

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

Policy Number: DFI22LR016473
Issue Date: 11/10/2022

Effective Time/Date: 11/10/2022 00:01
Expiring Time/Date: 11/10/2023 00:00

Broker:
Ascott Insurance Brokers
15 The Quad
Atherton
Manchester
Greater Manchester M46 0SY

Insured:
M & R PLUMBING & HEATING LTD
290 Chorley New Road
Horwich
Bolton
Lancashire BL6 5NY

Occupation or Business: Plumbing And Heating Engineers

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

BUA049. EXCLUDING DRIVERS UNDER 21 AND/OR THOSE OVER 21 BUT WITH LESS THAN 2 YEAR'S DRIVING EXPERIENCE (EFFECTIVE FROM: 11/10/2022)

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

BUA002. ACCIDENTAL DAMAGE FIRE AND THEFT EXCESS (EFFECTIVE FROM: 11/10/2022)

We shall not be responsible to pay the first £250.00 of any claim or series of claims arising out of one event in respect of which indemnity is provided by Section 2 of your Policy.

BUA003. WINDSCREEN EXCESS (EFFECTIVE FROM: 11/10/2022)

We shall not be responsible to pay the first £250.00 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: 11/10/2022)

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.

BUA014. EXCLUDED DRIVERS (EFFECTIVE FROM: 11/10/2022)

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: 11/10/2022)

It is a condition of this Insurance Policy that a Category S5 Thatcham approved tracking device is fitted to any private car valued at £50,000.000 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: 11/10/2022)

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

BUA027. AS AND WHEN ADJUSTMENT (EFFECTIVE FROM: 11/10/2022)

It is a condition of the Insurance Policy that as soon as you acquire a motor vehicle or a Trailer or you wish to make an amendment to the schedule of vehicles you must advise us immediately.

BUA031. SPECIAL ENDORSEMENT (EFFECTIVE FROM: 11/10/2022)

AD21/75/2 IRO CVs up to 3.5T, ex pick ups
AD25/75/2 IRO CVs over 3.5T, pick ups and PC
ADFT/WS £250
Ross Bancroft covered IRO CVs up to 3.5T, ex pick ups. £500 ADFT
Jude Williams covered IRO MR09 GAS, £1000 ADFT

CCJ advised and noted as fully settled.

No refund of premium will be allowed in respect of any insured vehicle involved in a non-recoverable accident resulting in the total loss of that vehicle.

Tipping Risks

Unless specifically agreed, own damage cover is excluded whilst the vehicle's tipping gear is in operation.

Misfuelling

Excluding loss or damage to your vehicle caused by or arising from the use of the wrong fuel or any other contaminant such as Adblue.

BUA034. ALL VEHICLES RESTRICTED TO UNITED KINGDOM ONLY (EFFECTIVE FROM: 11/10/2022)

This Insurance Policy shall not operate whilst any Vehicle(s) are being used outside the Geographical Limits of the policy. Section 8 Foreign Use of this policy is deleted.

BUA040. OWNERSHIP OF VEHICLES (EFFECTIVE FROM: 11/10/2022)

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

BUA058. CONFLAGRATION LIMIT £2.5M (EFFECTIVE FROM: 11/10/2022)

The maximum amount we will pay under section 2 of this policy is £2,500,000 for any one loss or series of losses arising out of one event.