Dayinsure
short term
motor insurance policy

mulsanneinsurance

Contents

Welcome

Thank you for choosing Mulsanne to insure your vehicle. We want to you to be happy with your motor policy and aim to provide the best cover and claims service.

This document, together with your schedule, certificate of motor insurance and your application form the contract between you and us. It is important that you take time to read and understand them and ensure that you have the cover you need. Tell your insurance intermediary straight away if any of that detail is incorrect or if it has changed, and this document tells you how to do that. This document also tells you how to make a claim or how to make contact if you are unhappy with the service provided.

For this policy to be valid you must have paid or agreed to pay the premium and comply with the policy terms and conditions.

This policy meets the needs and demands of someone who wants to insure their vehicle in the United Kingdom on a short term basis against loss or damage and for injury or damage caused by it. Policy Cover Explained on Page 5 provides a summary of the cover you have chosen and will help you understand if this is suitable for your needs.

Who are we?

This policy is underwritten by Mulsanne Insurance Company, which means that we are your insurer. We are

- registered in Gibraltar company number 101673. Registered Office 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.
- authorised by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services Act 2019 and Financial Services (Insurance Companies) Regulations 2020.

Your policy was arranged by Dayinsure, who are your insurance intermediary:

- registered in England and Wales: Company No: 4996289
- registered address: Mara House, Tarporley Business Centre, Nantwich Road, Tarporley, Cheshire, CW6 9UY.
- authorised and regulated by the Financial Conduct Authority under register number 304010.
- they charge fees which are separate to the premium that is paid to us. Their fees will be detailed within your documents.

HAVE A QUESTION?

NEED TO UPDATE YOUR INFORMATION?

support@dayinsure.com

NEED TO REPORT AN ACCIDENT?

DO YOU WANT TO MAKE A CLAIM?

0333 003 3189

Short Term Acceptance Criteria

When **you** applied for this insurance, **your insurance intermediary** provided **you** with a Short Term Acceptance Criteria document. It is important that the details **you** provided, about **you**, **your vehicle** and how it is used all meet these criteria. If they do not, **your policy** may not provide the cover **you** need, and **we** may not pay any claim that **you** make.

Examples include:

- ✖ using **your vehicle** as a taxi or a courier or delivery driver
- ✖ the vehicle being valued at more than £75,000.
- ✖ **you** having convictions with offence code prefixes DR, CD, DD, UT or DG.

Unhappy with our service?

If **you** are unhappy with any part of the service **we** or **your insurance intermediary** provided then:

CLAIMS if your complaint is about a claim	
Email	help@mulsanneinsurance.com
Phone	0344 573 1241
Post	Claims Complaints Team Mara House, Tarporley Business Centre, Nantwich Road, Tarporley, Cheshire, CW6 9UY.

ANYTHING ELSE if your complaint is about anything else, contact your insurance intermediary	
Email	complaints@dayinsure.com
Post	Customer Service Manager Dayinsure.com Limited Mara House, Tarporley Business Centre, Nantwich Road, Tarporley, Cheshire, CW6 9UY.

What you need to do

Provide **your** policy number (shown on **your certificate of motor insurance** or **schedule**) or claim number along with full details of **your** complaint.

What happens next

Our aim is to resolve **your** complaint out straight away. If it cannot be resolved by the next working day **we** will tell **you** and then respond within five working days. A final response letter will be with **you** within a maximum of eight weeks.

Should **you** remain dissatisfied having received **your** final response, **you** may be able to take **your** complaint to the Financial Ombudsman Service (FOS). Their address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. **You** may also find their details at www.financial-ombudsman.org.uk.

Meaning of words and phrases

These words and phrases are used in this document and this is what they mean if shown in bold.

Approved Repairer
A repairer from **our** network of repairers approved by **us** to repair **your vehicle** when **you** make a claim.

Audio Equipment
Car audio, telephone (including hands free), in-car entertainment and navigation equipment that is permanently fitted to **your vehicle**.

Certificate of Motor Insurance
Proof that **you** have insurance in place that is required by **Road Traffic Law**. It shows **your vehicle**, who can drive it and what it can be used for.

Contact Details
The latest contact details that **you** told **us** about, which will be **your** email address or home address.

Endorsement
A change to the terms of **your policy**. They will be shown on **your schedule** if they apply to **you**.

European Union (EU)
Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

Excess
The amount **you** will have to pay towards any claim and shown on **your schedule**.

Fire
Fire, lightning, explosion or self-ignition.

Impounded / Impounded Vehicle
A motor vehicle that is held by the police, a government, local or public agency or authority.

Insurance Intermediary
Dayinsure.com Limited.

Keys
A key, keyless entry system or any device used to start, secure, or gain access to **your vehicle**.

Market Value
The cost of replacing **your vehicle** with one of a similar type, age, mileage and/or condition at the time of the loss as assessed by **us**. Guides (such as Glasses Guide), engineers and any other relevant sources are used to assess the **market value**.

Period of Insurance
The period of time **you** are covered by this insurance. Shown on **your certificate of motor insurance** and **schedule**.

Personal Belongings
Property in **your vehicle** that is worn or used in everyday life that belongs to **you**.

Policy
Your contract of insurance. Includes this document, the information **you** told **us** about during **your** application for this insurance, the **certificate of motor insurance**, **schedule**, and any **endorsements**.

Private Motor Vehicle
A privately owned motor vehicle manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods.

Road Traffic Law
The laws that include details of the minimum motor insurance cover needed to drive a motor vehicle in the **United Kingdom** and any other country that this **policy** operates in. This includes the Road Traffic Act 1988 and any replacement legislation.

Schedule
Details information **you** told **us** about in **your** application, **you**, **your vehicle**, **excess**, **endorsements** applicable, and the premium **you** need pay.

Theft
Any **theft** or attempted **theft** which has been reported to the Police.

Total Loss
The cost to repair **your vehicle** is not economical, or is higher than its **market value**, or it cannot be repaired safely or not possible to repair. Sometimes this is known as being ‘written off’.

United Kingdom
England, Scotland, Wales, Northern Ireland, the Isle of Man, and the Channel Islands (including transit by sea, air, rail or within and between these places).

Your vehicle
A vehicle insured by **your policy**. Includes its accessories, which are parts or products specifically designed to be fitted to **your vehicle** and the manufacturers standard tool kit and safety equipment. Excludes **audio equipment**.

We / Us / Our
Mulsanne Insurance Company Limited

You / Your / Policyholder
The person(s) or company named in the policy as the Insured or Policyholder.

Policy Cover explained

You have Comprehensive cover. This table tells you want that means and summarises the policy cover you have.
Full details of your policy cover is contained within each section and the General Conditions and General Exclusions.

Section number and name		Summary
1	Third Party cover	Provides cover for injury or damage you may cause to others or their property when driving your vehicle. This is a minimum requirement by law
2	Loss and Damage to your vehicle	Covers your vehicle against loss or damage caused by fire or theft or accidental damage.
3	Replacement Motor Vehicle	If your vehicle is less than 12 months old, replace it with one of the same made and model.
4	Audio and Communications Equipment.	Provides cover for your audio equipment.
5	Personal Belongings	Provides cover for your personal belongings up to £100.
6	Medical Expenses	Pays for medical expenses up to £150 for each injured person.
7	Using Your Vehicle Abroad	Provides the minimum compulsory insurance when driving your vehicle in the European Union and other specified countries.
General Conditions		Terms, conditions and exclusions that apply to all parts of this policy.
General Exclusions		

You do not have cover for any of the following:

- ✖ Glass or Windscreen claims. If you want to make a claim to repair or replace damaged glass you will have to pay the excess detailed in your schedule.
- ✖ A courtesy car when your vehicle is being repaired
- ✖ Replacement keys or locks.

How to claim

New Claims Helpline	Existing claims
0333 003 3189	01273 741 991

Report your claim to the New Claims Helpline

Call the New Claims Helpline as soon as possible.

Getting all the facts to **us** quickly can help reduce the time and cost of dealing with **your** claim.

You will need to tell **us**:

- the date, time, and the location of the incident.
- what happened, details of any damage or injuries.
- who was involved and their details, names, contact information and vehicle registration numbers.
- details of any witnesses.
- a crime reference number if **your vehicle** has been stolen, if someone has tried to steal it, or if it has been vandalised. Make sure **you** call the police to obtain this.

If **you** have **your** policy number handy that will help locate **your** details quickly.

Excess

Remember that **you** will need to pay an **excess** towards any claim that **you** make. This amount is shown on **your schedule**.

Once you have made a claim

Our claims team will keep **you** informed about the progress of **your** claim and may ask for further information.
Contact Existing Claims if **you** have any questions.

Approved Repairer

An **approved repairer** will be appointed if the damage to **your vehicle** is covered by this **policy**.

If **your vehicle:**

- can be driven then **you** will need to drive it to the **approved repairer**, they can then start repairs.
- cannot be driven, they will arrange for recovery to a safe place and take **you** and any passengers to a safe location. Depending on the how badly **your vehicle** is damaged then:
  - arrange for it to be collected for repair; or
  - if it cannot be repaired, or is a **total loss**, arrange for the vehicle to be moved to safe storage.

The **approved repairer** will:

- guarantee the repair work for 5 years.
- include the cost to repair or recalibrate any ADAS if it is needed as part of **your** damage claim. (ADAS means Advanced Driver Assistance System which are range of electronic technologies which assist the driver to drive and park the vehicle more safely.)

Not using the **approved repairer** means that **you** get none of the **approved repairer** benefits above.

Parts

When **your vehicle** is being repaired, parts:

- may be used that have not been produced by **your vehicle** manufacturer.
- of similar standard to the parts being replaced will be used.
- may be recycled.

Paying for your claim

We will either pay (minus **your excess**):

- for the cost of the repairs.
- a cash payment up to the current **market value** of **your vehicle**. It will then belong to **us.**
- the value of any stolen parts.

And reasonable costs:

- to protect **your vehicle** if it cannot be used due the damage.
- and if agreed, to return **your vehicle** to **your** home address in the **United Kingdom** after repair.

Payment will be made:

- to **you** or the legal owner of **your vehicle** if owned by someone else, or;
- if **your vehicle** is on a hire purchase agreement, first to that company if any money is owed on the agreement, then pay any remaining money to **you**, or;
- if **your vehicle** is on lease or contract hire, that company will be paid the **market value** of the vehicle, or the amount to settle the agreement, whichever is lower. If a cash sum is made to that company, then if they agree **we** may keep **your vehicle** and deduct the **market value** of the salvage or what **we** can sell **your vehicle** for, whichever is more.

Important Information

Giving us the correct information

We have agreed to issue your policy based on the information you told us, and you must tell us if anything changes.
The General Conditions section provides more detail on this: General Conditions 1. Providing the correct information and General Conditions 2. Fraud and Misrepresentation of Risk.

How your information is used

Information about how your personal information is used can be found at:
https://www.mulsanneinsurance.com/about-us/

Laws that apply to this policy

The law in the part of the United Kingdom you live applies unless agreed differently in writing before the start of this policy.

Motor Insurance Policy Database – Continuous Insurance Enforcement (CIE)

Information relating to your policy will be added to the Motor Insurance Policy Database “MIPD”, previously known as the Motor Insurance Database "MID", managed by the Motor Insurance Bureau "MIB" on their Navigate platform. The MIPD and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

I. Electronic Licensing
II. Continuous Insurance Enforcement
III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, EEA or certain other territories), Insurers and/or the MIB may search the MIPD to obtain relevant information.
When pursuing a claim in respect of a road traffic accident persons (including their representatives and citizens of other countries) may also obtain information held on the MIPD.

It is vital that the MIPD holds your correct registration number. If your registration number is not correct you are at risk of having your vehicle seized by the Police. You can check that your correct registration number is showing by going to the Check Your Vehicle service at https://enquiry.navigate.mib.org.uk/checkyourvehicle or via www.askmid.com.

Sharing Information with the MIB

Insurers pass information to registers and databases run by the Motor Insurers’ Bureau (MIB), including the:

- Claims and Underwriting Exchange register “CUE”.
- Navigate Vehicle Salvage & Theft Data “VS&TD” register.

The aim is to check information provided to prevent fraudulent claims.

When we deal with your request for insurance or you tell us or about an incident that may or may not give rise to a claim, the registers will be searched, and details of your claim or vehicle will be added to them. You should show this notice to anyone who has an interest in the vehicles insured under the policy.

Full information about the MIB and the services they provide can be found on their website https://www.mib.org.uk .

Claims and Underwriting Exchange “CUE”

A UK database that stores details of motor, home and personal injury or industrial illness incidents reported to insurance companies which may or may not have given rise to a claim. Information held on CUE is a powerful weapon in the fight against fraud.

For motor insurance, CUE will show during the period a claim is being dealt with, and once it is settled, the No Claims Bonus “NCB” (or No Claims Discount “NCD”) position as either “Allow” or “Disallow”, which does not mean who caused the claim or who is to blame. If NCB is “Allow”, the insurer has made a full recovery of all costs. If “Disallow” they have not been able to make a recovery. An insurer may set it to Disallow if they refuse a claim due to it being dishonest or fraudulent.

Despite the Motor Insurer’s Bureau “MIB” managing the database they cannot make any changes to it and insurers are completely responsible for its accuracy and sending and updating its information.

If you have any question about information held on the database it is important that you contact the insurer of your vehicle and not the “MIB”.

Fraudulent Claims

Fraudulent claims are a serious problem for all insurers and any costs arising from this fraud is unfortunately passed on to honest policyholders. To protect your interests and all policyholders, we fully investigate all claims, and where fraud is detected will report to the authorities under the Proceeds of Crime Act (POCA) and pass the information to fraud prevention agencies.

You are also able to report information about bogus/fraudulent claims or insurance fraud. The Insurance Fraud Bureau (IFB) provide a free and confidential way for anyone to report insurance fraud on The Cheatline:

- 0800 422 0421. Available 24 hours a day.
- www.insurancefraudbureau.org.

The Cheatline is manned by experienced fraud investigators who may share the information with other interested parties such as the insurer concerned (if known). Savings obtained from information provided to the Cheatline will help reduce insurance premiums.

Ghost Broking

Ghost Broking is a name given to a type of insurance fraud where individuals (known as ghost brokers) pose as genuine insurance intermediaries, offering policies that do not exist or are invalid, leaving their victims without proper coverage and facing potentially serious consequences. They can scam you by:

- enticing you by offering significantly discounted insurance premiums, often through social media platforms such as Facebook, Instagram, WhatsApp, TikTok.
- providing you with fake documents,
- taking out a policy in a genuine persons name but with false information to get a cheap premium.
  - if a claim is made the policy would be voided by the insurer (void means the policy did not exist).
- taking out a real policy and then cancelling the policy shortly afterwards and they keep the refund.

Legitimate insurance intermediaries or brokers are registered with the Financial Conduct Authority (FCA) and can be proved on the FCA Register https://register.fca.org.uk/.

You can find more information on Ghost Broking and the red flags to look out for on these websites:

- The Insurance Fraud Bureau (IFB) https://www.insurancefraudbureau.org/
- Financial Ombudsman Service https://www.financial-ombudsman.org.uk/
- City of London Police: https://www.cityoflondon.police.uk/

If you have been a victim of Ghost Broking you can report the fraud to the:

- Insurance Fraud Bureau https://www.insurancefraudbureau.org/

or

- Report Fraud (previously known as Action Fraud)
  They will access your report and make sure that it reaches the Police or correct law enforcement agency for investigation. It is a free and confidential service which also provides guidance and support. They can be contacted on:
  Tel: 0300 123 2040
  Website: https://www.reportfraud.police.uk/

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme "FSCS". You may be entitled to compensation from the scheme if they are unable to meet their obligations. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.

Section 1: Third Party cover

What is covered

If you cause an accident which involves your vehicle that results in:

- another person's death or injury; or
- damage to another person's property or vehicle

we will provide cover for payments that you are found to be legally responsible for.

Your cover also applies to

- ✓ any accident caused by a trailer, caravan or vehicle you are towing.
- ✓ anyone named on your policy to drive your vehicle, as long as they had your permission.
- ✓ anyone you allow to use (but not drive) your vehicle for social, domestic and pleasure purposes.
- ✓ any passenger who is in or getting into or out of your vehicle.
- ✓ your employer or business partner if the certificate of motor insurance allows business use.
  - ✗ this does not apply if your vehicle is owned, leased or hired to the employer or business partner.
- ✓ the legal personal representative of anyone covered under this section if that person dies. If any person covered by this insurance should die, we will deal with any claim made against their estate provided that the claim is covered by this insurance.

Legal costs

We will pay, only when we agree in writing:

- ✓ solicitors costs to represent any person covered by this policy at a Coroner's Inquest or Fatal Accident Inquiry or court of summary jurisdiction.
- ✓ reasonable costs to defend any person covered by this policy against a charge of manslaughter or causing death by dangerous driving.
- ✓ any other costs incurred with any accident which may involve legal liability under this insurance.

Emergency Medical Treatment

We will pay for emergency medical treatment as set out in Road Traffic Law.

What isn't covered

- ✗ The Driving of Other Cars or vehicles.
  - this means you are not covered to drive a vehicle that is not specifically described in your policy and on your certificate of motor insurance.
- ✗ Death of or bodily injury to:
  - anyone while they are working with or for the driver or policyholder of the vehicle, except as required by road traffic law.
  - the driver or the person in charge of your vehicle at the time of the accident.
  - any person if they are being carried in, or getting on or off, a trailer or vehicle being towed.
- ✗ For claims that resulted in damage to property or loss of its use (directly or indirectly), we will not pay any amount that is more than:
  - £2,000,000 for any one event, including legal costs and expenses.
- ✗ Loss of or damage caused directly or indirectly:
  - to any motor vehicle you drive, or any trailer or vehicle you tow.
  - to property, including animals or pets:
    - owned by or held in trust by you or any person covered by this policy
    - in or on your vehicle.
  - caused by pollution, contamination, or hazardous goods, unless it is caused by a sudden, identifiable, unintended and unexpected event, or except as required by road traffic law:
    - or due to failure to maintain or repair your vehicle.
- ✗ Anything else excluded by the General Exclusions.

Section 2: Loss or damage to your vehicle

What is covered

Loss or damage to **your vehicle** caused by:

- ✓ accidental damage
- ✓ malicious damage
- ✓ vandalism
- ✓ **fire**
- ✓ **theft** or attempted **theft**

and **we** will either:

- ✓ repair the damage
- ✓ replace whatever is damaged
- ✓ pay **you** the **market value** if:
  - not found after a **theft**, or
  - it is a **total loss**.

What isn't covered

a) **We** will not pay any more than:
- ✗ the **market value** of **your vehicle** at the time of the accident or loss up to a maximum of £75,000, including if stolen and not recovered, or it is a **total loss**.
- ✗ the last list price of parts no longer available as new.

b) Loss or damage caused by **theft** of **your vehicle** or its contents if nobody is in **your vehicle** and:
- ✗ the **keys** are left in or on it or left unsecured or unattended in a public place.
- ✗ the windows, doors, and any moveable roof panels, hoods, bonnets, folding roofs or other openings are left open or unlocked.
- ✗ any security devices are not operational and activated.
- ✗ if **your policy** has a Vehicle Tracking **endorsement** and the tracking device is not fitted, operational and any subscription to the device is not active at the time of the loss.

c) The amount shown on **your schedule** as an **excess**.

d) No Payment will be made:
- ✗ for a reduction of the value of **your vehicle** due to it being repaired.
- ✗ for loss or damage to:
  - tyres caused by braking, punctures, cuts or bursts.
  - any trailer, caravan or vehicle, including any contents, when being towed by **your vehicle**.
  - the contents of **your vehicle** or any **personal belongings**.
  - charging cables or similar accessories, or the cost to repair them.
- ✗ if the loss or damage to **your vehicle** is due to:
  - mechanical, electrical, electronic or computer faults, failures, breakdowns, breakages or malfunctions.
  - deception, fraud or repossession, by using a counterfeit or other form of unauthorised payment, or payment of compensation to the rightful owner of the vehicle.
  - using an incorrect type of fuel or failing to use the correct amount of lubricant.
  - freezing liquid from its cooling system.
  - wear and tear.
  - using charging cables and equipment not approved by the vehicle manufacturer or not using equipment provided by the rapid charging unit.
  - inappropriate charging of its fuel cell or battery.

e) Anything excluded by the General Exclusions.

Section 3: New Vehicle Replacement

We will replace **your vehicle** with a new vehicle that is the same make, model and specification if **you** make a valid claim under Section 2: Loss or Damage to your vehicle.

Your vehicle

- ✓ must be less than 12 months old.
- ✓ either **you**, **your** spouse or civil partner are its first registered keeper.
- ✓ the recorded mileage is not any more than 10,000 miles.
- ✓ if damaged, the cost of repair will exceed 60% of its current UK list price, or is stolen and not recovered.

If **your vehicle** is on a hire purchase agreement **we** must obtain agreement of the hire purchase company.

Not available if

- ✗ **your vehicle** is on a contract hire or leasing agreement.
- ✗ **we** cannot find a suitable replacement vehicle.
  - in that situation **we** will pay the current **market value** and the stolen and recovered or damaged vehicle will belong to **us**.

Section 4: Audio Equipment

What is covered

If you make a claim under Section 2: Loss or damage to your vehicle **we** will pay for loss or damage to **audio equipment**:

- ✓ Unlimited if it was fitted by the manufacturer or by the main dealer when **your vehicle** was first registered.
- ✓ Up to £500 for any other equipment

Excess

You will need to pay the **excess** that is shown on **your schedule**.

What isn't covered

- ✗ removeable equipment.
- ✗ anything excluded by the General Exclusions.

Section 5: Personal Belongings

What is covered

We will pay for loss or damage to **personal belongings** up to:

- ✓ £100

if **you** make a valid claim under Section 2: Loss or damage to your vehicle.

Excess

You will need to pay the **excess** that is shown on **your schedule**.

If **you** have paid the **excess** when making a claim under Section 2 Loss or damage to your vehicle **you** do not have to pay any further **excess**.

Excluded types of personal belongings

We will not pay for:

- ✗ mobile phones, laptop or desk top computers, tablets, games consoles.
- ✗ removeable audio, in-car entertainment, navigation or electrical equipment.
- ✗ dashcam or other recording devices.
- ✗ money (including cash, debit, credit and cheque cards), jewellery, watches, stamps, tickets, documents or securities (such as share and premium bond certificates).
- ✗ goods, tools or samples carried in connection with any trade or business.

We may

- require proof of purchase.
- take off an amount for wear and tear of the items when the claim is settled.

What isn't covered

- ✗ if **your vehicle** is a convertible, a folding hard top, or has removeable roof panels, hoods or bonnets and the **personal belongings** are not kept in a locked boot.
- ✗ more than one payment per event
- ✗ anything excluded by the General Exclusions.

Section 6: Medical Expenses

What is covered

We will pay you, any person named on this policy or any passenger who is injured due to an accident when travelling in or on your vehicle up to:

- ✓ £150 for each injured person.

Section 7: Using Your Vehicle Abroad

When you travel make sure that you have the correct insurance in place for the country you are travelling to - this is your responsibility. Do take your insurance documents with you.

Minimum Compulsory Insurance

This policy provides the minimum cover required by law to use your vehicle in:

- the European Union:
  Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden;

and

- Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland.

This policy does not provide cover:

- ✗ if you travel in any country not stated
  - you will have to arrange separate insurance to travel to any other country.
- ✗ any loss or damage to your vehicle.

Driving Abroad on Page 19 provides useful statements in English, French, German, Italian and Spanish.

Cancelling your policy

1. If you want to cancel your policy

You can cancel your policy at any time:

- All you need to do is email your insurance intermediary at support@dayinsure.com and tell them that you want to cancel and state that the policy has ceased from the time and date you require.
- The date of cancellation cannot be before the date that you make the request.
- If you cancel before the start date of the policy, you will be entitled to a full refund of premium.

1a. If you have not had an accident, made a claim or likely to make a claim

If you cancel after the start date of the policy, as this is a short term policy:

- your premium will be recalculated from the start date of your policy until the date you requested cancellation and
- you will be refunded the difference between your original premium and the recalculated premium.

If a claim is made after the policy has been cancelled:

- and you have received a refund of premium when it was cancelled, you are not entitled to it and we may ask you to pay it back to us.

Important: the cost of a short term policy will be proportionally greater than a longer term policy and you may receive a smaller refund than expected.

- Contact your insurance intermediary if you have any queries regarding cancellation.

1b. Accidents and claims?

If you have had an accident, made a claim or likely to make a claim you are not entitled to a refund of premium.

2. Why we might cancel your policy

We can, or instruct your insurance intermediary to, cancel your policy for the reasons stated within 2a or 2b.

2a. Cancelling for valid reasons

Your policy may be cancelled if there is a valid reason. If this happens you will be sent to your contact details 7 days written notice of cancellation. Valid reasons include if you:

- ignore, do not comply with, or break any of the General Conditions or General Exclusions.
- do not cooperate with us, or fail to respond to requests for documentation or evidence that is needed to administer your policy or deal with any claim made.
- do not report an accident to us.
- harass, or use abusive or threatening behaviour towards us, your insurance intermediary, our staff, or any agent or supplier we may use to administer your policy or claim, or any property.

If you have not had a claim, 1a above applies, or if you have had a claim 1b above applies.

2b. Cancelling your policy straight away

Your policy, including any other policy that you might have with us, may be cancelled with immediate effect if it is found that you or anyone on your behalf:

- committed any element of fraud or deliberately misled us or your insurance intermediary.
- provided altered or falsified documents.
- made a fraudulent bank or card payment.

or

- if it is established that a Ghost Broker was involved in the purchase of this policy.

If this happens, you will be sent to your contact details, a written notice of cancellation.
Any premium you have paid will not be refunded.

General Conditions

1. Providing the correct information

a) The cover provided by this policy only applies if you:

- have given true and complete information, to the best of your knowledge, when completing your application for this insurance. Your premium is based on the information that you told us about.
- comply with and meet the criteria of the Short Term Motor Insurance Acceptance Criteria provided by your insurance intermediary when you completed your application for this insurance.
- inform us of changes to your details during the period of insurance.
- have paid or agreed to pay the premium.
- cooperate with us including responding to requests for information or documents. Documents may be requested to prove information you have told us about, such as your address, vehicle ownership or your identity.
- and anyone covered by this policy keeps to its terms and conditions.

Contact your insurance intermediary straight away if there are any errors or corrections required to any other policy document.

If you do not comply with this Condition your policy may be cancelled – Cancellation 2: Why we may cancel your policy – and/or we may not pay any claim you make.

b) Changes to your details

Due to the Short Term nature of this policy, it may not be possible to make a change or alteration, however

- tell your insurance intermediary straight away; and
- your details will be reviewed and if acceptable your premium may be recalculated, and
  - you may have to pay an additional premium
  - no refund of premium will be allowed.

Your insurance intermediary may also make a charge a fee for their administration costs.

c) Types of changes to your details that you must tell us about include:

- incidents or accidents, even if not your fault and you were driving under another insurance policy.
- theft, even if not covered by this policy.
- motoring offences including fixed penalty notice(s), endorsements, motoring convictions, or if you have been charged with an offence or told that you may be prosecuted.
- non-motoring convictions, criminal offence(s), or if you have been charged with an offence or told that you may be prosecuted.
- home address change or where your vehicle is usually kept overnight.
- medical condition(s) that the DVLA need to know about.
- a change of vehicle.
- occupation change (full or part time) or a change to your employment status.
- a change of drivers.
- vehicle modifications, including changing existing modifications that we are already aware of.
- a change to what you will be using the vehicle for.
- an increase to your annual anticipated mileage.
- the type of driving licence held.
- if you have a Provisional Driving Licence and then pass your practical driving test
- if anyone is banned from driving or had their licence taken away or suspended for any reason including due to motoring offences or medical conditions
- a policy being cancelled or voided by another or previous insurer.

2. Fraud and Misrepresentation of Risk

We will always cooperate with the authorities in the detection and prosecution of those involved in the fraud, including the Police authorities and reporting under the Proceeds of Crime Act.

If any element of fraud is established your ability to obtain any type of insurance in the future may be affected and your premiums are highly likely to increase.

We can or instruct your insurance intermediary to cancel your policy for the reasons stated in a), b) or c) below.
Cancelling your policy 2. Why we might cancel your policy explains how this will happen.

a) What happens if you do not give us the correct information

When applying for this insurance policy or making a change to your details, you or anyone on your behalf

- provides incorrect or misleading information to any question; or
- mislead deliberately to obtain the insurance cover, a cheaper premium or better terms; or
- provide documentation that has been altered or false; or
- make a fraudulent bank or card payment to us or your insurance intermediary.

we may:

- cancel with immediate effect or void your policy, including any other insurance policy you have with us.
  - void means it never existed.
  - you may not be refunded any of the premium you paid,
- reject any claim or reduce the amount of payment to be made.
- agree to correct your policy details and change your premium and terms.

b) Fraud

If any element of fraud is established at any stage, including if any claim you make is in any way inflated or exaggerated, forged or falsified documents submitted, or you have not given complete or accurate information then we will:

- reject and not pay your claim; and
- cancel or void your policy
    - void means it never existed. and
- may cancel or void any other insurance policy you have with us; and
- not return any premiums you have paid
- and we may pursue you to recover any claims payments, costs or expenses that have been paid.
    - the services of debt collection agencies may be used, and where necessary legal proceedings to collect these costs.

c) Ghost Brokers

If you used an unauthorised insurance intermediary or broker, generally known as a 'Ghost Broker', who on your behalf applied for this insurance policy and purchased it on your behalf, we:

- will cancel your policy straight away or will void the policy (void means it never existed).
- will not return any premium you have paid.
- may recover any costs or claim payments made.
- may cancel straight away or void any other insurance policy you have with us.

More information on Ghost Brokers can be found within Important Information from Page 7.

3. If you have an accident or make a claim

a) If you are involved in any incident, accident or make any claim under this policy, you must report to us as soon as possible by using the Claims Helpline 0344 043 3561.

b) Do not admit that you were responsible for the accident or try to negotiate settlement of any claim with our written permission.

c) You must cooperate with us, and not doing so is likely to increase the cost of your claim.
If you do not cooperate:

- your policy may be cancelled as described in Cancellation 2. Why we might cancel your policy on Page 13.
- or we may not want to insure you again.

and we may

- not pay your claim; and/or
- recover any claim payments from you that we had to make due to you not co-operating. We may engage the services of debt collection agencies, and where necessary through legal proceedings if unable to recover these amounts from you.

d) You must provide us with all the information, documents, evidence, help and cooperation that is needed to deal with your claim, including:

- correspondence received from another person, insurance company, solicitor, or any notices, summons or forms from a court. Do not respond to them and contact us straight away as they will deal with it. If you are unsure if what you have received is relevant or not still send it to us straight away.
- responding to our representatives when they make contact with you.
- making us aware of any future prosecution, coroner's inquest or fatal accident inquiry involving any person covered by this policy.
- details of third parties and witnesses.
- statements about the events surrounding your claim, and photographs or sketches of the scene of the accident.
- driving licence.
- proof of identity and address.
- vehicle documents including V5, MOT, proof of purchase, and any finance, lease or hire purchase agreements.
- receipts and invoices.
- meeting with solicitors or attending court if necessary.

e) Thefts, vandalism and malicious damage must be reported to the police, and you must provide a crime reference number.

f) We

- may take over, defend or settle the claim, or take up any claim in your name for their own benefit.
- have full discretion in the settlement of your claim or any legal proceedings that might happen.

g) If your vehicle has been declared a total loss or stolen and not recovered, we may deduct any outstanding premium from your claim settlement.

- we may deduct any outstanding premium from your claim settlement.

h) You must pay the excess that is shown on your schedule.

4. Taking Care Of Your Vehicle

You must:

- take all reasonable steps to protect and secure your vehicle and its contents from loss or damage. This includes anyone who is covered to drive your vehicle.
- maintain your vehicle in a roadworthy condition, including having an MOT if one is required.
- making sure that items such tyres, wheels and bodywork meet legal requirements.
- allow us to examine your vehicle if you are asked.

5. Car Sharing

This policy will cover you when you are being paid for carrying passengers for social or similar purposes provided that:

- the number of people carried does not exceed the seating capacity of your vehicle (including the driver).
- you are not carrying passengers as a part of a passenger carrying business.
- you are not making a profit from the payments received.

6. Payments made outside policy terms

If Road Traffic Law or the law of any country that this policy applies in requires us to make a payment we would not normally have been required to pay we may:

- recover that sum from you or any person insured under the policy who caused the loss or permitted your vehicle to be driven;
- and engage the services of debt collection agencies, and where necessary through legal proceedings if unable to recover these amounts from you.

7. Non-payment of your insurance premium

All premiums for this insurance must be paid on time. If payment is not received that entitles us or your insurance intermediary on our instruction, to cancel your policy as outlined in Cancellation 2. Why we might cancel your policy.

We will use reasonable means to attempt to collect any outstanding amounts before cancellation is instructed.

General Exclusions

General Exclusions apply to the whole of this insurance policy, and in addition to any exclusion in each policy section. We will not pay for any loss, damage or liability directly or indirectly caused by or that happens due to any of the following:

1. Use of Your Vehicle

If your vehicle is:

- ✖ being used for:
  - a purpose not allowed by or excluded by your policy or certificate of motor insurance.
  - any purpose in connection with the Motor Trade.
  - hire and reward, or taxi purposes or to carry passengers or goods for profit.
    - this exclusion includes being used as a courier or delivery service, carrying goods that do not belong to you or for the delivery of takeaway foods.
- ✖ driven by or in the charge of any person:
  - who is not named on the certificate of motor insurance as allowed to drive or is excluded by endorsement. The exclusion does not apply if your vehicle is in the custody or control of a member of the motor trade for maintenance or repair.
  - holding a Provisional Driving Licence who is not supervised by a person aged 21 or over who has a Full United Kingdom (UK) or European Union (EU) driving licence for at least 3 years. This includes you.
  - outside of the limitations of, or breaking the conditions of their driving licence.
  - who does not have a valid driving licence.
  - who you know is banned from driving or had their driving licence suspended for any reason, has never held or prevented from having a driving licence (unless they do not need a licence as required by law). This includes you.
- ✖ being driven:
  - or used by anybody not named on your certificate of motor insurance.
    - if that person driving is reported to the police for taking your vehicle without your permission, including being charged with theft then this exclusion does not apply.
  - in an unsafe, unroadworthy or damaged condition or does not have a valid Department of Transport test certificate (MOT) if one is required by law.
  - with a load or number of passengers which is unsafe or greater than the manufacturers specifications.
  - when carrying an unsafe or insecure load or is towing a trailer which is carrying an unsafe or insecure load.
  - on a road or other public place when declared SORN (Statutory Off-Road Notification).

2. Drink and Drugs

If your vehicle is being driven by anyone who:

- ✖ is found to be over the legal limit for alcohol or drugs; or
- ✖ is driving while unfit through drink or drugs, whether prescribed or otherwise; or
- ✖ fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

3. Racing, competition and performance driving

If your vehicle is being:

- ✖ used for racing whether formally or informally (including on a public road). This applies if the race was pre-arranged or not.
- ✖ used for rallying, speed testing, competitions, pace making, speed trials.
- ✖ driven on a motor sport circuit, race track, rally circuit, disused airfield or de-restricted toll road (including Nürburgring).

4. Deliberate Acts and Criminal Conduct

If your vehicle is being used for:

- ✖ criminal purposes including avoiding lawful apprehension.
- ✖ a deliberate or reckless act with the intention of:
  - committing or attempting suicide.
  - causing damage or fear of damage to other vehicles or property.
  - causing injury or fear of injury to any person.

5. Confiscation of your vehicle / Impounded or Seized Vehicles

- ✖ if at the start of your policy, your vehicle is impounded.
- ✖ this policy cannot be used to secure the release of an impounded vehicle, except where the motor vehicle is shown on your certificate of motor insurance.
- ✖ for any loss or damage that happens due to any government, local or public authority, the police, or Customs and Excise taking, keeping or destroying your vehicle.

6. Other Insurance

- ✖ If the loss, damage or liability is covered by any other insurance policy

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7. Loss of Use and Compensation

If you are unable to use your vehicle, we will not pay:

- ✗ compensation for loss of use of your vehicle
- ✗ travel costs, loss of earnings or any expense or other indirect loss.

8. Airside Exclusion

If your vehicle is being used:

- ✗ in or on part of any airport, aerodrome, airfield or military base which is used for the take-off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons, the associated service roads, refuelling areas and ground equipment parking areas

and we will not pay:

- ✗ for any claim concerning an aircraft within the boundary or restricted area of an airport or airfield.

9. Imported Vehicles

- ✗ If your vehicle was manufactured outside of the United Kingdom and not imported using the manufacturers normal import arrangements.

This exclusion will not apply if we have agreed to provide cover in writing prior to the start date of the policy.

10. Travelling Abroad and Proceedings outside the United Kingdom

- ✗ any incident that happens outside of the United Kingdom or any country detailed in Section 7: Using Your Vehicle Abroad: and
- ✗ proceedings brought against, or judgement passed against you, or anyone covered by this policy unless cover has been provided by this policy in that country.

11. Cyber

- ✗ Interference, malfunction or failure of your vehicle's electronics, computer system or artificial intelligence systems due to an act of cybercrime or any similar malicious act.

12. Over the Air Updates

If your vehicle's 'Over The Air' update:

- ✗ is not approved by your vehicle manufacturer; or
- ✗ not installed when advised by your vehicle manufacturer.

13. War, Hostilities, Terrorism, Civil Unrest and Riot

- ✗ war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, revolution, insurrection, rebellion, coup, military or usurped power or destruction of or damage to property by order of any government or public authority.
- ✗ acts of terrorism as defined in the Terrorism Act 2000, caused or actioned by any person(s) or group(s) in whole or in part for political, religious, ideological or similar purposes to influence the government or intimidate the public, including:
    - o the use or threat of force and/or violence; and/or
    - o harm (or threat of) or damage to life or property;

  and includes action taken in controlling, preventing or suppressing any act of terrorism.
- ✗ riot or civil commotion occurring in Northern Ireland or outside of the United Kingdom.

This exclusion does not apply if we must provide cover due to Road Traffic Law.

15. Earthquake, Radioactivity, Pressure waves, Dangerous Goods

- ✗ earthquake or sinkholes
- ✗ ionising radiation or contamination from any radioactive nuclear fuel or from any nuclear waste from burning nuclear fuel.
- ✗ the radioactive, toxic, explosive or other dangerous property of any nuclear assembly or nuclear part of that assembly.
- ✗ pressure waves caused by aircraft and other flying objects.
- ✗ carrying hazardous goods or any dangerous substances or goods for that you need a police licence (except if we need to provide cover to meet the minimum insurance required by the relevant law).

This exclusion does not apply if we must provide cover due to Road Traffic Law.

16. Contracts

- ✗ any claim as a result of an agreement or contract unless we would have been responsible anyway.

This contract is between you and us. Nobody else has any rights they can enforce under this contract except those rights they have under Road Traffic Law. The Contracts (Rights of Third Parties) Act 1999 does not allow any additional rights under this policy in favour of any third party.

Driving Abroad

All insurance documentation should be taken with **you**, including **your certificate of motor insurance**, **your schedule**, and **your** motor insurance **policy**. The statement is repeated below in the following languages: French, German, Italian and Spanish.

The certificate of motor insurance, and motor insurance policy to which it relates applies in respect of incident occurring in member countries of the European Union. Cover also applies in other countries which have satisfied the requirements of the Commission of European Union as follows: Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, and Switzerland.
The certificate of motor insurance and the motor insurance policy to which it relates applies to any trailer whilst being towed by the motor vehicle shown on the certificate of motor insurance.

Le Certificate et la police d'assurance qui s'y rattache s'appliquent au regard d'incidents ayant lieu dans les pays members Union Europėene. La couverture s'acquiert ėgalement dans d'autres pays qui ont rempli les conditions de la Commission de la Union Europėen, c'est-ȧ-dire: Andorre, Bosnie-Herzégovine, Gibraltar, Islande, Liechtenstein, Monaco, Monténégro, Norvège, Saint-Marin, Serbie et Suisse.
Les Certificat et la police d'assurance qui s'y rattache s'appliquent ȧ toute remorque ėtant tractėe par le vėhicule dont il est fait mention dans le Certificat.

Das Zertifikat und die diesbezűgliche Versicherungspolice gewähren Versicherungsshutz für Versicherungsfälle in den Mitgliedslänern der EG. Der Geltungsbereich erstreckt sich ferner auf solche anderen Länder, die Erfordernisse der EG-Kommission erfült haben, nämlich: Andorra, Bosnien und Herzegowina, Gibraltar, Island, Liechtenstein, Monaco, Montenegro, Norwegen, San Marino, Serbien und die Schweiz
Das Zertifikat und die diesbezüglich Versicherungspolice gewähren Deckung Für Anhänger des auf dem Zertifikat angegebenen Fahrzeungs.

Il certificate e la polizza di assicurazione a cui fa riferimento si applicano per gli incidenti che occorrono nei paesi della Unione Europea. L'assicurazione si applica anche per gli altri paesi che hanno soddisfatto le esigenze delle Commissione della Unione Europea, cioė: Andorra, Bosnia ed Erzegovina, Gibilterra, Islanda, Liechtenstein, Monaco, Montenegro, Norvegia, San Marino, Serbia e Svizzera.
Il certificate e el polizza di assicurazione a cui si riferisce, si applicano a qualsiasi rimorchio che venga trainato dal veicolo indicato sul certificate.

El Certificado y la Póliza de Seguro correspondiente, cubren los accidentses que ocurran en cualquiera de los países miembros de la Unión Europea. Asimismo cubren los accidents que ocurran en los siguientes países que reúnen las condiciones exigidas por la Cornisión de la Unión Europea: Andorra, Bosnia y Herzegovina, Gibraltar, Islandia, Liechtenstein, Mónaco, Montenegro, Noruega, San Marino, Serbia y Suiza.
El Certificado y la Póliza de segrou correspondiente cubren a cualquier remolque mientras vaya arrastradopor en el Certificado.