

PLEASE NOTE: THIS SCHEDULE OF ENDORSEMENTS UPDATES AND REPLACES ALL PREVIOUS VERSIONS

Policy Number: DF120LR002082
Issue Date: 22/02/2020

Effective Time/Date: 22/02/2020 00:01
Expiring Time/Date: 22/02/2021 00:00

Broker:
Citynet Insurance Brokers Ltd
Ground Floor
71 Fenchurch Street
London
EC3M 4BS

Insured:
J W CLARK LIMITED
J W Clark Ltd
Chowns Mill Business Park
Station Road
Irthlingborough
WELLINGBOROUGH
Northamptonshire NN9 5QQ

Occupation or Business: Civil Engineering

ENDORSEMENT(S) APPLICABLE - as indicated below (these endorsements should be read in conjunction with your full policy wording).

BUA002. ACCIDENTAL DAMAGE FIRE AND THEFT EXCESS (EFFECTIVE FROM: 22/02/2020)

We shall not be responsible to pay the first £250 of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Accidental Damage section of your Policy.

BUA003. WINDSCREEN EXCESS (EFFECTIVE FROM: 22/02/2020)

We shall not be responsible to pay the first £250 of any claim or series of claims arising out of one event in respect of which indemnity is provided by the Windscreen Damage section of your policy.

BUA006. EXCLUDING DRIVERS OVER 75 (EFFECTIVE FROM: 22/02/2020)

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person over seventy-five years of age.

BUA008. EXCLUDING DRIVERS UNDER 25 AND/OR THOSE OVER 25 BUT WITH LESS THAN 2 YEARS DRIVING EXPERIENCE (EFFECTIVE FROM: 22/02/2020)

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of any person under twenty-five years of age or is the holder of a provisional driving licence or who is twenty-five years of age or over but has had less than two years driving experience, under the type of licence required.

BUA014. EXCLUDED DRIVERS (EFFECTIVE FROM: 22/02/2020)

This Insurance Policy shall not operate whilst your vehicle is being used by or is in the charge of the following person(s): Any drivers who have more than, or acquire more than, 6 penalty points on their driving licence and/or who have or acquire any of the following convictions during the period of the policy, unless referred to and agreed by us prior to cover: AC, BA, CD, DD, DG, DR, IN, LC, TT, UT.

BUA018. VEHICLE TRACKING ENDORSEMENT (EFFECTIVE FROM: 22/02/2020)

It is a condition of this Insurance Policy that a Category 5 Thatcham approved tracking device is fitted to any private car valued at £50,000 or over and that it is operative when your vehicle is left unattended. In the absence of such, the Theft Section of your Policy is inoperative.

BUA023. EXCLUDING CARRIAGE OF HAZARDOUS GOODS (EFFECTIVE FROM: 22/02/2020)

This Insurance Policy shall not operate whilst any vehicle is being used for the carriage of Hazardous Goods.

BUA028. QUARTERLY DECLARATION ADJUSTMENT (EFFECTIVE FROM: 22/02/2020)

It is a condition of the Insurance Policy that as soon as you acquire a motor vehicle or you wish to make an amendment to the schedule of vehicles you must advise us immediately. However, for payment processes we will calculate any additional/return premium on a quarterly basis and these are calculated at three monthly intervals after inception.

BUA034. ALL VEHICLES RESTRICTED TO UNITED KINGDOM ONLY (EFFECTIVE FROM: 22/02/2020)

This Insurance Policy shall not operate whilst any Vehicle(s) are being used outside the Geographical Limits of the policy. Section 6 Foreign Use of this policy is deleted.

BUA040. OWNERSHIP OF VEHICLES (EFFECTIVE FROM: 22/02/2020)

It is a condition of the Insurance Policy that all vehicles must be registered, owned, leased or hired to the Insured.