or business.
 - Property that is covered under any other policy.

In addition to the above, Third Party Fire and Theft Cover also includes all additional cover contained in section 3 of this Policy.

Section 3 – Third party only cover

A. LEGAL LIABILITY TO OTHERS

What is covered

YOUR LEGAL LIABILITY TO OTHER PEOPLE

We will pay all amounts that You are legally liable for in respect of:

- a) Death of or bodily injury to any other person;
- b) Damage to the property of any other person not exceeding £5,000,000;
- c) Costs - for an incident that is covered under this Insurance we may at our absolute discretion consider payment in respect of the legal costs subject to exclusions, general conditions and what is not covered.

which arise from any incident involving the use in the United Kingdom of:

- I. Your Vehicle; or
- II. Any trailer or mechanically propelled vehicle, which is disabled, whilst it is attached and towed without any reward and as per relevant law with Your Vehicle.

THE LEGAL LIABILITY OF OTHER PEOPLE

We will also cover the following people for their legal liabilities to others in the same way as We cover You:

1. Any person permitted by your current Certificate of Motor Insurance to drive Your Vehicle;
2. Any person using, but not driving Your Vehicle with Your permission for social, domestic and pleasure purposes;
3. Any passenger travelling in or getting into or out of Your Vehicle, if You asked us to do so;
4. Your employer or business partner while You are driving or using Your Vehicle on their business, provided this is permitted by your current Certificate of Motor Insurance;
5. The legal representative(s) of any deceased person We cover under this Motor Policy in respect of legal liability incurred by the deceased person.

COSTS AND EXPENSES

We will pay, subject to Our prior written agreement:

1. Legal fees reasonably and properly incurred by any person We cover for representation at a Coroner's Inquest or Fatal Accident Inquiry or in a Court of Summary Jurisdiction;
2. The cost of legal services to defend any person We cover if they are charged with manslaughter (provided not charged on earlier occasion/s), at Our option and our agreement, the cost of representation at a Court of Summary jurisdiction;
3. Any other costs or expenses incurred in connection with any incident which may involve legal liability under this Motor Policy.

EMERGENCY TREATMENT FEES

We will pay for Emergency Treatment Fees as required by the Road Traffic Acts.

What is not covered

Any claim for death of or bodily injury to any person arising out of or in the course of their employment caused by any person covered by this Insurance if indemnity is provided under Employers' Liability Insurance issued to comply with Employers' Liability law.

YOUR LEGAL LIABILITY TO OTHER PEOPLE

We will not provide cover for:

- a) The legal liability of any person We insure under this Motor Policy if there is any other Insurance in force that covers the same liability;
- b) Death of or bodily injury to any person arising out of that person's employment, except where it is necessary to meet the requirements of the Road Traffic Acts;
- c) Death, bodily injury, loss or damage caused when dealing with a load or fare paying passenger of Your vehicle loading or unloading Your vehicle or taking away a load from Your vehicle, by any person other than driver of Your vehicle;
- d) Death, bodily injury, loss or damage caused when dealing with a load or fare paying passenger of Your vehicle, that is to be taken to, or has been taken from The Insured Vehicle whilst You are away from the Public Highway or You are on or in private property;
- e) Loss of or damage to Your Vehicle or any other property belonging to or in the care of any person We cover under this Motor Policy;
- f) Property damage exceeding £5,000,000 for a claim for damage to the property of any other person.
- g) Loss or damage to a trailer or any mechanically propelled vehicle;
- h) Death or bodily injury to any person being carried in or on any trailer or attached mechanically propelled vehicle;
- i) Any consequential loss arising out of damage to any property or goods carried in your vehicle.

DRIVING OTHER VEHICLES

Cover for driving other Vehicles is not provided under this Motor Policy.

COSTS AND EXPENSES

- a) We will not pay any legal costs and expenses unless they are in connection with an incident which is covered under this section.
- b) We will not pay any legal costs and expenses to defend any charge relating to driving under the influence of drugs or alcohol.
- c) We will not pay for any legal representation if You are pleading guilty or if You want to defend a charge against the advice of representation arranged.
- d) We will not pay for any legal representation which You have arranged without our prior consent.
- e) If We agree to pay these costs, the choice and appointment of legal representative/s and the extent of any assistance that we provide will be entirely at our option. There will be no agreement to pay these costs unless we have confirmed this to You in writing.

Non-motor Public Liability (annual policies only)

All annual policies whether Comprehensive, Third Party Fire and Theft or Third Party Only benefit from £5 million non-motor Public Liability cover. A further £5 million cover may be purchased on payment of an additional premium.

What is covered

We will cover **you** for all **your** legal responsibilities for damages arising directly from **your** business for:

- Accidental damage to any person not employed by **you**.
- Damage to Property

This includes:

- Costs and expenses incurred with **our** written consent.
- Liability arising out of **your** contract with any person, business or organization or local authority but only to the extent required by the contract conditions and that **we** will conduct and control all claims arising from cover under this section.

What is not covered

We will not cover:

- Any amount over the limit specified within the schedule for any one claim or series of claims from one event in respect of injury to any person not employed by **you** or damage to property.
- The amount of **excess** shown in the schedule.
- Any loss or damage that occurs outside of the United Kingdom or outside the area where **you** are licensed to operate.
- Any injury to any employee.
- Any liability from any vehicle owned, leased, hired, or worked upon by **you** or for which **you** are legally responsible.
- Any liability from property and/or premises owned, leased, rented, hired and/or occupied by **you** or for which **you** are legally responsible
- Any liability arising from any product, food or drink sold or supplied by **you** or for which **you** are legally responsible.
- Any liability arising from any other business owned and/or operated by **you** whether or not related to your business.
- Any liability as a result of a malicious or criminal act.
- Any liability as a result of an attack on a passenger.
- Any liability for loss of or damage to passengers' personal effects or luggage for which **you** are legally responsible.
- Any liability incurred or injury caused by the provision or administration of drugs to a person in **your** care suffering from a known medical condition where **you** have agreed to provide such treatment as part of **your** contract to transport that person.
- Any liability arising from wrongful arrest.
- Punitive or exemplary damages or fines, penalties multiplication of compensatory awards or damages in any other form.
- Any loss that would not have been covered in the absence of a Contract.

Driving abroad

What is covered

European union

We will provide You with the minimum cover which is legally required to use Your Vehicle in:

1. Any country which is a member of the European Union;
2. Any other country which agrees to follow European Union directives on Motor Insurance and is approved by the Commission of the European Union, this includes Croatia, Iceland, Norway, Switzerland and Liechtenstein.

Cover abroad

If You give Us sufficient prior notification of Your intention to use Your Vehicle abroad and pay any additional premium required, We will extend cover beyond the United Kingdom, and cover as shown in Your Statement of Insurance and/or Schedule will apply for the period specified by You (subject to maximum of 14 days at one time and 30 days during the policy period) while Your Vehicle is used for **Social Domestic and Pleasure** purposes only –

1. In any country specified above;
2. In transit (including loading and unloading) between any countries to which this Motor Policy applies, such transit must be by a recognised sea, air or rail route which takes 65 hours or less under normal conditions.

We will cover the reasonable cost of the return of Your Vehicle to Your address in the United Kingdom in the event of loss or damage covered by this Motor Policy if:

1. It is not possible to economically repair Your Vehicle prior to Your intended return to the United Kingdom;
2. Following its loss, Your Vehicle is recovered after Your return to the United Kingdom.

A Green Card is not normally necessary for travel in EU countries or countries which follow the EU directives on Motor Insurance.

Customs duty

We will pay any customs duty for which You are legally liable in respect of Your Vehicle after it has been imported into any country which is a member of the European Union or which agrees to follow European Union directives on Motor Insurance as a direct result of any loss or damage covered by this Motor Policy.

Note: The exceptions applying to sections 1, 2 and 3 of this Insurance, depending on Your cover, also apply to this section.

No claims discount

No claims discount (only allowed on annual policies or when there has been 12 months or more continuous claims-free cover with us).

We will allow a No Claims Discount against Your renewal premium if no claim has been made or arisen under this Motor Policy during the previous continuous 12-month Period of Insurance.

The amount of the discount will be in accordance with Our scale of No Claims Discount applicable at the time of renewal.

If We have to make a payment which We have not yet been able to recover or which We cannot recover from any other party involved in the incident, a claim will count against Your No Claims Discount, even if You are not at fault.

Claims which do not affect Your No Claims Discount

1. Any claim for payment of Emergency Treatment Fees as required by the Road Traffic Acts
2. Any claim where We have obtained a full recovery of any costs.

If cover is comprehensive, the following also applies:

3. Any claim for the breakage of glass in the windscreen or windows of Your Vehicle (excluding a sun roof, panoramic windscreens, folding windscreens, glass roofs, lights/reflectors) and scratching of its bodywork caused solely by the breakage up to £75 in any one Period of Insurance unless our recommended replacement company is used.

Front facing camera

We reserve the right to impose a condition that the insured vehicle is fitted with a front facing camera as specified by the Insurer. The camera must be fitted and fully operational within 14 days of cover under this policy and a copy of the fitment certificate must be supplied within this time otherwise the policy shall be cancelled in accordance with the cancellation section of the policy. The Insured must make sure that the camera, while the vehicle is in use, is operational and it is Your responsibility to do this otherwise it may affect indemnity in the event of a claim. In the event of a claim You will ensure that the incident data is made available to our claims department.

General conditions – The General Conditions apply to Your Whole Motor Policy.

1. NOTIFICATION

It is a condition precedent to liability that any accident or incident that may give rise to a claim under this policy is notified to us as soon as practical, but in any case, within 24 hours of You becoming aware of it or where You reasonably should have been aware of it. This is regardless of whether You consider the accident to be Your fault or not or whether You intend to make a claim under Your policy. Delay in notification of an incident to us may invalidate Your right to claim.

2. THEFT CLAIMS

If Your claim is due to Theft or attempted Theft, in addition to immediate notification You must also inform the police and obtain a crime reference number. If Your vehicle is stolen and not found, no offer of payment will be made until 28 days after the date of Theft or until our investigations into the loss have been completed. We undertake to keep You informed of the progress of Your claim and it is a condition of this policy that You notify us immediately if the vehicle is recovered, whether settlement has been made or not.

3. REDUCED EXCESS FOR PROMPT NOTIFICATION

This policy is subject to a £500 Accidental Damage, Fire & Theft Excess. This excess will apply to each and every claim under sections 1 and 2.

The Insurer will reduce this excess in respect of a claim to £350, provided the claim is reported to us by the Insured within 24 hours of an accident or incident likely to give rise to a claim (whether you consider it to be your fault or the fault of the other party).

This reduction is at the discretion of the underwriters and is there to promote prompt notification which will enable them to manage claims in a prudent and cost-effective manner.

4. ACCIDENT AND CLAIMS PROCEDURE

If any accident, injury, loss or damage occurs, You must:

- I. After notifying as per (1) above, inform Us in writing, giving full details, as soon as is reasonably possible;
- II. Obtain full details of all vehicles involved and take names, addresses and telephone numbers of other drivers and of any witness/es;
- III. Make a rough sketch plan of the accident scene showing the position of vehicles before and after the accident;
- IV. Obtain Insurance details of the other driver/s;
- V. Note the number of passengers in each vehicle and their details;
- VI. Make a note of any Property damaged and the extent of damage;
- VII. Report the accident to the Police immediately but not later than 24 hours if anyone is injured;
- VIII. Make note of Police Officer involvement (name, telephone number & Constabulary);
- IX. Send every communication You receive in connection with the claim to Us, unanswered, as soon as possible after You receive it;
- X. Notify us as soon as You become aware of any pending prosecution, Coroner's Inquest or Fatal Accident Inquiry involving any person covered by this Motor Policy;
- XI. Not admit to, negotiate on, offer or promise to pay or accept or refuse any claim unless You have written permission from Us;
- XII. Not act in any way to prejudice Our interests;
- XIII. Provide Us with all reasonable assistance We may need;
- XIV. Report any Malicious Damage or Theft to the Police and obtain a crime reference number

5. REPAIRS – ACCIDENTAL DAMAGE CLAIMS

It is a condition of this policy that Repairs are undertaken by a repairer approved by ourselves (Approved Repairer). If You use an alternative repairer:

- I. You will be responsible for paying the first £250 of each claim (in addition to any other Excess shown elsewhere in this policy document or on Your policy Schedule or in any Endorsement);
- II. We will not guarantee the work after You have signed a customer satisfaction note and The Insured Vehicle has been returned to You by the repairer; and
- III. We will not pay more than the cost of repairs had the work been undertaken by Our Approved Repairer. In this scenario, we may at Our option settle the claim for repairs to The Insured Vehicle by making a cash payment for the amount quoted by Our Approved Repairer less the Excess/es which apply/ies to the claim.

6. CANCELLATION

a) Cancelling the policy during the 14-day cooling-off period

You may cancel this policy within 14 days from the date You receive Your policy documentation. If You exercise this right and provided there has been no claim made or outstanding You will be entitled to a pro-rata return of premium, less the reasonable costs of administration. Your Insurance adviser may make other charges for the service he has provided.

You must return Your Certificate of Motor Insurance or provide Us with an electronic declaration of surrender in accordance with Section 147 of the Road Traffic Act 1988 before We can proceed with the cancellation.

b) Cancelling the policy after the 14-day cooling-off period

You may cancel this policy by sending Us written notice and returning to us your current Certificate of Motor Insurance. Cancellation will take effect from the date We receive Your Certificate of Motor Insurance and We will calculate the refund (less the reasonable costs of administration) to which You are entitled in accordance with our cancellation scale provided no claims have occurred during the current Period of Insurance (a confirmation to be provided in writing to this effect) in accordance with the table below. (No refund will be allowed on one, two or three-month policies.)

6-month policies:								
Period not exceeding:	1 month	2 months	3 months	3 months	Over 3 months			
Premium payable	50%	70%	90%	90%	100%			
12-month policies:								
Period not exceeding:	1 month	2 months	3 months	4 months	5 months	6 months	7 months	Over 7 months
Premium payable	25%	33%	45%	55%	65%	75%	80%	100%

c) Our right to cancel Your policy

We have the right to cancel Your policy at any time by giving You seven days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for You and will set out the reason for cancellation in our letter.

Valid reasons may include but are not limited to:

- I. Where we have been unable to collect a premium payment (in this case we or our agent will contact You in writing requesting payment by a specific date. If we do not receive payment by this date we will write to You again notifying You that payment has not been received and giving You 7 days' notice of a final date for payment). This letter will also notify You that if payment is not received by this date Your Policy will be cancelled. If payment is not received by that date we will cancel Your Policy with immediate effect and notify You in writing that such cancellation has taken place;
- II. Where You are required in accordance with the terms of this Policy to co-operate with us, or send us information or documentation and You fail to do so in a way that materially affects our ability to process a claim, or our ability to defend our interests (in this case we may issue a cancellation letter and we will cancel Your policy if You fail to co-operate with us or provide the required information or documentation by the end of the seven day cancellation notice period);
- III. Where we do not receive evidence of Your no claim discount or any other requested document within 21 days from the start date of the policy, we will issue a cancellation letter. We will cancel Your policy if we do not receive evidence of Your no claim discount by the end of the seven-day cancellation notice period;
- IV. Where there is a material failure by You to take care of Your Vehicle as required by the paragraph headed '**care of Your Vehicle**' in the General Conditions section;
- V. Where we reasonably suspect fraud;
- VI. Where there is use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

If we do cancel Your policy, we will refund the part of your premium You have not yet used less a cancellation fee to take into account our costs in providing Your policy. If we cancel Your Motor Insurance at any time, we will automatically cancel any cover provided by any additional services and benefits You may have chosen with Your main policy cover. The premium You have paid for these additional services and benefits will also be refunded less a pro rata charge for the time You have been on cover.

7. CHANGE IN PREMIUM:

The premium we charge for this Insurance can be changed if there is a change in material facts during the currency of the policy. In the event of a change of vehicle, driver, address or other material change, rates current at the time of the change will be applied.

8. MAKING A CLAIM

It is a condition of this policy, that at the time of any claim, the premium has been paid in full. If payment is not made, We or Our Authorised Agents:

- I. May cancel this Motor Policy in accordance with the Cancellation condition and seek payment of the outstanding balance of premium;
- II. May refuse to pay any claim arising from an occurrence on or after the due date of the premium;
- III. May deduct any outstanding premium from the claim payment;
- IV. May seek reimbursement from You of any claim payment which has already been made.

9. CHANGES TO INFORMATION RELEVANT TO YOUR COVER

You must notify Us as soon as possible of any changes which may affect Your Motor Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motor Policy may not be valid or may not cover You fully.

10. OTHER INSURANCE

If, at the time You make a valid claim under this Motor Policy, there is any other Insurance covering the same loss, damage or liability, we will pay only Our share of the claim.

11. CARE OF YOUR VEHICLE

You or any other person covered by this Motor Policy must:

- I. Take all reasonable steps to protect Your Vehicle from loss or damage
- II. Keep Your Vehicle efficient and in a roadworthy condition

You must allow Us to examine Your Vehicle at any reasonable time.

12. RIGHT OF RECOVERY

If the law of any country in which this Motor Policy operates obliges Us to Pay a claim which We would not otherwise have paid, we reserve the right to recover this amount from You or from the person who incurred the liability.

13. SUBROGATION RIGHTS

We may at our option take over and conduct in Your name or in the name of any person covered by this Motor Policy:

- The defence or settlement of any claim;
- Legal or other proceedings in Your name at Our expense and for Our benefit to recover any payments made or likely to be made under this Motor Policy.

You or any other person seeking indemnity must co-operate with Us on any matter affecting this Insurance.

14. FRAUDULENT CLAIMS

If any claim under this Motor Policy is in any way fraudulent, or if any fraudulent means or device is used by You or by any person acting on Your behalf to obtain any benefit under this Motor Policy, we will not pay any part of the claim and all cover provided by this Motor Policy will be forfeited.

15. ARBITRATION

If Your Vehicle is a total loss and We have agreed to compensate You under this Motor Policy but the amount to be paid cannot be agreed between us, an arbitrator, acceptable to You and to Us shall be appointed to decide the amount to be paid to You. The arbitrator's decision will be binding upon You and upon Us.

16. LICENCE CONDITIONS

It is a condition precedent to liability under this policy that You and any permitted driver obey the conditions of their driving licence and that where required any vehicle insured is appropriately taxed and has a current MOT Certificate.

General exclusions - The General Exclusions apply to Your Whole Motor Policy

What is not covered

1. WHAT WE DO NOT COVER

Your Motor Policy does not cover any accident, injury, loss, damage or liability when any vehicle covered by this Motor Policy is:

- a) Being used for any purposes that your current Certificate of Motor Insurance does not permit;
- b) In the charge of or being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive;
- c) Being driven by You or a permitted driver with Your permission if You or the permitted driver does not hold a driving licence or has never held a driving licence or is disqualified from holding or obtaining a driving licence;
- d) Being driven by any person who does not comply with the terms and conditions of the driving licence held;
- e) Being driven by any person not in possession of a valid Public/Private Hire license;
- f) In an unsafe or un-roadworthy condition or, where such regulations require, does not have a current M.O.T Certificate;
- g) Carrying more passengers or a greater load than the vehicle is designed to carry;
- h) In or on that part of any airport, aerodrome, airfield or military base which is used for the take-off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas or parts of passenger or cargo terminals or airfields that are within HM Customs examination areas at international airports;
- i) Vehicle not running on terra-firma;
- j) For any purpose in connection with the motor trade (**unless it is for Repair or service**).

2. NOTIFICATION OF A CHANGE OF VEHICLE

This Motor Policy does not cover a Vehicle unless We already have details of the Vehicle and it is acceptable to Us.

3. LIABILITY WHICH RESULTS FROM AN AGREEMENT

This Motor Policy does not cover any liability You have accepted by agreement or contract, unless You would have had that liability anyway.

4. WAR RISKS, RIOT AND CIVIL COMMOTION, EARTHQUAKE OR TERRORISM

This Motor Policy does not cover any consequence of:

- a) War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, military or usurped power, except where it is necessary to meet the requirements of the relevant Motor Insurance law;
- b) Riot or civil commotion occurring elsewhere than in England, Scotland, Wales, the Isle of Man or the Channel Islands, except where it is necessary to meet the requirements of the relevant Motor Insurance law;
- c) Earthquake;
- d) Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except where liability is judged to exist under a

Policy or Policies by a court of competent jurisdiction in accordance with the minimum requirements of the Road Traffic Act 1988 or subsequent amendments thereto or successors thereof or alternative applicable legislation in the territory in which the loss occurs.

5. RADIOACTIVE CONTAMINATION AND SONIC BANGS

This Motor Policy does not cover loss of or destruction or damage to any property whatsoever or any resulting loss or expense or any loss of use or any legal liability directly or indirectly caused by or contributed to or arising from:

- a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- c) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

5. POLLUTION

This Motor Policy does not cover death or bodily injury to any person or damage to any property which is directly or indirectly caused by pollution or contamination unless this pollution or contamination is directly caused by an incident which occurs in its entirety at a specific time and space during the Period of Insurance and is sudden, identifiable, unintended and unexpected.

All pollution which arises out of one incident will be considered to have occurred at the time when this incident takes place.

We will not apply this exclusion in circumstances where it is necessary to meet the requirements of the relevant Motor Insurance law.

7. HAZARDOUS GOODS

This Motor Policy does not pay for any liability, loss or damage for ownership, operation, maintenance or use of any vehicle the principal use of which is:

- a) The transportation of high explosives, such as nitro-glycerine, dynamite or any other similar explosive;
- b) The bulk transportation of liquefied petroleum or gasoline;
- c) The transportation of chemicals or gases in liquid, compressed or gaseous form;
- d) Contractors' plant equipment not on a public highway. This exclusion does not apply to contractors' plant equipment used in circumstances where the Road Traffic Act or alternative applicable legislation in the territory in which the loss occurs applies.

8. RALLIES, COMPETITIONS OR TRIALS

If any Vehicle which We cover is used either on road or track, in any:

- a) Rally;
- b) Competition/Racing;
- c) Trial/Reliability trials and/or speed tests;
- d) Circuit or prepared course or Nürburgring.

We will restrict cover to those legal liabilities for which Insurance is compulsory under the Road Traffic Acts and We will provide no other cover under this Motor Policy.

How to make a claim or report an incident

It is important that you follow these instructions when making a claim or reporting an incident, which might give rise to a claim, whether it is your fault or not and whether you intend to make a claim or not. Incidents must be reported immediately (within 24 hours). If you report incidents promptly (within 24 hours) you may be eligible for a substantial reduction in the excess applying to Damage, Fire or Theft claims. On the other hand, late notification of an incident may invalidate your claim or make you liable for increased costs.

Who will deal with your claim

Antilo UK Limited has authorised Gallagher Bassett Insurance Limited to deal with Your claim on their behalf. You should therefore refer all correspondence and telephone enquiries to:

Gallagher Bassett Insurance Limited, Wentworth House, Turnberry Park Road, Gilderstone, Leeds, LS27 7LE

Telephone: 0800 997 8834

Email: UK.AntiloClaims@gbtpa.com

What to do after an accident?

The following actions are required by law:

1. You must stop – it is serious offence not to do so;
2. You must give Your name and address to anyone involved in the incident, together with details of Your Vehicle and the insurer;
3. If You are unable to notify the police at the scene of the accident, you must report it to them as soon as possible, and in any case within 24 hours;
4. You must show Your Certificate of Motor Insurance to the Police if they need to see it.

How do You notify Antilo UK Limited of Your claim?

First check Your Schedule to make sure You are covered for the loss or damage You are claiming for.

1. If You have been involved in an accident, or Your Vehicle has been stolen or is damaged by Fire, you should contact Gallagher Bassett on the Freephone number above who will advise You how to proceed. The telephone number is shown at the front of this policy document and above.

You will be asked to do the following:

- a) Supply as much information as you can concerning the incident. This may include:
 - Completing a Motor Accident Report Form or Motor Theft Report Form, whichever is appropriate
- b) Send a copy of Your driving licence, hire licence, VRD, MOT Certificate & purchase receipts if Your Vehicle has been stolen;
- c) Send any communication You receive in connection with Your claim to Gallagher Bassett Ltd. You must not admit liability or deal with any correspondence Yourself;
- d) Report any Malicious Damage or Theft to the Police and obtain a crime reference number.

Please note: Even if You are not covered for damage to Your Vehicle, you must still advise Gallagher Bassett Ltd of the incident and You must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

2. If the windscreen or windows of Your Vehicle are damaged, you should contact Gallagher Bassett on the Freephone number 0800 997 8834 who will advise You how to proceed.
 - a) You will need your current Certificate of Motor Insurance and Your Statement and/or Schedule ready to confirm that You are covered for this damage;
 - b) You will be given advice on whether Your windscreen can be repaired rather than replaced. If it is possible to have Your windscreen repaired, you will have to pay a nominal Excess;
 - c) If it is not possible to repair Your windscreen or if the damage is to the windows of Your Vehicle, Gallagher Bassett Ltd will instead arrange for it to be replaced. Antilo UK Limited will be invoiced directly up to the amount You are covered for. You will be asked to pay the Excess shown in Your Statement of Insurance and/or Schedule for the replacement of the windscreen or body glass.

Please note: - If You are not covered for windscreen damage, you can still use Gallagher Bassett Ltd and receive a substantial discount on any standard stock item, provided payment is received at the time of the replacement.

Damage to your Vehicle

If Your Motor Policy covers You for the cost of repairs to Your Vehicle as the result of an accident, a Fire or a Theft, you should do one of the following:

1) If Your cover is Comprehensive:

You should contact Gallagher Bassett Ltd on the Freephone number 0800 997 8834 who will advise You how to proceed. Gallagher Bassett will:

- I. Arrange for Your damaged Vehicle to be collected;
- II. Repair Your Vehicle and re-deliver it to You;
- III. Guarantee all repair **work for 3 years.**

2) If Your cover is Third Party (Fire and Theft)

You should contact Gallagher Bassett Ltd on the Freephone number 0800 997 8834 who will advise You how to proceed.

Data Protection and Privacy Notice

How we will use or share your information

Where we collect any personal information, you agree that any data provided by you in connection with your proposal or resulting insurance may be used exclusively by us, your insurance broker, Calpe Insurance Company Limited and all respective group companies and/or their insurance brokers or third-party service providers (including but not limited to other insurance carriers, third-party claims adjusters/loss adjusters and investigators, solicitors, fraud detection and prevention services, reinsurance companies, governmental authorities and organisations acting on their behalf and insurance regulatory authorities), collectively referred to as 'data recipients', in performing their obligations to you in respect of your contract of insurance and providing you with ancillary services, (the purposes).

The purposes include, but are not limited to:

- analysing your particular insurance needs;
- providing insurance estimate(s) or quotation(s) and/or arranging insurance cover;
- checking against anti-fraud databases;
- populating national databases where required by law to do so;
- handling and investigating claims and assisting in the claims authorisation process;
- accounting and other management information purposes; and
- for any purpose required by law, including regulatory and connected statutory bodies

both during the period your policy is in force and after it has lapsed.

Our lawful basis for processing is that:

- i. You have given clear consent for the data recipients to process your personal data for the purposes.
- ii. The processing is necessary for you to enter into your insurance contract.
- iii. The processing is necessary for you to comply with the law.
- iv. The processing is necessary for the legitimate interests of the data recipients in respect of the purposes.

The data recipients may also need to process sensitive personal data about you where this is necessary (for example, physical or mental health conditions or criminal convictions in connection with both you and members of your family or household). Where sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates, both to the disclosure of such information to the data recipients and to its use for the purposes.

In the event of processing outside the United Kingdom / the European Economic Area (EEA), you agree to the transfer of your personal information to a country or territory outside the United Kingdom / EEA (which may not provide the same protection for you). In the future, Antilo UK Limited and/or Calpe Insurance Company Limited and its group companies may (independently) sell their business(es) or assets. Personal

information is usually considered an asset in such transactions and you agree that your information provided in connection with and for the purposes of your Policy may be sold, traded or licensed in such circumstances.

Information including personal information will be provided to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register run by the Insurance Database Services Ltd (IDSL) and we may search the CUE register for information about you. The aim is to help us to check information provided and prevent fraudulent claims. This means we can continue to offer our honest clients excellent cover and service at a competitive price. Under the conditions of your Motor Policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relevant information to the registers. Please note that if you give us false or inaccurate information it may invalidate your insurance policy or could affect the amount we pay to settle any claims you make under the policy.

Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers Information Centre (MIIC). This has been set up to help identify uninsured drivers and may be searched by the Police to help confirm who is insured to drive. If there has been an accident, the Database may be used by Insurers, MIIC and the Motor Insurers Bureau to identify relevant policy information. You can ask us for more information about this.

By taking out your contract of insurance with us, you authorised us to pass the data that you have provided, including information about any incident(s) you give details of, to IDSL, MIIC, their agents and suppliers for the purposes set out in this Data Protection Notice, which, for the avoidance of doubt, includes making it available via IDSL and MIIC to other insurers and third parties.

All personal data will be retained for a period of six years following the end of your last insurance policy with us and thereafter will be destroyed unless we believe we have a lawful basis for maintaining it for longer.

Your Rights

You have the right to withdraw your consent to the data recipients processing your personal information. However, the data recipients may continue to process your personal information under one of the other lawful bases listed above. You have the right to object to the continuing processing and we must inform you of the reasons.

You have the right to request your personal data is erased and to prevent processing. This is not an absolute right and we may continue to process your data if we have a lawful basis to do so.

In certain circumstances you have the right to request we restrict the processing of personal data supplied by you to us.

You have the right to apply for a copy of your information, free of charge (unless we believe your request to be manifestly unfounded, excessive or repetitive).

You have the right to have personal data rectified if it is inaccurate or incomplete.

You have the right to data portability in respect of personal data provided to us and processed by automated means. This means that you can request the data in a commonly used and machine-readable form and even that we transfer it at your request to another organization if this is feasible. This service is free of charge.

In making your proposal for insurance you provide your explicit consent to the use by the data recipients of automated decision making (making a decision solely by automated means without any human

involvement), as necessary for the entry into and/or performance of your insurance Policy. You have the right to request human intervention or challenge such decisions.

The Data Controller

In respect of the personal information provided by you, Antilo UK Limited is the data controller and the other data recipients are data processors. In certain circumstances we may be acting also as a data processor. We are registered on the Data Protection Register under number ZA103378 and your information will be treated in compliance with all relevant Data Protection legislation. Please see the Information Commissioner's website at www.ico.org.uk for more information on the Data Protection legislation and the Information Commissioner.

You may contact:

The Data Protection Officer
Antilo UK Limited,
Thomas Minton Suite,
Connect House,
Foundry Street,
Hanley,
Stoke on Trent,
ST1 5HE
Email: Admin@antilo.co.uk

Insurance underwriting

We look at the possible risk in relation to your prospective policy (or anyone else involved in the policy) so that we can:

Consider whether to accept a risk;

Make decisions about providing and dealing with insurance and other related services for you and members of your household;

Set price levels for your policy;

Confirm your identity to prevent money laundering; and

Check the claims history for you or any person or property likely to be involved in the policy or a claim at any time. We may do this:

- When you apply for insurance;
- If there is an accident or a claim; or
- At the time you renew the policy.

Keeping to legal responsibilities - managing claims

If you make a claim, we may need to release information to another person or organisation involved in that claim. This includes, but is not restricted to, others involved in the incident, their insurer, their solicitor or

representative and medical teams, the police or other investigators. We also may have to investigate your claim and conviction history.

Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not result in a claim. When you tell us about an incident, we will pass information relating to it to Insurance Database Services Limited (IDSL).

Preventing or detecting fraud

We will check your information against a range of registers and databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies. If we find that false or inaccurate information has been given to us, or we suspect fraud, we will take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies including the Claims Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register run by Insurance Database Services Limited (IDSL). Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

Checking details on applications for credit and credit related or other facilities;

Managing credit and credit related accounts or facilities

Recovering debt;

Checking details on proposals and claims for all types of insurance;

Checking details of job applicants and employees.

Details of the registers, databases and fraud prevention agencies we use may be requested from the Company Secretary at:

Antilo UK Limited, Thomas Minton Suite, Connect House, Foundry Street, Hanley, Stoke on Trent, ST1 5HE. Email: Admin@antilo.co.uk

Cheat line

If you suspect insurance fraud is being committed, you can call the Insurance Fraud Bureau (IFB) on their confidential cheat line on **0800 422 0421**

Financial sanctions measures

We will not be liable to provide cover under this policy where prevented from doing so by any financial sanctions measures including 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 and which prohibits us, the Underwriter, the Underwriters Parent Company (or the Underwriter's Parent Company's ultimate controlling entity) from providing cover under this policy.

Financial sanctions measures changes from time to time and can prohibit the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities. This means that if you, or any third party who has suffered a loss which would otherwise be covered under the policy are the subject of a financial sanctions measure cover will not be provided under the policy.