



Monthly Insurance Subscription Guide

In the event of an incident please call us immediately so we can help. Phone 03330 165 112

Welcome to your Subscription guide

This guide describes **your** contract of insurance with us. This booklet will let **you** know how **your vehicle** is covered by this policy.

Your Car Insurance

This guide describes **your** car insurance. Please read it carefully along with **your**:

- Certificate of Motor Insurance: the document that is evidence **you** have insurance that complies with the **Road Traffic Act** and shows who can drive the **insured Vehicle** and what it can be used for.
- Motor Proposal Confirmation: the document that records the information **you** gave at the start or renewal of **your** policy.
- Policy Schedule: this document shows the **insured vehicle**, **your** level of cover and **your excess** details.

These documents can be found in **your** purchase confirmation email. Please check these as the information must be correct.

Your contract of insurance has been arranged for **you** by Wagonex Limited trading as Wagonex. Registered in England and Wales: Company No: 10312289.

You will enter into three separate agreements:

- The first is an intermediary agreement with Wagonex who are responsible for arranging and administering **your** insurance policy. This information is set out in 'Wagonex Terms of business' and includes Wagonex's services, fees and charges.
- The second is an intermediary agreement with Veygo who are responsible for some elements of administering **your** insurance policy such as claim management. This information is set out in this document.
- The third agreement is this contract of insurance with the authorised insurers. The authorised insurer has agreed to cover **you**, subject to the terms and conditions contained in this document, against any liability, loss, or damage that arises due to

the use of the **insured Vehicle** during a **period of insurance**. The authorised insurer's details appear on **your** Certificate of Motor Insurance.

This policy is underwritten by Admiral Insurance (Gibraltar) Ltd who are authorised and regulated by the Gibraltar Financial Services Commission incorporation number 85455. Admiral Insurance (Gibraltar) Ltd are owned by Admiral Group PLC.

This policy is distributed and administered by Wagonex Ltd trading as Wagonex, an insurance intermediary, authorised and regulated by the Financial Conduct Authority, Firm Reference Number 789510.

Claims against this policy and some elements of policy administration are managed via Veygo which is a trading name of Able Insurance Services Ltd, an insurance intermediary, authorised and regulated by the Financial Conduct Authority, Firm Reference Number 311649. Able Insurance Services Ltd is a subsidiary of Admiral Group Plc.

You may check this on the Financial Services Register by visiting the FCA's website, www.fca.gov.uk/register/ or by contacting the FCA on 0800 111 6768

Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

Rights of third parties

This contract is between **you** and the authorised insurer. Unless otherwise stated in this contract nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999, except those under the **Road Traffic Act**.

Our authority

In order that this document may be issued as evidence of **your** contract of insurance, the authorised insurer has entered into an agreement with via Able Insurance Services Limited trading as Veygo with Wagonex Ltd, trading as Wagonex to issue this document on their behalf.

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Your cover

All policies offer Comprehensive cover, and all sections of this book apply.

This policy meets the demands and needs of those who want to be insured against claims, including third party claims, that arise from the use of a vehicle, for accidental damage and damage caused by fire and theft.

Definitions

Whenever the following words are bold in this book, they will have the meaning given below:

Automated vehicle	A vehicle legally allowed to drive itself in Great Britain as defined by the Automated and Electric Vehicle Act 2018.
Autonomous mode	A mode which allows the vehicle to drive itself legally, as allowed under the Automated and Electric Vehicles Act 2018.
Cyber act	A malicious or criminal act affecting any computer system of a motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.
Cyber incident	An error, failure or unavailability affecting any computer system used by a motor vehicle.
Excess	The amount you must pay towards any claim. Your excess details are shown on your Policy Schedule.
Hazardous goods	Any substance within the United Nations Hazard Classes (including any sub-division): <ol style="list-style-type: none"> 1. Explosives 2. Gases 3. Flammable Liquids 4. Flammable Solids 5. Oxidizing Substances 6. Toxic and Infectious Substances 7. Corrosives 8. Miscellaneous
Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for employee or visitor parking.

Insured vehicle	The vehicle insured under your policy and specified on your current Certificate of Motor Insurance.
Market value	The cost of replacing the insured vehicle , with one of a similar make, model, year, mileage and condition based on market prices immediately before the loss happened. Use of the term 'market' refers to where the insured vehicle was purchased. This value is based on research from industry recognised motor trade guides.
Modifications	Any changes to the insured vehicle's standard specification, including accessories and additional parts; optional extras and aftermarket alterations; trade related changes and parts. These include, but are not restricted to, cosmetic or performance changes or changes related to your business or profession.
Partner	Your spouse, civil partner or a person you permanently live with at the same address, sharing financial responsibilities, as if you were married to them
Period of insurance	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance.
Registered Keeper	The person named on the insured vehicle's V5C/VE103 document.
Road Traffic Act/Road traffic law	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Safety-critical software	Software updates which, if not installed, would mean it was unsafe to use your vehicle without the updates being installed
Territorial limits	Driving in England, Wales, Scotland and Northern Ireland.
We, us, our, Veygo	Able Insurance Services Limited
You, your, policyholder	Any person named as the policyholder on your current Certificate of Motor Insurance.
Your vehicle	The vehicle displayed on the current Certificate of Motor Insurance, including its standard accessories.

Section 1: Liability to other people

1a. Using the insured vehicle

You or anyone named on your certificate will be covered for everything **you** are legally responsible to pay due to an incident involving the **insured vehicle** that causes:

- another person's death or injury
- damage to another person's property – third party property damage losses are limited to £20,000,000 per event

1b. Towing a trailer

You will be provided with the cover set out in Section 1a while **the insured vehicle** is towing a single trailer, caravan or broken-down vehicle. Please note damage to the trailer, caravan or broken-down vehicle or any items carried in them are not covered.

1c. Business use

If your Certificate of Motor Insurance includes business use, the cover described in this section extends to liabilities that arise when **you** use **your** vehicle for the purposes of your employment.

1d. Cover for emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**.

1e. Liability for charging cables

You get the cover described in this section if the charging cable connected to **your vehicle** caused an injury or any property damage to a third party.

2. Cover for other people

We will also provide cover under Section 1 for:

- anyone named on **your** current certificate of motor insurance, if they are driving with **your** permission.
- any passengers in the **insured vehicle**
- anyone who is getting into or out of the **insured vehicle**

3. Automated vehicles

If **your vehicle** is an **automated vehicle**, this section is designed to let **you** know how **your** policy will work in the event of a claim.

The cover in this section only applies to an **automated vehicle** used in Great Britain.

1. If **your automated vehicle** causes an accident on a road or other public place whilst in **autonomous mode**

We will cover:

- Damage to any property.

We will not cover:

- Accidents which take place outside of Great Britain
- Unlawful use of an **Automated vehicle**
- Any loss or injury caused by a failure to install **safety-critical software** updates that **you** or any other person named on **your** Certificate of Motor Insurance knows or ought to have reasonably known are **safety-critical software**
- Any loss or injury caused by alterations to **your vehicle's** software by **you** or any other person named on **your** Certificate of Motor Insurance, or with the insured person's knowledge
- Claims for damage to **your vehicle**. (If **you** are covered by Section 2, **you** may be able to make a separate claim for damage to **your vehicle**)
- Property which is owned or under the care of **you** or any other person named on **your** Certificate of Motor Insurance using **your vehicle** at the time of the accident.

You may be covered for some of these exclusions under other sections of **your** policy please check **your** policy carefully. If **you** have any questions, please get in touch.

2. If **your vehicle** is involved in an accident whilst not in **autonomous mode**, please see the cover provided by 1.1.
3. **You** must:
 - Keep **your vehicle's safety-critical software** up to date
 - Use and maintain **your vehicle** software in line with the manufacturer's instructions
 - Not alter **your vehicle** in any way against the manufacturer's instructions.

Failure to do so may affect the amount **you** are able to claim or result in **your** claim being refused.

If an accident occurs as a direct result of:



- Failure to install **safety-critical software** updates.
and/or
- Alterations to **safety-critical software**

any amount paid by **us** can be recovered from any person who knew or ought to have known of the failure to keep **your vehicle's safety-critical software** up to date or who knew of the alterations to **your vehicle's** software.

4. What is not covered

1. death or injury to anyone while they are working with or for the **policyholder** of the vehicle except as required by **road traffic law**
2. any property in the **insured vehicle**
3. any property damage caused by the **insured vehicle** where the property belongs to or is in the care of the **policyholder**
4. liability of more than £1,200,000 per event where loss or damage to third party property is caused or contributed to by the carriage of **hazardous goods**

Section 2: Damage to the insured vehicle

1. Cover for the insured vehicle and its accessories

If the **insured vehicle** is damaged due to:

- an accident
- malicious damage
- fire
- lightning
- theft or attempted theft

You will be covered for damage to:

- the **insured vehicle**
- the **insured vehicle's** audio, visual or electronic equipment, as long as it is permanently fitted to **the insured vehicle**.
 - Manufacturer equipment is covered in full
 - Aftermarket equipment is covered up to £1,250 or the **market value** of the **insured vehicle**, whichever is lower.

2. Electric Vehicles

If **you** have an electric vehicle, **we** will also provide cover for **your vehicle's**:

- Charging cables
- Electric and hybrid car batteries

3. Lost or stolen keys

If **you** lose the **insured vehicle's** keys, or any other ignition device, or they are stolen from somewhere other than the **insured vehicle**, **we** will pay up to £300 towards the cost of replacing the locks or keys.

Once **we** agree to **your** claim, **you** must pay to have the locks and keys replaced and **we** will reimburse **you** up to £300.

If **you** claim under this benefit, **you** don't have to pay an **excess** and **your** No Claims Bonus will not be affected.

Section 2: Damage to the insured vehicle (cont.)

4. In addition to our general exceptions

We will not pay:

1. the **excess** shown on **your** current Policy Schedule
2. for loss or damage to the **insured vehicle**, where possession of it is gained by deception
3. for damage to the **insured vehicle** caused by it being driven after an incident unless it is necessary in the interests of safety
4. for wear and tear
5. for pre-accident damage or damage not relating to the current loss
6. for any loss or damage caused by mechanical, electrical, electronic, **cyber incident**, computer failure, breakdown, breakage or malfunction.
7. for any loss in the **market value** of the **insured vehicle** as a result of it being damaged or stolen
8. to replace or repair any **modifications**. Also see General condition 12.
9. for any loss or damage caused by using the incorrect type of fuel or failing to keep the correct amount of lubricant in the **insured vehicle**
10. for loss or damage if the **insured vehicle** has been seized or destroyed by any Government, Public or Local Authority
11. For any loss or damage to your vehicle caused or contributed to by the carriage of **hazardous goods**

Claims under section 1 & 2

Damage repair process (within territorial limits)

If the damage to the **insured vehicle** is covered and cannot be driven safely from the accident site, **we** will:

- collect the **insured vehicle** from the accident site and deliver it to an approved repairer, **your** home or a safe place of storage, within a 30-mile radius.
- move **you** and **your** passengers away from the accident site if it's not safe, to the nearest point of local amenity

If **you** do not want the **insured car** recovered after an incident, **you** are responsible for keeping it safe until it is repaired. **We** will pay any reasonable charges for safeguarding the **insured vehicle** and getting it to and from the repairers.

It is important **you** tell **us** as soon as possible where the **insured vehicle** is, or **you** will be responsible for any charges that occur.

Our approved repairers, or another company instructed by **us** will arrange collection and re-delivery of the insured car.

All repairs carried out by **our** approved repairers are guaranteed for as long as **you** own the **insured vehicle**. Any parts used during the repair will be covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, you may use another repairer providing **we** have confirmed it and agreed for the work to be carried out.

If **you** do not wish to use **our** approved repairers, **you** will need to provide **us** with an estimate from **your** preferred repairer. If **we** think the repair estimate is unreasonable, one of the following will happen, we can:

- arrange for the **insured vehicle** to be moved to **our** approved repairer
- ask **you** to provide an estimate from another repairer.

Claims under section 1 and 2 (cont.)

What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair the **insured vehicle**
- pay a cash sum to replace the **insured vehicle** or item

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the **insured vehicle**. Should **we** deem the **insured vehicle** repairable but are unable to complete or guarantee the repairs, **we** will offer **you** a cash sum to cover reasonable costs of parts and labour.

We will repair the **insured vehicle** with parts made to the manufacturer's specification. If any parts are no longer produced, **we** will pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs. They may also be recycled parts. **Your** settlement may be reduced, or **you** may be asked to contribute towards the repair costs, if the parts being replaced were already worn or damaged. If the **insured vehicle's** ADAS (Advanced Driver Assistance System) needs to be recalibrated as a result of any repairs, **we** will also cover these costs. A decision will be made based on the garage/engineer's recommendation.

If the **insured vehicle** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If the **insured** vehicle is on lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the **insured vehicle**, or the amount required to settle the agreement, whichever is less.

If the **insured vehicle** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

Section 3: Windscreen damage

1. Cover for windscreens

If there has not been any other loss or damage, **we** will pay to:

- repair or replace broken glass in the **insured vehicle's** windscreen, windows or sunroof.
- repair any scratching to the bodywork caused by the broken glass

If **we** need to replace any glass, **we** may use glass which is not provided by the **insured vehicle's** manufacturer but is of a similar standard and quality.

If no glass is available and it cannot be reasonably sourced, **we** will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, **we** will also cover the costs to recalibrate the **insured vehicle's** ADAS (Advanced Driver Assistance System) after any replacement or repair of the windscreen.

If the repair or replacement is not arranged via **our** glass helpline and costs more than **your excess**, **we** will pay up to:

- £25 for each glass repair
- £50 for each glass replacement

2. What is not covered

We will not pay:

1. the **excess** shown on **your** current Policy Schedule
2. for the replacement of the hood/roof structure of a convertible car when the glass is not repairable
3. any windscreens or windows not made of glass e.g. Perspex.
4. more than the **market value** of the **insured vehicle** at the time of loss

Section 4: Extra cover

1. Personal Injury Benefits

If **you** are accidentally injured as a result of a road traffic accident in the **insured vehicle**, **we** will pay the injured person [or their legal representatives] £5,000 if within 3 months of the incident the incident causes the injured person:

- death
- permanent blindness in one or both eyes
- total loss of one or more limbs

The most payable in one **period of insurance** is £5,000

2. Child equipment and personal belongings

If **you** are involved in an incident, providing **you** are covered under this section, **we** will pay up to a maximum of £150 for **your** personal belongings if they are damaged or stolen. **We** will also pay to replace a damaged child car seat or pushchair. **You** can claim up to an additional £50 for loss or damage to any children's car accessories.

If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you** once **we** have done so.

You are not covered for loss or damage to:

1. money, credit or debit cards, stamps, tickets, vouchers, documents or securities
2. goods or samples carried in connection with any trade or business
3. any property insured under another policy
4. property in a convertible car, unless the property was locked in the boot or glove compartment

Section 5: Going abroad

Minimum level of third-party liability in Europe

Your policy provides the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country listed below:

- | | | | |
|------------------------|-----------------|-----------------------|---------------|
| • Andorra | • Finland | • Lithuania | • Romania |
| • Austria | • France | • Luxembourg | • Serbia |
| • Belgium | • Germany | • Malta | • Slovakia |
| • Bosnia & Herzegovina | • Greece | • Netherlands | • Slovenia |
| • Bulgaria | • Hungary | • Norway | • Spain |
| • Croatia | • Iceland | • Poland | • Sweden |
| • Czech Republic | • Italy | • Portugal | • Switzerland |
| • Denmark | • Latvia | • Republic of Cyprus | |
| • Estonia | • Liechtenstein | • Republic of Ireland | |

What is not covered

- Theft
- Damage to your vehicle
- Onward travel arrangements
- Transportation of luggage or personal belongings back to the UK

Section 6: Your No Claims Bonus

Claims made under this policy may affect any additional policies **you** have.

General exceptions to your cover

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

1. The **insured vehicle** being:
 - a. used by a person or for any purpose **not** shown on **your** current Certificate of Motor Insurance
 - b. driven by **you & anyone else** if **you or they** do not hold a valid full Driving Licence or are breaking the conditions of **your or their** Driving Licence
 - c. taken or driven without **your** permission by someone who normally lives with **you** as part of **your** household
 - d. used for criminal purposes (including avoiding lawful apprehension)
 - e. used for a deliberate or reckless act with the intention of:
 - i. self-harm or suicide
 - ii. causing damage or fear of damage to other vehicles or property
 - iii. causing injury or fear of injury to any person
 - f. used on the Nürburgring Nordschleife or any racetrack, circuit or prepared course.
 - g. used for any formal or informal race, whether prearranged or not
 - h. used to participate in any test, competition, or organised motoring event
 - i. rented out or used for a peer-to-peer hire scheme
 - j. used while carrying passengers in an unsafe, insecure or illegal manner including but not limited to carrying them in the cargo area of the **insured vehicle**.
 - k. used to carry a load in an unsafe, insecure or illegal condition or manner or where any of the **insured vehicle's** weight limitations have been exceeded.
 - l. used if **you** have opted not to have the **insured vehicle's** ADAS (Advanced Driver Assistance System) recalibrated when it has previously been required or recommended
 - m. used by **you** if **you** do not have the **registered keeper's** permission

General exceptions (cont.)

2. an agreement **you** have made under another contract
3. loss of use of the **insured vehicle**
4. radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material
5. terrorism, war, civil war, warlike operations (whether war be declared or not), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention influencing an economy, government, country or state or to put the public in fear
6. the use of the **insured vehicle** principally for the carriage, transportation or delivery of **hazardous goods**
7. using the **insured vehicle** in a **hazardous location**
8. use of the **insured vehicle** as a public emergency service, military or law enforcement vehicle
9. a load seeping or spilling, in or from the **insured vehicle** that causes pollution or contamination
10. use outside of the **territorial limits**
11. any claim where **you** are not responsible for the **insured vehicle**
12. A **Cyber act** affecting the **insured vehicle**
13. Loss of, corruption, or access to data due to a **cyber incident** or **cyber act**.
14. used to secure the release of a motor vehicle, which has been seized by, or on behalf of, any government or public authority.

General conditions of your cover

1. Your duties

The cover in this policy is valid providing:

- **you** have kept to all the terms and conditions of the policy
- the information confirmed on **your** Motor Proposal Confirmation and when registering a claim is true and complete

2. Claims procedure

If **you** or the **insured vehicle** are involved in any type of incident, regardless of fault, **you** or anybody acting on **your** behalf must:

- tell **us** about it within 48 hours
- immediately report any incident involving malicious damage, theft or deliberate fire to the police and:
 - support them in their investigation and any prosecution against the person responsible
 - provide **us** with a crime reference number within 24 hours that relates to the incident **you** are reporting
- provide **us** with all the information and documentation that **we** consider necessary to deal with **your** claim and policy, please read in line with General condition 15
- send **us** any court documentation **you** receive in connection with an incident as soon as **you** receive it, including any claim form, writ, summons or bill
- tell **us** at once if **you** are charged with an offence or receive any notice of prosecution, inquest or fatal enquiry.
- provide **us** with a witness statement when requested
- cooperate with **our** investigation

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

You must not:

- Admit that the incident was **your** fault.
- Attempt to negotiate the settlement of the claim unless **we** have given **you our** permission in writing.

General conditions (cont.)

Defending or settling a claim

We are entitled to:

- conduct the investigation, defence and settlement of any claim on **your** behalf.
- inspect the **insured vehicle** at any reasonable time **we** ask
- cease cover immediately and cancel **your** policy if the **insured vehicle** is deemed a total loss or is stolen and unrecovered
- Bring a claim in your name against any third party responsible for any loss or damage
- Arrange for the repair of your vehicle and keep any amount were cover from the other insurer for the repair.

If your vehicle is a total loss we can also:

- Stop cover immediately and cancel your policy
- Take possession of your vehicle if we settle your claim on a total loss basis (the vehicle will become our property in those circumstances).

3. Care of the insured vehicle

You must:

- protect the **insured vehicle** from loss or damage
- confirm with the **registered keeper or Wagonex** that the **insured vehicle** is roadworthy and, if applicable, has a current MOT certificate
- remove and secure any keys or device that allows access to the **insured vehicle** if it is left unoccupied
- confirm with the **registered keeper or Wagonex** that the **insured vehicle's** software is updated as and when prompted by the vehicle's manufacturer
- confirm with the **registered keeper or Wagonex** that vehicle software is only downloaded from a source approved by **the insured vehicle's** manufacturer
- confirm with the **registered keeper or Wagonex** that vehicle software is modified in accordance with the manufacturer's instructions

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

If an incident happens, which is directly or indirectly caused or contributed to by any of the following:

- the inappropriate conduct of the driver
- the condition of the **insured vehicle**
- the **insured vehicle** being left unlocked or unsecured

No cover under the policy will be provided and instead **our** responsibility will be restricted to meeting the obligations as required by **road traffic law**.

General conditions (cont.)

4. Cancelling your policy

Your cancellation rights

- **You** can cancel this policy at any time by contacting **Wagonex** team.
- **You** can cancel a policy immediately.
- **You** cannot cancel a policy from an earlier date.
- **You** will be entitled to a full refund if **you** cancel before **your** policy has begun.
- **There is no cancellation fee.**
- If you have a subscription policy and **your** period of cover has started, and **you** were to cancel **your** policy, we will calculate a risk-based refund that considers duration of cover and the level of risk incurred, and if any refund is due, it will be returned to the original payment method within 3-10 days.

Our cancellation rights

We can cancel your policy at any time by sending notice to the email address provided at the beginning of your policy. We will provide a 7-day notice period or will provide it through Wagonex.

If your subscription period is due to end within 7 days, we will not start a new 30-day period of cover and your policy will cancel at the end of the current period.

If you have a subscription policy and we don't receive a payment for any period of your insurance subscription, your policy will be cancelled immediately.

We can cancel **your** policy if **you**:

- ignore or fail to comply with any of the General exceptions
- break any of the General conditions of your policy
- fail to respond to written requests for further information or documentation
- harass or use abusive or threatening behaviour towards **our** staff
- Have a claims history that we deem to be a considerable risk
- Cancel or remove your payment method
- You fail to pay any premium

General conditions (cont.)

5. Payment of your policy and/or other charges

You are responsible for all payments regarding this policy. If **you** are due a refund, **we** will credit the card used to pay for the policy.

If a claim has been made during any month **of insurance**, no refund will be given for that month and the policy will not renew from subsequent month.

Your initial insurance premium will be due upon you taking out the subscription policy, followed by future payments taken on a set date each month.

If we don't receive a payment for any period of your insurance subscription, Wagonex will let you know by email and give you 7 days' notice that we'll cancel your insurance subscription cover if your payment is not received. If we don't hear from you, your insurance subscription cover will be cancelled 7 days from the first failed payment. Please make sure you keep your payment card details up to date at all times. You can update these by contacting us at insurance@wagonex.com

6. Right of recovery

If an incident occurs which is not covered by this policy and **we** are required by the law of any country to make a payment, **we** can recover that amount from **you** or any other insured person.

7. Dual insurance

We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance.

This does not apply to personal injury benefit, please see Section 4: Extra Cover.

8. Carriage of passengers

We will not cover any loss where the **insured vehicle** is used for the carriage of passengers for hire or reward. However, **you** can accept money for fuel as long as:

- the **insured vehicle** is not made or adapted to carry more than eight passengers
- **you** are not carrying passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

9. Fraud and misrepresentation

You must always answer **our** questions honestly and provide true and accurate information. If **you** or anyone acting on **your** behalf:

- provides **us** with false, exaggerated or misrepresented information.
- submits false, altered, forged or stolen documents

We will take one or more of the following actions:

- amend **your** policy to show the correct information and apply any change in premium
- cancel **your** policy with immediate effect
- declare **your** policy void
- refuse to pay **your** claim or only pay a proportion of **your** claim
- keep the premium **you** have paid
- recover any costs incurred from **you**
- refuse any further application for cover

If **we** identify any fraud or misrepresentation **we** will cancel or void any other Able Insurance Services Limited policies, **you** are connected with.

10. Instructions about your policy

If **you** would like someone else to deal with **your** policy and claim on **your** behalf, please discuss this with the claims department.

A named insured person or an acceptable caller must pass **our** data protection questions before they are able to discuss any aspect of the policy, claim or policy cancellation.

	Discuss policy content	Cancel policy	Discuss payment	Report a claim	Discuss a claim
Policyholder	✔	✔	✔	✔	✔
Spouse / partner	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation
Payer	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation	With policyholder authorisation
Named Driver	✔	With policyholder authorisation	With policyholder authorisation	✔	✔

11. Drink and drugs clause

If an incident happens whilst **you** are driving and **you**:

- are found to be over the legal limit for alcohol or drugs
- are driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fail to provide a sample of breath, blood or urine when required to do so, without lawful reason

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by **road traffic law** and **we** will cancel **your** policy.

12. Standard parts replacement

Your policy does not cover non-standard parts i.e., **modifications**, however manufacturers optional extras and adaptations made due to a disability are covered.

If **you** make a claim for loss or damage to the **insured vehicle**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for the **insured vehicle** to meet the manufacturers specification, along with any optional extras and/or disability adaptations **you** have declared.

13. Residency

You will only get the cover set out in this policy while **you** have a permanent residence within the **territorial limits**. If **you** do not have a residence within the **territorial limits**, **we** will cancel **your** policy.

14. Changes in circumstances

You must tell **us** if any information on **your** Motor Proposal Confirmation changes.

If **we** agree to **your** change, and **you** have a subscription policy it may result in an additional or return premium on your subscription from the following month - **we'll** let **you** know of any changes to **your** monthly subscription amount. If **you** don't tell **us** about any changes, **we** may not deal with any claim or reduce the payments we make. If the change means **we** can't insure you any longer, **we'll** give **you** a notice of cancellation.

If **you** request a change and **we** are unable to continue cover, **your** policy will be cancelled. On some occasions **we** may change the information from the date **you** were obliged to tell **us**.

Failure to keep **your** information up to date could affect **your** ability, or the amount **you** are able to claim. If **your** information differs significantly it could result in **your** policy being cancelled or declared void.

The notification timescales are:

14.1. Please tell us beforehand if:

- **you** would like to add another driver
- **you** change how **you** use **your vehicle**

14.2. Please tell us immediately if:

- **you** end **your vehicle subscription with Wagonex**
- any driver on **your** policy has been disqualified from driving or their driving licence status changes
- **you** no longer have a residence within **our territorial limits**
- if any information shown on the Motor Proposal Confirmation changes.

15. Motor trade

This policy is not to be used to facilitate the purchase, sale, recovery or repair of any vehicle in connection with a motor trade or business connected with the motor trade.

Failure to comply with the above could affect the amount you are able to claim/result in **your** claim being refused and/or **your** policy being cancelled.

16. Requests for information

You must respond to all requests for documentation during **your period of insurance** and during the administration of a claim.

You may be asked to provide:

- documents to confirm the details on **your** Motor Proposal Confirmation



- documents, data and other media relating to the **insured car**/claim.
- financial statements and utility bills
- receipts and invoices
- documents, data and other records to validate **your** claim.
- proof of **your** No Claims Bonus
- Driving Licence information
- travel documents
- proof of alternate insurance, if required

Failure to supply this information when requested will result in **your** claim being refused and/or **your** policy being cancelled.

Comments and complaints

At **Veygo**, **we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do our best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your claim or policy

Phone us:

03330 165112

Email us:

complaint@veygo.com

If you prefer to write to us:

Head of Customer Care – Veygo
Able Insurance Services Ltd
Ty Admiral
David Street
Cardiff
CF10 2EH

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

How to escalate your complaint

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Tel: 0800 0 234 567

Or: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling your Complaint.'

