



Your Pay As You Go Motor Insurance

Policy Document

United Kingdom

Version 1.0 – 08/10/2026

Claims Helpline: 0808 164 6545



www.inshur.com

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IMPORTANT CONTACT INFORMATION

FOR CLAIMS

From the UK: **0808 164 6545**

From abroad: **+44 114 392 1494**

For windscreen and window glass claims: 0808 164 6545

TO DISCUSS YOUR POLICY

INSHUR are here to help if **You** need **Us**. To contact **Us** either log in to **Your** dashboard at inshur.com/uk or call **Us** on 0808 169 9165

Your dashboard is easy to use and provides **You** with all the necessary information including how to contact **INSHUR** should **You** need to.

WHAT TO DO IN THE EVENT OF A CLAIM

From the UK: **0808 164 6545**

From abroad: **+44 114 392 1494**

For windscreen and window glass claims: **0808 164 6545**

If your vehicle has been involved in an accident:

1. Stop **Your Vehicle** in a safe place
2. Never admit blame at the scene of an accident or offer to pay for damage
3. Make sure to take the details of any other drivers, passengers and witnesses, including:
 - a. Their name, address and contact number;
 - b. The registration number and make and model of the other vehicles involved;
 - c. Note any pre-existing damage to either vehicle; and
 - d. Their insurer's name and policy number.
4. Take photos or download any video footage of:
 - a. Any damage to the vehicle(s) involved;
 - b. Any damage to any property, street furniture or other object(s);
 - c. Any dashcam footage; and
 - d. The scene of the accident, as long as it's safe to do so.
5. Make a note of:
 - a. Any injuries to anyone involved;
 - b. The number of passengers in all vehicle(s) involved;
 - c. The name, address and contact number of any witnesses;
 - d. The name and number of any police officer attending;

If your vehicle has been or attempted to be stolen, something's been stolen from it, or it has been vandalised:

1. **You** should start by calling the police within 24 hours of discovery and obtain a crime reference number.

LEGAL STATEMENTS

Your Contracts

You are entering into two separate contracts:

1. The first contract is with INSHUR UK Ltd (**INSHUR** Terms of Business):

- **INSHUR** is a trading name of INSHUR UK Ltd, authorised and regulated by the Financial Conduct Authority (reference number 916800) for insurance distribution and credit brokering.
- INSHUR UK Ltd is registered in England and Wales (company number 10830222) at 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE.
- You can check **INSHUR**'s regulatory status at www.register.fca.org.uk.
- **INSHUR arranges and administers your policy. INSHUR is the intermediary between you and the Insurance Company.** When **INSHUR** issues **your** policy, it acts for and on behalf of the **Insurance Company**. Where this policy says **your insurer** will pay or refund an amount, **INSHUR** may administer that payment on **your insurer's** behalf. The obligation remains **your insurer's**.
- **INSHUR's Terms of Business** set out what **INSHUR** will do for **you**. This also sets out any fees **INSHUR** will charge **you**. Read this alongside this policy.

2. The second contract is with the Insurance Company (Insurance Contract):

- Provides **Your** policy and coverage against vehicle liability, loss, or damage based on the details **You** provided.

If **you** choose to buy add-ons, this can be through different insurers, creating further contracts separate to others already mentioned. If in doubt or unsure, ask **INSHUR**.

YOUR POLICY DOCUMENTS

Five documents form the legally binding **Insurance Contract** between **You** and **Us**.

Document	What it does
This policy document	Describes Your cover and how Your insurance is managed.
Certificate of Motor Insurance	Legal evidence that You have insurance meeting the Road Traffic Act . Shows the insured vehicle , who can drive it, what it can be used for, and the period of cover.
Schedule	Shows Your details, Your Insurance Company , the Insured Vehicle , Your level of cover and Your Occupation . Shows which sections, Excesses and Endorsements apply.
Statement of Fact	Records the information You gave when the policy started or renewed. Your cover is based on it.
Endorsements	Changes to the standard wording that apply to Your policy.
Letter of Enrolment	Shows the period of enrolment to which You have agreed and during which Deliveries can be arranged with Your Approved Delivery Partner

Read this policy document carefully alongside **Your Schedule**, **Statement of Fact**, **Endorsements**, and **Certificate of Motor Insurance** from **INSHUR** to understand **Your** cover.

Your Insurance Contract

Your Insurance Contract is based on the information **You** gave **INSHUR** in the quote or **Statement of Fact**. Advise **INSHUR** immediately of any errors. It is an offence under the **Road Traffic Act** to make a false statement to get motor insurance. It is also an offence to withhold information.

This **Contract** is underwritten by the **Insurance Companies** named in **Your Schedule** and **Certificate of Motor Insurance** and issued via **INSHUR**.

In return for **Your premium**, the **Insurance Company** provides the cover shown in the **Schedule** for the stated **Period of Insurance**. Each renewal represents a new **Insurance Contract**.

The Law Applicable To This Insurance Contract

This **Contract** and all communications are in English.

The law of England and Wales applies unless:

- o **You** and **We** agree otherwise in writing; or
- o At the start date of the policy, **You** live in (or **Your** business is registered in, the Channel Islands or the Isle of Man, where local law will apply.

Rights Of Third Parties

Your Insurance Contract is strictly between **You** and **Us**. The Contracts (Rights of Third Parties) Act 1999 gives no enforcement rights to anyone else, without affecting third-party rights or remedies available outside the Act.

Fair Presentation; Commercial Customers

If **You** took out this insurance for the purposes of **Your** trade, Business or profession **You** must make a fair presentation of the risk. **You** must disclose every material circumstance **You** know or ought to know. **You** must do so in a reasonably clear and accessible way.

This includes any unusual or special circumstance that increases the risk. It includes any particular concern **You** have about the risk or the cover **You** need. This duty applies at the start of the policy, at renewal, and whenever **You** vary the policy.

Your Insurance Contract and **Premium** rely on information **You** gave **Us**. This information is recorded in the **Statement of Fact**, **You** must notify **INSHUR** immediately of any errors.

If an error was deliberate or reckless, **Your Insurer** can void the policy, refuse all claims and keep the **Premium**.

Declaration Of Non Advisory Sales

You did not receive advice or a recommendation from **Us**. **We** asked questions to narrow the product selection, and **You** made **Your** own choice on how to proceed.

Keeping To The Terms Of The Policy

We will only pay claims if:

- Any claimant has complied with all applicable policy terms.
- The information provided on the **INSHUR** website or by phone (as shown in the Statement of Fact) is complete and correct to **Your** knowledge.
- **You** notify the DVLA and **INSHUR** of reportable health conditions.

PAY AS YOU GO COVER

This **Insurance Contract** provides cover supplementary to **Your Underlying Social, Domestic and Pleasure (SD&P)** motor vehicle insurance in respect of **Your** use of the **Insured Vehicle** for **Delivery** work undertaken on behalf of an **Approved Delivery Partner**.

It provides cover for **Your** liability to others and, if selected, damage to **Your Vehicle**, arising out of such use, subject to the terms of this **Insurance Contract**.

Conditions For Supplementary Cover For Hire And Reward

You must maintain a separate, valid **Underlying SD&P Policy** on the **Insured Vehicle** during the **Period of Insurance**. Proof of this policy may be required at inception, renewal, or when making a claim under this **Insurance Contract**.

Cover applies exclusively during **Actual Time Driven**. You must ensure **Your Underlying SD&P Policy** allows supplementary hire and reward cover.

All **Delivery** work must be for an **Approved Delivery Partner**.

Booked **Deliveries** are adjusted to the **Actual Time Driven**, and cover is limited to the times supplied to **INSHUR** by **Your Approved Delivery Partner**.

We cannot upgrade cover over and above that of **Your Underlying SD&P Policy** so cover will be issued on the following basis:

Cover on Your Underlying SD&P Policy	Maximum cover offered by INSHUR
Third Party Only	Third Party Only
Third Party, Fire and Theft	Third Party Only
Comprehensive	Comprehensive

You must inform **Us** if you change the level of cover that applies to **Your Underlying SD&P Policy** so **We** can update the cover provided.

Wallet, Operation And Premium Calculation

Your Wallet is where **Your Premium** is held to pay for **Your Actual Time Driven**. The **Wallet** sits alongside and forms part of **Your Insurance Contract**. **You** can view **Your Wallet**, its transactions, the balance, **Your** current hourly **Premium** rate and the charged **Actual Time Driven** to the minute, by logging in to **Your** online dashboard.

All **Premium** is held as unearned **Insurance Premium** on behalf of the **Insurer** in an **Insurer** monies account.

Premium is collected in advance of **Your Deliveries** with **Your Approved Delivery Partner** and any **Actual Time Driven**.

INSHUR will collect and hold 48 hours of **Premium** (including IPT) in **Your Wallet** at inception of **Your** policy with **Us**.

INSHUR will also collect **Premium** top ups every time **Your Wallet** balance reaches 24 hours or less of **Premium** based on **Your** current hourly **Premium** rate. **We** will notify **You** of this in advance via email and the **Premium** will be collected using the pre-approved payment method previously supplied to **Us**.

When **You** agree/book **Deliveries** with **Your Approved Delivery Partner** they will use the **Deliveries** driven, adjust these to the **Actual Time Driven** and advise **INSHUR** of this **Actual Time Driven**. **INSHUR** will then subtract the **Actual Time Driven** driven from **Your Wallet**.

At renewal **Your** policy will automatically renew, unless **You** notify **Us** otherwise, and any remaining balance in **Your Wallet** will be automatically carried over to **Your** new policy and auto top ups will continue at **Your** new hourly rate.

Fee(s)

Below are the **Fees** charged to recover some of the costs on **Your Insurance Contract**, all costs are inclusive of Insurance Premium Tax (IPT).

How much We charge You on cancellation	
If You or We cancel Your Insurance Contract	£0.00
How much We charge You for any other changes/issues	
Changes due to policy inaccuracies	£0.00
Rejected or unpaid payment	£0.00
How much is charged by INSHUR to manage Your Wallet on Your and Our behalf	
Wallet Management Fee (taken from Your Wallet balance) (if You cancel Your Policy midterm any remaining Fee will be charged to Your Wallet before any refunds are due)	£4.47 per 90 day policy (charged at £1.49 every 30 days e.g day 1 - 31 and 61*)

*Although **INSHUR** will aim to take the **Fee** every 30 days from **Your Wallet**, due to weekends and bank holidays **We** reserve the right to collect the **Fee** within 3 business days following the 30 day period in question.

SECTIONS THAT APPLY TO YOUR POLICY

	Third Party Only	Comprehensive
Section 1.1 – Loss of or Damage to Your Vehicle by Fire or Theft	-	Yes
Section 1.2 – Loss or Damage to Your Vehicle Other Than Fire or Theft	-	Yes
Section 1.3 – Windscreen and Window Cover	-	Yes
Section 2 – Liabilities to Others	Yes	Yes
Section 3.1 – Using Your Vehicle Abroad	Yes	Yes
Section 3.2 – Loss of Keys and Lock Replacement	-	Yes
Section 3.3 – Audio, Visual, Communication or Tracking Equipment	-	Yes
Section 3.4 – Public Liability Cover	-	Yes

DEFINITIONS

The key words and terms that **We** use in this **Contract** are defined below.

1. **Accessories** - part(s) or accessories specifically designed to be fitted to **Your Vehicle** that do not affect its performance. This includes safety equipment, spare parts and child car seats but excludes car audio, telephone, in car entertainment and/or satellite navigation systems.
2. **Actual Time Driven** - the start time and end time **You** have driven (or ridden in the case of motorcycles & mopeds) as confirmed to **Us** by the **Approved Delivery Partner** following any **Deliveries** driven.
3. **Approved Delivery Partner** - an organisation that is approved by **INSHUR** and selected by **You** as detailed under "Occupation" in **Your Schedule** for **You** to accept **Deliveries** to conduct the **Delivery** of goods for hire and reward.
4. **Approved Repairer** - a motor vehicle repairer which is a member of **Our** approved repairer network and is authorised by **Us** to repair the **Insured Vehicle** after a valid claim under section 1 of this insurance.
5. **Automated Vehicle** - a vehicle legally allowed to drive itself in Great Britain as defined by the **Road Traffic Law**.
6. **Autonomous Mode** - a mode which allows the vehicle to drive itself legally, as allowed under the **Road Traffic Law**.
7. **Business** - as necessary for **Your** "Occupation" as declared by **You** to and accepted by **Us** on **Your Statement of Fact** and shown on **Your Schedule**. Note **Your Certificate of Motor Insurance** and **Schedule** will state whether cover is extended to include social domestic and pleasure use.
8. **Certificate of Motor Insurance** - a document which is legal evidence of **Your** insurance and which forms part of this document, and which **You** must read with this document.
9. **Charging Cables** - the cables used to connect **Your Vehicle** when charging **Your Vehicles Electric Battery**, if **Your Vehicle** is an **Electric or Plug-in Hybrid Vehicle**.
10. **Continuous Card Payment Authority** - the pre-approved payment method supplied to **Us** to collect any **Premium** due at inception, renewal, after an alteration to **Your** policy or in the case of usage based policies a top up to the **Premium** after credit has been used.
11. **Courtesy Car** - a vehicle loaned to **You** by **Our Approved Repairer** whilst the **Insured Vehicle** is being repaired after a valid claim under certain sections of this insurance.
12. **Cyber Act or Cyber Incident** - a malicious or criminal act or an error, failure or unavailability affecting any computer system of **Your Vehicle**, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.
13. **Delivery/Deliveries** - a pre-booked or agreed **Journey** which **You** carry goods for hire and reward on behalf of **Your Approved Delivery Partner**. This insurance policy will only be in force during these pre-booked **Journeys**, which are then adjusted to the **Actual Time Driven** by the **Approved Delivery Partner**.
14. **Electric Battery** - the battery designed by **Your Vehicle** manufacturer, contained within **Your Vehicle** as a fuel source, and when used on its own, will propel an **Electric or Plug-In Hybrid Vehicle**.
15. **Electric or Plug-In Hybrid** - an **Insured Vehicle** which uses electricity as its main or in the case of a **Plug-In Hybrid Vehicle** as a proportion of its fuel source, where that fuel source is stored within a vehicle **Electric Battery** and is charged via a **Charging Cable**.
16. **Endorsement** - a change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the current schedule of **Endorsements**.
17. **Excess** - the contribution and the first amount agreed by **You**, as **Your Excess**, which **You** pay of any claim for loss or damage; and including each additional **Excess** (if applicable) as shown in **Your Schedule**.
18. **Fee(s)** - costs charged for administering **Your Wallet**, cancelling **Your** policy, making certain changes or missing payments.
19. **Guaranteed Vehicle Hire** - If **You** have the guaranteed vehicle hire cover this will be shown on **Your Schedule**. Please refer to **Your** additional policy wording.
20. **Hazardous Goods** - explosive substances and articles, gases, flammable liquids, flammable solids, self-reactive substances and solid desensitised explosives, substances liable to spontaneous combustion, substances which emit flammable gases on contact with water, oxidising substances, organic peroxides, toxic substances, infectious substances, radioactive material or corrosive substances
21. **INSHUR** - refers to INSHUR UK Ltd, 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE, who arrange and manage this insurance. INSHUR UK Ltd is Authorised and Regulated by the Financial Conduct Authority under firm reference number 916800.
22. **Insurance Company** - the **Insurance Company** or Lloyd's syndicate which covers **You** and whose names are specified in **Your Schedule** and/or the **Certificate of Motor Insurance**, on whose behalf an **Insurance Contract** is issued,

23. **Insurance Contract** - this policy document, **Statement of Fact**, the **Schedule**, **Certificate of Motor Insurance** and any **Endorsements** together.
24. **Journey/Journeys** - The period of time from accepting a **Delivery**, including travel to collect goods, until the **Delivery** is completed.
25. **Keys** - a physical key, device or smart access provided with **Your Vehicle** by the manufacturer of **Your Vehicle** that allows **You** to access, lock, control and/or move **Your Vehicle**.
26. **Letter of Enrolment** - the document showing the period of enrolment to which **You** have agreed and during which authorised **Deliveries** can be arranged with **Your Approved Delivery Partner**.
27. **Market Value** - the cost of replacing **Your Vehicle** with another one of the same make, model, year, specification, of similar age, mileage and condition at the time of an accident or loss. This value is based on research from industry recognised motor trade guides, and possibly a review from an engineer. The cost will not exceed the: **Market Value**; or estimated value that **You** last gave to **Us** (within the **Statement of Fact**); or sum paid within **Your** latest purchase receipt — whichever is the lesser amount.
28. **Non-Approved Repairer** - a repairer of **Your** choice but if **You** do so **You** won't be entitled to the benefits available from an **Approved Repairer**
29. **Period of Insurance** - the period of time covered by this insurance (as shown on the **Certificate of Motor Insurance**) for which **We** accept **Your Premium**. Cover is only valid for the **Actual Time Driven** as supplied to **INSHUR** by the **Approved Delivery Partner**.
30. **Permission/Consent/Authority** - Agreement from an appropriate person for an event to take place, when such agreement is given before the event takes place
31. **Policyholder** - the person named under 'Policyholder details' on the **Schedule**, or as 'Policyholder' on the **Certificate of Motor Insurance**.
32. **Premium** - the amount **You** are required to pay (as shown on the **Schedule**) for the **Insurance Contract** and **Period of Insurance**, and/or any **Premium** to be charged/returned from time to time (excluding any applicable Fees).
33. **Road** - any place which is a road for the purpose of any compulsory motor insurance law that operates in the **United Kingdom**.
34. **Road Traffic Act, Road Traffic Law(s)** - any acts, laws or regulations, which govern the driving or use of any motor vehicle in the **United Kingdom**.
35. **Roadworthy** - **You** must hold a valid MOT certificate, and **Your Vehicle** must have legally correct tyres, lights, brakes etc.
36. **Schedule** - the document showing the vehicle **We** are insuring and the cover which applies. To be read in conjunction with any **Endorsements**.
37. **Software** - Any software, safety critical software, firmware, operating systems, control systems, data storage including software updates which, if modified or not installed at all or correctly, would mean it was unsafe in **Our** opinion to use **Your Vehicle**.
38. **Statement of Fact** - the document titled 'Statement of Fact' setting out relevant details disclosed by **You**. It covers **Your** details, the details of any other driver, vehicle details and insurance history.
39. **Trailer** - a trailer, semi-trailer or container used for carrying goods, but which cannot be driven itself, including a caravan, trailer-tent or broken-down vehicle (as permitted by law), attached to **Your Vehicle**.
40. **Underlying SD&P Policy** - a separate valid policy of motor insurance which is in force on **Your Vehicle** and includes **Social Domestic and Pleasure** use.
41. **Unattended** - when neither **You** or any passenger is sitting in/on **Your Vehicle**
42. **United Kingdom** - England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
43. **We, Us, Our** - means the **Insurance Company** underwriting this policy, or any firm acting for and on behalf of the Insurance Company.
44. **You, Your** - the person named under 'Policyholder details' on the **Schedule**, or as 'Policyholder' on the **Certificate of Motor Insurance** or anyone acting on their behalf
45. **Your Vehicle, Insured Vehicle** - any vehicle shown on the **Schedule** or described on the current **Certificate of Motor Insurance**.

SECTION 1 – LOSS OF OR DAMAGE TO YOUR VEHICLE

1.1 LOSS OF OR DAMAGE TO YOUR VEHICLE BY FIRE OR THEFT

What is covered?

We insure **Your Vehicle** against loss or damage caused by:

- Fire, lightning, self-ignition, and explosion; or
- Theft, attempted theft, or unauthorised vehicle removal.

Subject to applicable **Excess(es)**.

1.2 LOSS OR DAMAGE TO YOUR VEHICLE OTHER THAN FIRE OR THEFT

What Is Covered?

We insure **Your Vehicle** against loss or damage caused by:

- Accidental/malicious damage, flood, or vandalism.

Subject to applicable **Excess(es)**.

CONDITIONS TO 1.1 AND 1.2

- a) For claims under this section, **We** will, at **Our** absolute discretion, either:
 - i. Pay for repairs;
 - ii. Pay cash to replace the item; or
 - iii. Replace the lost or damaged item.
- b) **We** will repair or replace vehicle Accessories or Charging Cables designed for **Your Vehicle** on a like-for-like basis. Child car seats are covered for replacement following a valid section claim.
- c) **Your Vehicle's** Electric Battery is covered up to £10,000 for insured incidents if repaired by an **Approved Repairer**.
- d) The maximum **We** will pay for **Your Vehicle** is the lowest of:
 - i. our **Approved Repairer** or engineer's estimated repair cost;
 - ii. market Value immediately before the loss;
 - iii. **Your** last declared estimated value; or
 - iv. the amount on **Your** latest purchase receipt
- e) **You** must:
 - i. use and maintain **Your Vehicle Software** in line with the manufacturer's instructions
 - ii. keep **Your Vehicle's Software** up to date
 - iii. not alter **Your Vehicle** or **Software** in any way against the manufacturer's instructions

1.3 WINDSCREEN AND WINDOW COVER

What Is Covered?

We cover repair/replacement of **Your Vehicle's** windscreen or windows (excluding sunroofs, panoramic roofs, roof panels, lights, or reflectors), including glass-scratched bodywork.

Subject to applicable **Excess(es)**.

This cover only applies if **Your Schedule** indicates You have “Comprehensive” cover and **Your Underlying SD&P Policy** also has “Comprehensive” cover..

1.4 WHAT IS NOT COVERED?

See also: "**SECTION 6** - GENERAL EXCLUSIONS"

- a) **We** will not pay more than £500 in respect of **Accessories**, and this is subject to the policy **Excess** shown on **Your Schedule**.
- b) **We** do not pay the VAT element if **You** are VAT-registered.
- c) **We** will not pay more than £300 in respect of advertisements, signwriting, specialist paintwork or logos on **Your Vehicle**
- d) Motorcycle or moped windscreen/window damage under Section 1.3.
- e) Damage to sunroofs, panoramic roofs, roof panels, or lights (glass or plastic) under Section 1.3
- f) Multiple glass item under in a single claim under Section 1.3
- g) Loss of or damage to **Your Vehicle** by theft or attempted theft or an unauthorised person taking and driving it if:
 - 1. for cars & vans It has been left unlocked; or
 - ii. It was left with the **Keys** (or any form of keyless/ignition control device) in or on it; or
 - iii. it has been left with the windows, roof panel or the convertible roof open; or
 - iv. **You** have not taken reasonable precautions to protect it.
 - 2. for motorcycles & mopeds
 - i. It was left unlocked, without the steering lock activated; or
 - ii. It was left with the **Keys** (or any form of keyless/ignition control device) in or on it; or
 - iii. it was unattended for over 30 minutes and/or not secured by a chain and padlock; or
 - iv. **You** have not taken reasonable precautions to protect it.

SECTION 2 - LIABILITIES TO OTHERS

2.1 WHAT IS COVERED?

We provide insurance for claims against **You** arising from accidents while driving, using, managing, loading, or unloading **Your Vehicle**, to the extent required by the **Road Traffic Act**.

- o **We** cover all legal liabilities **You** mentioned in the **Certificate of Insurance** may incur for causing death or injury to other people arising from the use of **Your Vehicle**.
- o The maximum **We** will pay for property damage is £20,000,000 per incident.
- o At **Our** discretion, **We** pay up to £5,000,000 for legal and associated costs from a single incident.

CONDITIONS TO 2.1

- a) Cover applies while a **Trailer** or disabled vehicle is attached to or towed by **Your Vehicle**, but excludes loss or damage to the towed vehicle/**Trailer** itself.
- b) **We** cover passenger accidents during boarding, alighting, loading, or unloading **Your Vehicle** in the course of **Business**, as required by the **Road Traffic Act**.
- c) Following **Our** written agreement, **We** pay **Your** legal fees and expenses for defending legal proceedings, including appeals.
- d) **We** insure **You** for emergency medical treatment costs required under the **Road Traffic Act**.

2.2 WHAT IS NOT COVERED?

See also: "**SECTION 6** - GENERAL EXCLUSIONS"

- a) Loss of or damage to property owned by, or in the care, custody, or control of, anyone covered under this Section.
- b) Legal responsibility for death, injury, illness, loss, or property damage from pollution or contamination, unless caused by a sudden, identifiable, unintended, and unexpected event. This exclusion: Applies to direct or indirect contamination or pollution from any leaking or released substance, liquid, vapour, or gas; and Includes pollution affecting air, land, water, or structures. **We** exclude claims for pollution or contamination caused by deliberate releases or a failure to maintain or repair **Your Vehicle**.
- c) **We** do not cover regulatory or criminal fines, penalties, or compensation awards imposed on **You**.
- d) **We** do not provide this cover unless proceedings:
 - i. Relate to an act or accident occurring within the **United Kingdom** during the **Period of Insurance**, and in connection with **Your Business**;
 - ii. Involve a motor vehicle or **Trailer** subject to compulsory insurance under the **Road Traffic Act**;
 - iii. Do not result from a deliberate act or omission by **You**; or
 - iv. Are not covered under any other insurance policy
- e) This cover applies solely within the **United Kingdom** to the extent mandated by the **Road Traffic Act**.

SECTION 3 – ADDITIONAL COVERS

3.1 USING YOUR VEHICLE ABROAD

Your policy provides the minimum legal insurance for **You** to use **Your Vehicle** temporarily in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Norway, Serbia, Switzerland, and Liechtenstein.

Trips are unlimited per **Period of Insurance** but limited to 30 days each. Cover is third party liability only up to the country's minimum legal requirement; there is no cover for loss or damage to **Your Vehicle**.

This applies only if **Your** permanent home is in the **United Kingdom** and the visit is for social, domestic, and pleasure purposes. **You** are not insured to conduct **Your Business** (including carrying paying passengers or goods) outside the **United Kingdom**.

See also: "**SECTION 6** – GENERAL EXCLUSIONS"

3.2 LOSS OF KEYS AND LOCK REPLACEMENT

If **You** have "Comprehensive" **We** pay up to £400 for **Keys** that are lost, stolen or damaged via theft/attempted theft, and have not been recovered.

We cover replacing entry keys, transponders, and locks. For theft, **You** must notify the Police within 24 hours and obtain a crime reference number. Mobile phones used as **Keys** are excluded. No **Excess** applies and a claim for keys and locks won't affect **Your** no claim discount.

See also: "**SECTION 6** – GENERAL EXCLUSIONS"

3.3 AUDIO, VISUAL, COMMUNICATION OR TRACKING EQUIPMENT

Cover includes loss or damage to permanently fitted equipment that formed part of **Your Vehicle** originally. **We** pay up to £500 for permanently fitted equipment not originally part of **Your Vehicle**. Claims are subject to the policy **Excess** shown on **Your Schedule**.

See also: "**SECTION 6** – GENERAL EXCLUSIONS"

3.4 PUBLIC LIABILITY COVER

We insure **You** against liabilities from accidents connected to **Your Business**.

This excludes accidents caused by a motor vehicle operated on behalf of **You**, or occurring on **Your Business** premises. Please see your policy schedule for the maximum limit.

Exclusions To Public Liability Cover

This section excludes: claims outside the **Period of Insurance** shown in **Your Schedule**; Employer's Liability, Professional Indemnity, Directors and Officers Liability, or Products Liability; and pure financial loss.

See also: "**SECTION 6** – GENERAL EXCLUSIONS"

SECTION 4 – EXCESSES

Different excesses apply to different parts of **Your** policy, as detailed in **Your Schedule**.

An **Excess** is the amount **You** pay towards each claim. For example, if **We** settle a claim for £1,000 and **You** have a £500 **Excess**, **We** pay **You** £500.

If **We** repair **Your Vehicle**, **You** may pay the **Excess** directly to the garage.

Multiple excesses can apply and be added together. For example, a £500 accidental damage **Excess** plus a £150 young driver **Excess** means a young driver pays £650.

You only pay an **Excess** for loss or damage to **Your Vehicle**.

SECTION 5 – GENERAL EXCLUSIONS

These exclusions apply to every section of this policy. Individual sections carry their own exclusions as well.

5.1 DRIVERS

Any legal responsibility, loss or damage (direct or indirect) arising while any **Insured Vehicle** covered by this insurance is driven by or in the charge of anyone (including **You** or a **Driver**) who:

1. is not mentioned on the **Certificate of Motor Insurance** as a person entitled to drive or who is excluded by an **Endorsement**;
2. is disqualified from driving;
3. does not hold a valid driving licence to drive the **Insured Vehicle**, does not comply with the conditions of their driving licence or is prevented by law from driving;
4. does not have a correct and valid Private Hire and/or Public Hire licence, where the law requires one

5.2 USE OF THE VEHICLE

Any legal responsibility, loss or damage (direct or indirect) arising while any **Insured Vehicle** covered by this insurance is:

1. used for a purpose which is not listed in the Certificate of Insurance;
2. rented out including peer to hire schemes;
3. used on any racetrack, race circuit or toll road without a speed limit (such as the Nürburgring/Nordschleife), used for racing or pace-making, used in any contest (apart from treasure hunts, road safety; and non-competitive rallies) or speed trial or is involved in any rigorous reliability testing;
4. used as a public emergency service, military or law enforcement vehicle;
5. used as a tool of trade;
6. used to tow more than one broken down vehicle and/or **Trailer**;
7. used for tipping operations;
8. used to prepare, sell or supply goods, treatment, food or drink, on or from the vehicle and/or a **Trailer**;
9. used to carry Hazardous Goods, dangerous substances, or goods needing a licence from the relevant authority;
10. used for heating, welding, cleaning, cooking or similar equipment or plant in or on **Your Vehicle** and/or **Trailer**, the explosion of any pressurised container in or on **Your Vehicle** and/or **Trailer** or which forms part of any plant or tool of trade attached to **Your Vehicle** or **Trailer**;
11. taken by a member of **Your** immediate family, or a person living or visiting **Your** home without **Your** permission, unless that person is convicted of theft.
12. used outside of any **Delivery** period agreed with an **Approved Delivery Partner**
13. used for **Delivery** for a non-**Approved Delivery Partner**

Your insurer does not cover any claim where the vehicle is used somewhere the public are not permitted, or in a restricted area. Restricted areas include:

- o power stations and nuclear installations;
- o airports, airfields or aerodromes;
- o docksides;
- o refineries, and bulk storage or production premises in the oil, gas or chemical industries;
- o bulk storage or production premises in the explosive, ammunition or pyrotechnic industries; and
- o Ministry of Defence premises and military bases.

5.3 INJURIES TO CERTAIN PEOPLE

Any legal responsibility, loss or damage (direct or indirect) for;

1. Injury/death of employees during employment by the policyholder or by any other person claiming under this insurance
2. Injury/death of the driver/person in charge of **Your Vehicle**
3. Injury/death of anyone carried in or on, entering, or alighting a towed **Trailer**.
4. Injury, death, or property damage caused by **Charging Cables** not attached to **Your Vehicle**

5.4 DRUGS AND ALCOHOL

Any legal responsibility, loss or damage (direct or indirect) arising while any vehicle covered by this insurance is being driven by or is in the charge of anyone (including **You**) who is convicted of:

1. driving over the legal limit for alcohol; or
2. driving under the influence of drugs, prescribed or otherwise.

If convicted (which includes a conviction for failure to provide a breath, blood or urine sample) this shall be deemed to be conclusive evidence for the purpose of determining cover under this **Policy** that the **Driver** at the time of the loss or damage was under the influence of alcohol or drugs.

In the case that the **Driver** is convicted **We** may apply additional terms to or exclude the **Driver** and **We** reserve the right to seek recovery from **You** for all amounts incurred for the claim

5.5 CONSTRUCTION AND USE

Any legal responsibility, loss or damage (direct or indirect) arising while any vehicle covered by this insurance is being for, used to carry:

1. more passengers than the maximum seating capacity for the **Insured Vehicle**;
2. passengers in a manner likely to affect their safety or the safe driving and control of **Your Vehicle**;
3. any load which is greater than the maximum carrying capacity as set by the vehicle manufacturer;
4. any load which is greater than any plated weight limit of the **Insured Vehicle** and/or **Trailer**;
5. any load in a manner likely to affect the safe driving and control of **Your Vehicle**;
6. any load which is not properly secured
7. any load which is not appropriately distributed across the axles of **Your Vehicle** and/or **Trailer**

Any legal responsibility, loss or damage (direct or indirect) for;

1. use if **You** have opted to not have **Your Vehicle's** ADAS (Advanced Driver Assistant System) recalibrated when it has previously been required or recommended by the manufacturer or repairer;
2. use after a failure to install **Safety Software** updates; and/or used after alterations to **Safety Software** not conducted by the vehicle manufacturer;
3. Any general wear and tear, deterioration or depreciation to **Your Vehicle**, Accessories or Charging Cables, or any damage that happens gradually

4. Any goods, tools or equipment being carried in the **Insured Vehicle** or **Trailer**.
5. Any **Trailer** (or their contents) whilst towed by or attached to **Your Vehicle**;
6. Failures of **Your Vehicle**'s equipment, breakdowns, breakage or malfunction of mechanical, electrical, electronic or computer equipment including **Cyber Acts or Cyber Incidents** – for example, Your sunroof, boot mechanism, bonnet, electric windows or entertainment screen
7. **Charging Cables** where **You** or any other person have not used the equipment, in the way **Your Vehicle** manufacturer advises **You** to, it has been used in an unsafe way or where they are not attached to or plugged into **Your Vehicle**
8. The use of **Your Keys**, an application or computer system to move, summon or call **Your Vehicle** to another location while **You** are not in charge and in control of **Your Vehicle** from the driver's seat
9. Any work covered under the legal warranty of **Your Vehicle** manufacturer
10. Any loss caused by thermal problems, due to excessive temperatures, poor cooling or other overheating
11. Using the incorrect or inappropriate type or grade of fuel/charging station/equipment including **Charging Cables**
12. The loss of fuel (including Paraffin, LPG, Petrol, Diesel, Oil, Gas Oil or Electricity).
13. Failing to maintain **Your Vehicle** correctly (for example, tyre tread which does not meet the legal requirement).
14. Damage due to liquid freezing in the cooling system, unless **You** have taken reasonable precautions as laid down by the vehicle manufacturer's instructions.
15. Damage due to liquid freezing in the cooling system, unless **You** have taken reasonable precautions as laid down by the vehicle manufacturer's instructions.
16. Damage to tyres, unless caused by a claimable event to **Your Vehicle** under Section 1
17. Repairs or replacements which improve the condition of **Your Vehicle** unless carried out by **Our Approved Repairer** on **Our** instructions.
18. Any loss of **Market Value** of **Your Vehicle** as a result of damage, whether the damage is repaired or not.
19. Any amount as compensation for **You** not being able to use **Your Vehicle** (including the cost of hiring another vehicle).
20. Any person not using **Your Vehicle**'s equipment, such as tow bars, in the way **Your Vehicle** or **Accessory** manufacturer tells **You** to, or it has been used in an unsafe way or not for its intended purpose.
21. Driving any other vehicle other than **Your Vehicle** shown on **Your Certificate of Motor Insurance**.

5.6 HAZARDOUS GOODS

Direct or indirect liability, loss, or damage from transporting dangerous substances or goods requiring a licence for **You** or any **Driver** from relevant authorities.

5.7 CRIMINAL ACTS

Legal liability for loss or damage while **Your Vehicle** is used:

1. to commit a crime;
2. to evade lawful arrest; or
3. recklessly, carelessly, or through a deliberate act or omission causing loss or damage to **Your Vehicle**.

Fines, penalties, compensation awards, or remedial/publicity order costs imposed on **You** for wrongdoing.

5.8 DELIBERATE ACTS

Any legal responsibility for the death of or bodily injury to any person or loss or damage to any property (direct or indirect) caused by a deliberate act or omission to act by anyone insured under this insurance.

5.9 EXCESS

The amount of any **Excess(es)** shown in **Your Schedule**.

5.10 OTHER CONTRACTS

Any legal responsibility for the death of or bodily injury to any person or loss or damage to any property (direct or indirect) that:

1. is also covered by any other insurance or,
2. **You** or any **Driver** have accepted under an agreement or contract unless **You** would have had that responsibility anyway or,
3. occurs outside the **United Kingdom**, other than where **We** have agreed to provide cover.

5.11 JURISDICTION

Any proceedings brought against **You** or any **Driver**, or judgment passed in any court outside the **United Kingdom**, unless the proceedings or judgment arises out of **Your Vehicle** being used in a foreign country which **We** have agreed to extend this insurance to cover.

Your Vehicle being lawfully repossessed or due to confiscation, requisition or destruction by or under the order of any government, public or local authority.

5.12 EARTHQUAKE, RIOT, WAR AND TERRORISM

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from:

1. an earthquake or volcanic eruption; or
2. war, invasion or act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, military uprising, rebellion, revolution, riot, insurrection, coup, military or usurped; or
3. acts of terrorism, as defined in the UK Terrorism Act 2000 and any subsequent updates.

5.13 NUCLEAR/RADIOACTIVE CONTAMINATION

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from:

1. ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
2. the radioactive, toxic, explosive or other dangerous property of any explosive nuclear equipment or nuclear part of that equipment.

5.14 SONIC BANGS

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from pressure waves caused by aircraft or other flying objects

5.15 VEHICLES NOT RUNNING ON LAND

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from vehicles of any kind running on rails or any vehicle not running solely on land.

5.16 MODIFICATIONS TO YOUR VEHICLE

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from vehicles that have any non-standard or non-manufacturer modifications unless the modifications have been declared to and approved by **Us**.

5.17 AUTOMATED VEHICLES

Any legal responsibility, loss or damage (direct or indirect) caused by, contributed to or arising from use of an Automated Vehicle

SECTION 6 – GENERAL CONDITIONS

6.1 YOUR RESPONSIBILITIES

You are responsible for ensuring all information provided to **Us** is complete and correct. Failure to do so may lead to changed policy terms, amended **Premiums**, refused claims, or policy cancellation/voidance. **You** must provide any requested documentation.

Obligations

You must:

- Pay **Your Premium** or agreed instalments to **INSHUR** on time to remain eligible to make a claim;
- Maintain **Your Vehicle** (and **Trailer**) in a roadworthy condition with a valid MOT;
- Keep **Your** vehicle properly licensed/plated for **Private Hire** or **Public Hire** if required;
- Take reasonable steps to protect **Your Vehicle** from theft, loss or damage and allow **Us** to examine it;
- Ensure personal possessions are out of sight, **Your Vehicle** is locked when unattended, and equipment is used per manufacturer instructions;

If these requirements are not met, **We** may reject/reduce **Your** claim, cancel **Your** policy, or declare it void.

Keeping Your Vehicle Safe

When unattended, **Your Vehicle** must be locked and the keys kept safely away from the vehicle. Cover is excluded for theft or attempted theft if any of the following applies:

- **Your Vehicle** is left unlocked,
- the steering lock is not activated
- keys/keyless devices are inside/on **Your Vehicle**,
- the windows/roof are open,
- for motorcycles/mopeds, if the vehicle is left unattended for over 30 minutes without being secured with a recommended chain and/or padlock,
- if reasonable precautions were ignored.

6.2 THINGS YOU NEED TO TELL US ABOUT

You must notify **INSHUR** straight away and receive written agreement before continuing the policy for changes regarding:

- **Insured Vehicle** details (sales, additions, temporary cover, registration number, or mechanical/cosmetic modifications).
- Names, address, or overnight parking location.
- Occupation (including part-time work or unemployment), business type, or purpose of use.
- Driving licence details
- Adding a new driver/main user.
- Motoring offences, pending prosecutions, convictions, disqualifications, or fixed penalties for anyone allowed to drive.
- Non-motoring convictions or pending prosecutions for **You**.
- Accidents, losses, or claims involving **Your Vehicle**, whether or not **You** make a claim
- Accidents, losses, or claims while driving another vehicle, or under another policy where **You** were involved or are the policyholder.
- Keeping **Your Vehicle** outside the **United Kingdom** for over 30 consecutive days.
- DVLA-notifiable medical conditions or disabilities affecting **You**, whether or not the licence has been restricted by the DVLA
- any future prosecutions, coroner's inquests, or fatal accident inquiries involving **You** on this policy.

These lists are not exhaustive; contact **INSHUR** if **You** are unsure. Failure to disclose changes straight away can cause policy cancellation/voidance and result claims not being paid. Policy changes may alter **Your Premium** or **Excess** and incur an administration charge.

PLEASE NOTE: A maximum of 4 **Insured Vehicle** changes is allowed per Period of Insurance; exceeding this may result in cover being cancelled.

SECTION 7 - CLAIMS NOTIFICATION AND CO-OPERATION

7.1 CLAIM NOTIFICATIONS

Following any loss, damage, or incident, **You** must provide **INSHUR** with full details within 24 hours. Do this even if nobody has claimed against **You**. Do this even if **You** do not want to claim **Yourself**.

Failure to report within 24 hours results in:

- o Liability for an additional **Excess** specified in **Your Schedule**, on top of standard policy excesses.
- o **Our** right to recover any additional costs incurred if the delay prejudices **Our** interests.

Forward every communication about the claim to **INSHUR** immediately. This includes any writ or summons. Do not answer it **yourself**.

7.2 IF YOUR VEHICLE IS BEING REPAIRED

Contact **INSHUR** immediately following damage to discuss repair options. If covered, **We** can organise repairs through **Our Approved Repairers**.

Using Our Approved Repairer network	Using a non-approved repairer
Repairs are managed by an expert handler within our network. We arrange roadside recovery, secure storage, and collection, if required. Repair costs are agreed directly. Eligible courtesy cars are provided during repairs. Vehicle is returned to You upon completion. Repairs are guaranteed for at least 5 years using OEM or recycled parts.	An expert handler manages the claim, but You must arrange recovery, storage, and collection at Your own cost.* Estimates must be submitted and approved by Us before work starts. No courtesy car is provided, and repair work is not guaranteed by Us. You may have to pay an additional Excess and are liable for any costs exceeding those of an Approved Repairer. We may relocate the vehicle if costs aren't agreed.* We are not responsible for delays caused by Your chosen garage.

Unapproved repairs may affect **Your** final settlement. Repair parties must retain full estimates, damaged parts, and images for **Our** inspection.

Failure to provide requested documentation or evidence may result in non-payment for damages under any section.

***You** must cover all collecting, moving, storing, and relocation costs resulting from using a **Non-Approved Repairer**.

Courtesy Car/Vehicle

Applies to cars and vans with "Comprehensive" cover only. Excludes motorcycles and mopeds.

Courtesy Car	Guaranteed Vehicle Hire Cover
Subject to Approved Repairer availability and terms. Excludes total losses, unrecovered thefts, or Non-Approved Repairers. Supplied for repair duration via an Approved Repairer (aimed within 24 hours if undriveable). Small car/van for mobility only (not like-for-like). Restricted to Social, Domestic, and Pleasure use only (not a Public or Private Hire licenced vehicle)	Applicable if shown on Your Schedule. Details on vehicle types, timing, and durations are provided in additional contract documents. Specialist vehicles (e.g., tipplers) cannot be supplied, and all vehicles are subject to availability. Where a claim is fault, vehicles are supplied for a maximum of 14 days and are subject to You accepting fault for the incident.

7.3 IF YOUR VEHICLE ISN'T BEING REPAIRED

(Applies to "Comprehensive" policies only).

If **Your Vehicle** is deemed a total loss, **We** will alone determine its total loss status, **Market Value**, and salvage value, following the ABI Code of Practice for the Disposal of Motor Vehicle Salvage.

Market value is calculated based on replacing the vehicle with one of similar age, type, mileage, and condition prior to the incident, accounting for purchase discounts.

The settlement offer will be the lesser of:

- o **Market Value** immediately before the loss;
- o The value stated in **Your Statement of Fact**; or
- o The sum paid on **Your** latest purchase receipt.

Applicable excesses may be deducted from the final settlement.

Prior to settlement, **You** must provide:

- o the V5C document;
- o MOT certificate;
- o purchase receipt;
- o keys;
- o details of any private plates;
- o and any other documents requested

Once Settled

Settled total loss vehicles belong to **Us**. Insurance cover ends immediately upon acceptance of the offer with no premium refund. Salvage categories are assigned per the ABI Code. Only vehicles deemed eligible to go back on the road qualify for salvage retention; if granted, the salvage value is deducted from **Your** settlement. Evidence of proper repairs is required to maintain future policy coverage. Annual policyholders have 7 days post-settlement to notify **INSHUR** of a replacement vehicle, subject to premium adjustments.

7.4 ADDITIONAL INFORMATION

Insured Vehicles Owned By Someone Else

If the vehicle is leased, rented, or owned by a third party, valuations and payments will be handled directly with the legal owner.

Vehicles Subject To A Finance Or Lease / Hire Agreement

For vehicles under finance or lease, the market value settlement will pay off the finance or leasing company first, with any remaining balance sent to the legal owner. If the vehicle has no right to title, payment is limited to the outstanding finance amount. If the market value is less than the amount owed, **You** remain responsible for the remaining balance to the finance company (including electric battery leases). Outstanding premium instalments may be deducted from the final settlement.

Multiple Claims Arising Out Of Any One Cause

For multiple claims from a single cause, **We** may pay up to the maximum policy limit (minus any prior compensation paid). Once liability limits are reached, **We** will withdraw from the claims, covering authorised legal costs only up to that point. **You** must then assume all handling and remaining costs.

Compulsory Insurance Laws

If **We** must settle a claim to comply with compulsory country laws due to a policy breach, **We** reserve the right to recover the settlement amount and associated costs from **You** or the liable person.

SECTION 8 – HOW TO MAKE A COMPLAINT

If **You** need to complain, **We** will do our best to resolve it quickly and fairly.

Our Promise To You

First, contact **INSHUR**, quoting **Your** policy number (and **Your claim** reference, if applicable):

Tel: 0808 164 6545 for claims complaints
0808 169 9165 for underwriting/other complaints
Email: complaint@inshur.com
Address: Chief Executive,
INSHUR UK Limited,
2nd Floor, 1 Jubilee Street,
Brighton, BN1 1GE

We aim to resolve complaints within a few days, or fully within eight weeks. If unresolved immediately, **We** will acknowledge it, provide a timeframe, and assign a handler.

What To Do If You're Not Happy With Our Response

If **We** haven't responded within eight weeks or **You** are unhappy with our final response, **You** can refer **Your** complaint to the Financial Ombudsman Service within six months of **Our** response (except in limited exceptional circumstances). This does not affect **Your** right to take legal action, which is governed by English law under the non-exclusive jurisdiction of the courts of England and Wales.

Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk
Address: Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR

Financial Services Compensation Scheme

We and **Your Insurance Company** are covered by the Financial Services Compensation Scheme (FSCS). If **INSHUR** or **Your** insurer fails, **Your** policy remains valid. If **We** cannot pay out all valid claims under this insurance **You** may be entitled to compensation (covering 100% of compulsory third-party motor claims, or 90% of other claims, with no upper limit).

Tel: 0800 678 1100 or 0207 741 4100
Email: enquiries@fscs.org.uk
Web: fscs.org.uk
Address: Financial Services Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street,
London, EC3A 7QU

SECTION 9 – HOW YOUR POLICY CAN BE CANCELLED

9.1 HOW TO CANCEL YOUR POLICY

Cancellation can only be authorised by the Policyholder. **You** may cancel the insurance policy, without giving reason, by contacting **INSHUR** and declaring **Your** intention to cancel.

If **You** cancel your policy **You** will choose whether this takes effect immediately or from a later date (if applicable), but **You** cannot backdate the cancellation to an earlier date.

If **You** cancel **Your Continuous Card Payment Authority**, this won't cancel the insurance policy. **You** must contact **INSHUR** to cancel this **Insurance Contract**.

It is **Your** responsibility to inform anyone insured under this policy that it has been cancelled.

If **You** live in the Channel Islands or the Isle of Man, **You** must return **Your Certificate of Motor Insurance** to **INSHUR** after cancellation. This applies whether **We** cancel the insurance policy or **You** cancel it.

Premium And Charges Following Cancellation

How much money **You** get back or have to pay from **Your Wallet** when **You** cancel **Your** policy will depend on the reason for cancellation, how long **You've** had it for and whether or not there is any additional **Actual Time Driven** due to be deducted.

If **You** cancel **Your** policy before the start date of **Your Insurance Contract** or before any **Actual Time Driven**, **We** will give a full **Premium** refund less any applicable **Fees**.

If **You** cancel after the start date of **Your Insurance Contract** **You** must pay any **Premium** due for **Actual Time Driven** and any charges or **Fees** **You** owe up to and including the date **Your Insurance Contract** is cancelled.

If **You** cancel **Your** policy and there is any outstanding **Premium** owing for **Actual Time Driven**, it must be paid within 10 days. Where possible, **INSHUR** will either deduct any outstanding amounts from **Your Wallet** or if there is not enough to cover the **Premium** in the **Wallet** from the payment details held on file.

Pay As You Go Policies

You may cancel the insurance policy under this sub-section, by contacting **INSHUR** and declaring **Your** requirement to cancel.

When **You** declare **Your** intention to cancel the insurance policy, **We** will make a charge/refund of any amount more or less than the **Actual Time Driven Premium** which applies to the **Period of Insurance** **You** have had where applicable.

Any administration charges or **Fee(s)** due for the **Period of Insurance** where applicable, are payable at this point in full. (if **Fee(s)** are due every 30 days **You** will be required to pay the full remaining **Fee(s)** for the **Period of Insurance** i.e 90 day **Period of Insurance**, £1 per 30 days = £3 per **Period of Insurance**).

9.2 OUR RIGHTS TO CANCEL OR VOID YOUR POLICY

We can cancel this policy at any time by providing 7 days' written notice via email or to **Your** last known address, stating the reason. Reasons for cancellation include, but are not limited to:

- o Breaking policy conditions;
- o Failing to pay premium when due;
- o Ignoring or failing to comply with policy terms;
- o Failing to respond to requests for documentation (e.g., driving licence or NCD proof);
- o Providing incorrect information on **Your Statement of Fact**, changing circumstances that prevent cover, or refusing to pay the correct premium;
- o Misrepresenting or failing to disclose information that is relevant to **Your** insurance
- o harassing any member of **Our** staff or showing abusive or threatening behaviour towards them

If **We** cancel, refunds are calculated using the standard method, with exceptions. If **You** have withheld or given **Us** incorrect information because **You** didn't take care when communicating with **Us**, **We** can decide to void **Your** policy instead of cancelling it. This means treating it as if it never existed; **You** will receive a full refund, but **We** will not pay any existing claims.

If We Cancel Or Void Your Policy Because Of Fraud

If **You** or anyone acting on **Your** behalf commits fraud, the policy will be immediately cancelled or declared void from the start date. **You** will not receive a refund, and **We** will refuse all fraudulent claims. **You** must repay any money **We** have paid out for any claims since the fraud occurred, including all investigation fees and associated legal costs.

SECTION 10 – IMPORTANT INFORMATION

10.1 PROTECTION AGAINST FRAUD AND MISREPRESENTATION

Telling The Truth

You must be honest when buying, updating, or claiming on a policy. Providing deliberately false or misleading information constitutes fraud. If **You** commit fraud, **We** can void **Your** policy without a refund, treating it as if it never existed. Careless misrepresentation may result in only partial claim payments.

If **You** or anyone acting for **You** commits fraud or deliberate/reckless misrepresentation occurs, **We** retain the right to:

- i. Void **Your** policy without a refund and keep the premium;
- ii. Refuse to pay any claims;
- iii. Cancel all **Your** policies with **Us** and apply relevant fees.
- iv. Make **You** repay any money **We** have already paid out in claims
- v. Recover all investigation and legal costs.

We will report fraud to other insurers, anti-fraud databases, and the police, which may lead to prosecution and impact **Your** future access to financial services.

Fraud

Fraud includes knowingly making false claims, providing false information to influence a claim, exaggerating claim amounts, or submitting invalid documents.

Misrepresentation

Misrepresentation includes knowingly or carelessly giving dishonest, inaccurate, or incomplete answers, or misleading **Us** to obtain better terms or reduced premiums.

10.2 SANCTIONS

We provide no cover and are not liable for any claim or benefit if it would expose **Us** to any sanction, prohibition, or restriction under United Nations resolutions or trade or economic sanctions, laws, or regulations of the European Union, **United Kingdom** or United States of America.

10.3 DATA PROTECTION NOTICE

INSHUR acts as the data controller for personal data provided by or collected from **You**, making **Us** responsible for how **Your** data is processed under this insurance **Contract**.

Your information may be processed outside the European Economic Area by international partners and service providers, but **We** ensure it remains adequately protected.

INSHUR shares data with relevant **Insurance Companies** to assess **Your** application and handle claims. These companies also act as independent data controllers responsible for handling the data they receive or collect.

If **You** add products **We** share **Your** data with the supplier, who will independently control and process that data.

We collect and share personal information about **You** from/with:

- **You**;
- **Your** family members;
- **Your** employer, contractor, partner, or representative;
- Other insurance market companies;
- Credit reference and fraud prevention agencies;
- Government agencies such as law enforcement, DVLA, and HMRC;
- The public electoral register; and/or
- Claim-related third parties (e.g., witnesses, experts, legal/medical teams, handlers).

Some agencies may share this information with other organisations.

We use **Your** information to assess requests, manage policies, and for purposes such as to:

- Provide our products and services;
- Assess prospective policy risks and set prices;
- Verify identity and assess creditworthiness;
- Check claims and conviction history;
- Manage accounts and claims; and
- Meet legal, regulatory, or legitimate interests.

We may share this data with trusted third parties for these purposes.

If fraud or inaccurate information is identified, **We** will take appropriate action and may pass details to credit reference, fraud prevention, or law enforcement agencies.

Once **You** accept a contract, account data may be shared with credit reference agencies on an ongoing basis.

We retain personal data only as long as necessary for collected purposes, potential legal claims, or legal and regulatory compliance.

For details on data rights and usage, **INSHUR**'s privacy policy is available at www.inshur.com/uk/privacy. Contact **INSHUR** for a printed copy if needed. To exercise **Your** rights, please contact **Us** at:

Address: Data Protection Executive
INSHUR UK Limited
2nd Floor, 1 Jubilee Street
Brighton
BN1 1GE

Email: ukcompliance@inshur.com

10.4 PROVIDING DATA ABOUT OTHER PEOPLE

If **You** provide data about someone else, **You** must ensure they are aware of **Our** Privacy Policy www.inshur.com/uk/privacy.

By consenting to data processing, **You** consent for **Your** data. Under **Our** policy, "**Your** data" includes any data **You** provide about others

10.5 SENDING YOU INFORMATION

We may contact **You** by law or to manage **Our** relationship regarding policy changes, products, or services, or to request details. **We** will use the most recent email, postal address, or mobile number **We** have for **You**. If **You** do not tell **Us** promptly about changes to **Your** details, **You** may miss important information.

Once **We** send a message, **We** assume **You** received it, so please check for emails or texts from **Us**. **We** may launch new communication methods in the future.

10.6 PROFILING

To ensure **Premiums** reflect risk and to understand risk patterns, **We** use profiling by comparing **Your** details against industry averages and using **Your** information to create future averages.

We may also make automated decisions regarding cover or **Premiums** without any intervention by **Our** staff.

You can find more details on **Our** website: www.inshur.com/uk/privacy.

10.7 MOTOR INSURANCE DATABASE (MID)

Information about **Your** policy will be added to the Motor Insurance Database (MID), managed by the Motor Insurers' Bureau (MIB). Authorised organisations (e.g., Police, DVLA, DVLNI, Insurance Fraud Bureau) may use MID data for:

- o Continuous Insurance Enforcement;
- o Electronic vehicle licensing;
- o Law enforcement, detection, and prosecution of offences; and
- o Services aimed at reducing uninsured driving.

Following a traffic accident in the **United Kingdom**, EEA, or related territories, insurers, the MIB, or claimants may search the MID for relevant information.

To prevent **Your Vehicle** from being seized by the police, ensure **Your** correct registration is on the database. **You** can verify details at askmid.com

10.8 CALL RECORDING

For **Our** joint protection, calls may be monitored and recorded for training purposes, to improve the quality of service and to detect and prevent fraud.

10.9 YOUR DATA RIGHTS

Under Data Protection laws, **You** have rights to access, correct, or update information **We** hold about **You**. In certain circumstances, **You** may restrict or object to processing, receive an electronic copy ("data portability"), or have **Your** data deleted. **You** can also find out about automated decisions **We** make affecting **Your** insurance or **Premiums**.

To exercise your rights	
Email	ukcompliance@inshur.com
Post	Data Protection Executive, INSHUR UK Limited, 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE

10.10 PAYMENT OF PREMIUM AND CHARGES

You are responsible for all **Premium** payments relating to the **Insurance Contract**. If **We** are unable to collect any **Premium** amount requested, **We** may cancel **Your Insurance Contract**.

If **You** cancel **Your Continuous Card Payment Authority** with **Us** this won't cancel the **Insurance Contract**. **You** must pay the **Premium** **You** owe at the point **Your Insurance Contract** is cancelled either by **You** or **Us**.

If any claim has been made in the current **Period of Insurance**, or **You** or **We** are aware of an incident that has occurred that may give rise to a claim, **You** must pay the full **Premium** due. If **You** have not paid the **Premium** in full, we at **Our** sole discretion may deduct the outstanding **Premium** from any claim settlement **We** make to **You**. If subsequently, the claim settled as not **Your** fault and no claim or payment is made in relation to any incident or claim, any refund that is due will be paid once the claim or incident file has been closed.

If **You** are due a pro-rata refund at any point, **We** will only refund/credit the bank account or card used to pay for most of the Insurance **Premium**, even if that account or card is not **Yours**.

If **You** are due to pay an additional **Premium** at any point, where possible, **We** will either apply for any additional amounts from the payment details held on file, request payment directly from **You** or change any hourly rate and advise of any future 24hr top ups.

10.11 CAR SHARING ARRANGEMENTS

You can accept money for fuel if:

- Passengers are not customers of a passenger-carrying **Business**
- **Your Vehicle** is not made or adapted for more than eight passengers
- **You** make no profit from carrying passengers.