



Motor Policy Schedule

This policy schedule provides important details about your policy. It must be read along with Your Car Insurance Guide, which is available online at www.elephant.co.uk.

Please check this document carefully and if anything is incorrect, call us. If everything is correct, please keep in your file for future reference.

Your Details:

Name:	Nigel Blake	Policy number:	P48332645
Address:	Flat 40 Kleine Wharf 14 Orsman Road London N1 5QL	Issue date:	20/04/2018
Contact number:	07974935842	Issued by:	Elephant
		Reason for issue:	Ad Hoc
		Email address:	nigel_blake@live.co.uk

Vehicle Details:

Registration number:	LD59RUC	Immobiliser/Alarm:	Engine Immobiliser
Annual mileage (est):	6000	Engine size:	1598
Postcode where kept:	N1 5QL	Year made:	2009
Manufacturer:	MINI	Kept overnight:	Car Park
Model:	COOPER CLUBMAN (120)		
Modifications:	Alloy wheels (optional extra)		

(Anything which changes the maker's standard specification or alters its performance, including cosmetic changes such as alloy wheels, body kits, or any non-standard parts. If you have any queries, please call us.)

Description of Cover:

Type of cover:	Comprehensive	Policy sections that apply:	ALL SECTIONS
Years No Claims Bonus:	9	Period of cover From:	00:00 on 30/04/2018
Bonus Protection:	None	To:	00:00 on 30/04/2019
Our maximum NCB is 5 years. Please see Your Car Insurance Guide for details of how your bonus will be affected if you make a claim.		Type of use:	Social, Domestic and Pleasure only
Drivers:	Nigel Blake	Endorsements that apply:	See Extra Conditions

Premium Details: (Payment Method: Credit Card)

Policy Upgrades (All prices include Insurance Premium Tax)	
Motor Legal Protection	Included
Windscreen Cover	Included

Excess Details:

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident.

(i) If you have a claim and have Comprehensive cover, the following excesses apply:

(remember you must add the relevant Compulsory and Voluntary Excesses together to calculate the total amount you **must** pay in the event of any claim made).

Age of Driver in Charge at Time of Accident:	Amount of Excess:				
	Compulsory		Voluntary		Total
Less than 21 years	£250	+	£500	=	£750
Age 21-24	£150	+	£500	=	£650
Over 25 with full UK licence for at least 1 year	£0	+	£500	=	£500
Over 25 with a provisional UK licence or full UK licence held for less than 1 year	£150	+	£500	=	£650

(ii) If you make a claim for windscreen damage, and have windscreen cover (automatically included with Comprehensive cover), the following excess applies: £95 for replacement or £25 for repair

(iii) If you make a claim for Fire and/or Theft, the following excess applies: £250

The Compulsory Excess stated above may change if you change your vehicle and/or ask to protect/guarantee your No Claims Bonus on your motor insurance policy. Please remember any Voluntary Excess you agreed at the start of the period of insurance forms part of the total excess that must be paid in the event of any claim made.

Several Liability Notice:

The **Authorised Insurers** will each have "subscribed" or agreed to cover a proportion of **Your** insurance and their obligations will be limited to the proportion that they have agreed to cover. This means that, if there are, for example, three insurers who have agreed to cover 10%, 30% and 60% of **Your** insurance respectively, then each insurer is only responsible for the percentage of cover that it has agreed to provide. When added together this will amount to 100% insurance cover. However, each insurer is therefore not responsible for any other insurer who, for any reason, does not satisfy all or part of its obligations. So in **Our** example, the insurer covering 60% of the insurance will not be liable for anything greater than that percentage.

Extra Conditions (Endorsements) - if applicable:

Please read Extra Conditions (Endorsements) in Your Car Insurance Guide at www.elephant.co.uk

Includes cover to drive other cars on a third party basis only

Drink and Drugs Clause

Standard parts replacement