



Learner Driver Insurance

Guide

Welcome to Learner Driver Insurance

This guide describes **your** contract of insurance. Please read it carefully along with **your**:

- Certificate of Motor Insurance: the document that is evidence **you** have insurance that complies with the **Road Traffic Act** and shows who can drive the **insured vehicle** and what it can be used for.
- Motor Proposal Confirmation: the document that records the information **you** gave at the start of **your** policy.
- Policy Schedule: this document shows the **insured vehicle**, **your** level of cover and **your excess** details.

These documents can be found in **your** purchase confirmation email and in the 'Purchases' section of **your** online account, please check these as the information must be correct.

Your contract of insurance has been arranged for **you** by Able Insurance Services Limited.

You will enter into two separate agreements:

- The first is an intermediary agreement with Able Insurance Services Limited who are responsible for arranging and administering **your** insurance policy. This is set out in 'Your Agreement with Able Insurance Services Limited' and covers Able Insurance Services Limited's services, fees and charges.
- The second agreement is this contract of insurance with the authorised insurer. The authorised insurer has agreed to cover **you**, subject to the terms and conditions contained in this document, against any liability, loss, or damage that arises due to the use of the **insured vehicle** during a **period of insurance**. The authorised insurer's details appear on **your** Certificate of Motor Insurance.

To make things easier, **you** only need to contact us (Able Insurance Services Limited) to arrange everything with the authorised insurer on **your** behalf.

Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English

Rights of third parties

This contract is between **you** and the authorised insurer. Nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999, except those they have under the **Road Traffic Act 1988**.

Our authority

In order that this document may be issued as evidence of **your** contract of insurance, the authorised insurer has entered into an agreement with Able Insurance Services Limited to issue this document on their behalf.

Contents

- 01.** Your cover
- 01.** Definitions
- 03.** Section 1: Liability to other people
- 04.** Section 2: Damage to the insured vehicle
- 06.** Claims under section 1 & 2
- 08.** Section 3: Windscreen damage
- 09.** Section 4: Extra cover
- 10.** General exceptions to your cover
- 12.** General conditions of your cover
- 20.** Comments and complaints

Your cover

All policies offer Comprehensive cover, and all sections of this book apply.

This policy meets the demands and needs of those with a provisional Driving Licence who want to be temporarily insured against claims, including third party claims, that arise from the use of a vehicle, for accidental damage and damage caused by fire and theft.

Definitions

Whenever the following words are bold in this book they will have the meaning given below:

Cyber act	A malicious or criminal act affecting any computer system of a motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.
Cyber incident	An error, failure or unavailability affecting any computer system used by a motor vehicle.
Excess	The amount you must pay towards any claim. Your excess details are shown on your Policy Schedule.
Hazardous goods	Any substance within the United Nations Hazard Classes (including any sub-division): <ol style="list-style-type: none">1. Explosives2. Gases3. Flammable Liquids4. Flammable Solids5. Oxidizing Substances6. Toxic and Infectious Substances7. Corrosives8. Miscellaneous
Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for employee or visitor parking.

Definitions (cont.)

The Insured vehicle	The vehicle insured under this policy and specified on your current Certificate of Motor Insurance.
Market value	The cost of replacing the insured vehicle , with one of a similar make, model, year, mileage and condition based on market prices immediately before the loss happened. Use of the term 'market' refers to where the insured vehicle was purchased. This value is based on research from industry recognised motor trade guides.
Modifications	Any changes to the insured vehicle's standard specification, including accessories and additional parts; optional extras and aftermarket alterations; trade related changes and parts. These include, but are not restricted to, cosmetic or performance changes or changes related to your business or profession.
Partner	Your husband, wife, civil partner or a person with whom you live on a permanent basis at the same address, sharing financial responsibilities, as if you were married to them.
Period of insurance	The length of time covered by this insurance, as shown on your current Certificate of Motor Insurance.
Registered Keeper	The person named on the insured vehicle's V5C/VE103 document.
Road Traffic Act/Road traffic law	Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Territorial limits	England, Wales, Scotland and Northern Ireland.
We, us, our, Veygo	Able Insurance Services Limited.
You, your, policyholder	The person named as the policyholder on your current Certificate of Motor Insurance.

Section 1: Liability to other people

1. Using the insured vehicle

You will be covered for everything **you** are legally responsible to pay due to an incident involving **the insured vehicle** that causes:

- another person's death or injury
- damage to another person's property – third party property damage losses are limited to £20,000,000 per event

2. Cover for other people

We will also provide cover under Section 1 for:

- any passengers in **the insured vehicle**
- anyone who is getting into or out of **the insured vehicle**

3. Cover for emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**.

4. What is not covered

1. death or injury to anyone while they are working with or for the **policyholder** except as required by **road traffic law**
2. any property in **the insured vehicle**
3. any property damage caused by **the insured vehicle** where the property belongs to or is in the vehicle of the **policyholder**
4. liability of more than £1,200,000 per event where loss or damage to third party property is caused or contributed to by the carriage of **hazardous goods**

Section 2: Damage to the insured vehicle

1. Cover for the insured vehicle and its accessories

If **the insured vehicle** is damaged due to:

- an accident
- malicious damage
- fire
- lightning
- theft or attempted theft

You will be covered for damage to:

- **the insured vehicle**
- **the insured vehicle's** audio, visual or electronic equipment, as long as it is permanently fitted to **the insured vehicle**. Aftermarket equipment is covered up to £1,250 or the **market value** of **the insured vehicle**, whichever is lower.

2. Lost or stolen keys

If **you** lose **the insured vehicle's** keys, or any other ignition device, or they are stolen from somewhere other than **the insured vehicle**, **we** will pay up to £300 towards the cost of replacing the locks or keys.

Once **we** agree to **your** claim, **you** must pay to have the locks and keys replaced and **we** will reimburse **you** up to £300.

If **you** claim under this benefit, **you** don't have to pay an **excess**.

Section 2: Damage to the insured vehicle (cont.)

3. In addition to our general exceptions

We will not pay:

1. the **excess** shown on **your** current Policy Schedule
2. for loss or damage to **the insured vehicle**, where possession of it is gained by deception
3. for damage to **the insured vehicle** caused by it being driven after an incident unless it is necessary in the interests of safety
4. for wear and tear
5. for pre-accident damage or damage not relating to the current loss
6. for any loss or damage caused by mechanical, electrical, electronic, cyber incident, computer failure, breakdown, breakage or malfunction
7. for any loss in the **market value** of **the insured vehicle** as a result of being involved in an incident
8. to replace or repair any **modifications**. Also see General condition 15.
9. for any loss or damage caused by using the incorrect type of fuel or failing to keep the correct amount of lubricant in **the insured vehicle**
10. for loss or damage if **the insured vehicle** has been seized or destroyed by any Government, Public or Local Authority

Claims under section 1 & 2

Damage repair process (within territorial limits)

If the damage to **the insured vehicle** is covered and cannot be driven safely from the accident site, **we** will:

- collect **the insured vehicle** from the accident site and deliver it to an approved repairer,
to the **registered keeper's** home or a safe place of storage, within a 30-mile radius.
- move **you** and **your** passengers away from the accident site if it's not safe, to the nearest point of local amenity

If **the insured vehicle** is not recovered after an incident, **you** and the **registered keeper** are responsible for keeping it safe until it is repaired. **We** will pay any reasonable charges for safeguarding **the insured vehicle** and getting it to and from the repairers.

It is important **you** tell **us** as soon as possible where **the insured vehicle** is or **you** will be responsible for any charges that occur.

Our approved repairers will arrange collection and re-delivery of **the insured vehicle**.

All repairs carried out by **our** approved repairers are guaranteed for as long as the **registered keeper** owns **the insured vehicle**. Any parts used during the repair will be covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer will have the option to rectify their work. Should the repairs still be considered unsatisfactory, the **registered keeper** may use another repairer providing **we** have confirmed it and agreed for the work to be carried out.

If **you** or the **registered keeper** do not wish to use **our** approved repairers, **you** will need to provide **us** with an estimate from **your** preferred repairer. If **we** think the repair estimate is unreasonable, one of the following will happen, **we** can:

- arrange for **the insured vehicle** to be moved to **our** approved repairer
- ask the **registered keeper** to provide an estimate from another repairer

Claims under section 1 and 2 (cont.)

What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair the **insured vehicle**
- pay a cash sum to replace the **insured vehicle** or item

If **we** give the **registered keeper** a cash sum, the most **we** will pay is the **market value** of the **insured vehicle**. Should **we** deem the **insured vehicle** repairable but are unable to complete or guarantee the repairs, **we** will offer the **registered keeper** a cash sum to cover reasonable costs of parts and labour.

We will repair the **insured vehicle** with parts made to the manufacturer's specification. If any parts are no longer produced, **we** will pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs. **Your** settlement may be reduced, or **you** may be asked to contribute towards the repair costs, if the parts being replaced were already worn or damaged. If the **insured vehicle's** ADAS (Advanced Driver Assistance System) needs to be recalibrated as a result of any repairs, **we** will also cover these costs. A decision will be made based on the garage/engineer's recommendation.

If the **insured vehicle** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to the **registered keeper**. If the **insured vehicle** is on lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the **insured vehicle**, or the amount required to settle the agreement, whichever is less.

If the **insured vehicle** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

Section 3: Windscreen damage

1. Cover for windscreens

If there has not been any other loss or damage, **we** will pay to:

- repair or replace broken glass in the **insured vehicle's** windscreen, windows or sunroof
- repair any scratching to the bodywork caused by the broken glass

If **we** need to replace any glass, **we** may use glass which is not provided by the **insured vehicle's** manufacturer but is of a similar standard and quality.

If no glass is available and it cannot be reasonably sourced, **we** will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, **we** will also cover the costs to recalibrate the **insured vehicle's** ADAS (Advanced Driver Assistance System) after any replacement or repair of the windscreen.

If the repair or replacement is not arranged via **our** glass helpline and costs more than **your excess**, **we** will pay up to:

- £25 for each glass repair
- £50 for each glass replacement

2. What is not covered

We will not pay:

1. the **excess** shown on **your** current Policy Schedule
2. for the replacement of the hood/roof structure of a convertible vehicle when the glass is not repairable
3. any windscreens or windows not made of glass e.g. Perspex
4. more than the **market value** of **the insured vehicle** at the time of loss

Section 4: Extra cover

1. Personal Injury Benefits

If **you** are accidentally injured as a result of a road traffic accident in the **insured vehicle**, **we** will pay the injured person [or their legal representatives] £5,000 if within 3 months of the incident the incident causes the injured person:

- death
- permanent blindness in one or both eyes
- total loss of one or more limbs

The most payable in one **period of insurance** is £5,000

2. Child equipment and personal belongings

If **you** are involved in an incident, providing **you** are covered under this section, **we** will pay up to a maximum of £150 for **your** personal belongings if they are damaged or stolen. **We** will also pay to replace a damaged child vehicle seat or pushchair. **You** can claim up to an additional £50 for loss or damage to any children's vehicle accessories.

If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you** once **we** have done so.

You are not covered for loss or damage to:

1. money, credit or debit card, stamps, tickets, vouchers, documents or securities
2. goods or samples carried in connection with any trade or business
3. any property insured under another policy
4. property in a convertible vehicle, unless the property was locked in the boot or glove compartment

General exceptions to your cover

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

1. The **insured vehicle** being:
 - a. used by a person or for any purpose not shown on **your** current Certificate of Motor Insurance
 - b. driven by **you** if **you** do not hold a valid Driving Licence or are breaking the conditions of **your** Driving Licence
 - c. taken or driven without **the registered keeper's** permission by someone who normally lives with **you** as part of **your** household
 - d. used for criminal purposes (including avoiding lawful apprehension)
 - e. used for a deliberate or reckless act with the intention of:
 - i. self-harm or suicide
 - ii. causing damage or fear of damage to other vehicles or property
 - iii. causing injury or fear of injury to any person
 - f. used on the Nurburgring Nordschleife or any racetrack, circuit or prepared course
 - g. used for any formal or informal race, whether prearranged or not
 - h. used to participate in any test, competition, or organised motoring event. Note: **you** are covered for the duration of **your** practical driving test.
 - i. driven by **you** immediately after passing **your** practical driving exam/
 - j. used for merchandise delivery, or hire and reward including taxiing and chauffeuring
 - k. rented out or used for a peer to peer hire scheme
 - l. used while carrying passengers in an unsafe, insecure or illegal manner including but not limited to carrying them in the cargo area of the **insured vehicle**
 - m. used to carry a load in an unsafe, insecure or illegal condition or manner or where any of the **insured vehicle's** weight limitations have been exceeded
 - n. used if **you** or the **registered keeper** have opted not to have the **insured vehicle's** ADAS (Advanced Driver Assistance System) recalibrated when it has previously been required or recommended
 - o. used by **you** if you do not have the **registered keeper's** permission

General exceptions (cont.)

2. an agreement **you** have made under another contract
3. loss of use of the **insured vehicle**
4. radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material
5. terrorism, war, civil war, warlike operations (whether war be declared or not), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention influencing an economy, government, country or state or to put the public in fear.
6. the use of the **insured vehicle** principally for the carriage, transportation or delivery of **hazardous goods**
7. using the **insured vehicle** in a **hazardous location**
8. use of the **insured vehicle** as a public emergency service, military or law enforcement vehicle
9. a load seeping or spilling, in or from the **insured vehicle** that causes pollution or contamination
10. use outside of the territorial limits.
11. any claim where **you** are not responsible for the **insured vehicle**
12. a **cyber act** affecting **your vehicle**
13. loss of, corruption, or access to data due to a **cyber incident or cyber act**
14. used to secure the release of a motor vehicle, which has been seized by, or on behalf of, any government or public authority.
15. used by the policy holder for anything other than receiving driving tuition or the taking of their official practical driving test.

General conditions of your cover

1. Your duties

The cover in this policy is valid providing:

- **you** have kept to all the terms and conditions of the policy
- the information confirmed on **your** Motor Proposal Confirmation and when registering a claim is true and complete

2. Passing your test

If **you** pass **your** practical driving test before the expiry date of this policy, all cover stops from the point **you** pass **your** test (cover does not apply for **you** to drive home or to any other location).

You must notify us immediately when you pass your practical driving test.

3. Claims procedure

If **you** or the **insured vehicle** are involved in any type of incident, regardless of fault, **you** or anybody acting on **your** behalf must:

- tell **us** about it within 48 hours
- immediately report any incident involving malicious damage, theft or deliberate fire to the police and:
 - support them in their investigation and any prosecution against the person responsible
 - provide **us** with a crime reference number within 24 hours that relates to the incident **you** are reporting
- provide **us** with all the information and documentation that we consider necessary to deal with **your** claim and policy, please read in line with General condition 16
- send **us** any court documentation **you** receive in connection with an incident as soon as **you** receive it, including any claim form, writ, summons or bill
- tell **us** at once if **you** are charged with an offence or receive any notice of prosecution, inquest or fatal enquiry
- provide **us** with a witness statement when requested
- cooperate with **our** investigation

General conditions (cont.)

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

You or anybody acting on **your** behalf must not admit that the incident is **your** fault. **You** also must not attempt to negotiate the settlement of the claim unless **we** have given **you our** written permission.

Defending or settling a claim

We are entitled to:

- conduct the investigation, defence and settlement of any claim on **your/the registered keeper's** behalf
- inspect the **insured vehicle** at any reasonable time **we** ask
- cease cover immediately and cancel **your** policy if the **insured vehicle** is deemed a total loss or is stolen and unrecovered

Once the total loss claim is settled the **insured vehicle** will become **our** property

4. Care of the insured vehicle

You must:

- protect the **insured vehicle** from loss or damage
- confirm with the **registered keeper** that the **insured vehicle** is roadworthy and, if applicable, has a current MOT certificate
- remove and secure any keys or device that allows access to the **insured vehicle** if it is left unoccupied

Failure to comply with the above could affect the amount **you** are able to claim, result in the claim being refused and/or **your** policy being cancelled.

If an incident happens, which is directly or indirectly caused or contributed to by any of the following:

- the inappropriate conduct of the driver
- the condition of the **insured vehicle** caused or contributed to the incident
- the **insured vehicle** being left unlocked or unsecured

No cover under the policy will be provided and instead **our** responsibility will be restricted to meeting the obligations as required by **road traffic law**.

General conditions (cont.)

5. Cancelling your policy

Your cancellation rights

- **You** can cancel this policy at any time by using **your** online account or by contacting **our** Customer Care team.
- **You** can cancel a policy immediately, or from a future date.
- **You** cannot cancel a policy from an earlier date.
- **You** will be entitled to a full refund if **you** cancel before **your** policy has begun.
- **There is no cancellation fee**
- If **your policy** has started, **we** will recalculate the price based on the shorter duration and if any refund is then due, it will be returned to the original payment method within 3-10 days.
- If **you** have a subscription policy and **your** period of cover has started, and **you** were to cancel **your policy**, we will calculate a risk-based refund that considers duration of **cover** and the level of risk incurred, and if any refund is due, it will be returned to the original payment method within 3-10 days.

Details of these charges are given in ‘**Your** Agreement with Able Insurance Services Limited’ which is available online.

Our cancellation rights

We can cancel **your** policy at any time by sending notice to the email address provided at the beginning of **your** policy. Please take note of the timescales given below.

Policy Duration	Notice Period
0-72 hours	8 hours
72 hours - 7 days	48 hours
Over 7 days	7 days

If **you** have a subscription policy and **your** subscription period is due to end within 7 days, we will not start a new month of **cover** and **your policy** will cancel at the end of **your** current period.

If **you** have a subscription policy and **we** don’t receive a payment for any **period** of **your insurance** subscription, **your** policy will be cancelled immediately.

General conditions (cont.)

We can cancel **your** policy if **you**:

- ignore or fail to comply with any of the General exceptions
- break any of the General conditions of **your** policy
- fail to respond to written requests for further information or documentation
- harass or use abusive or threatening behaviour towards **our** staff
- pass **your** practical driving test
- behave in a manner that makes it inappropriate for **us** to continue **your insurance**.
- have a claims history that we deem to be a considerable risk
- cancel or remove your payment method

6. Payment of your policy and/or other charges

You are responsible for all payments regarding this policy. If **you** are due a refund, **we** will credit the card used to pay for the policy.

If a claim has been made during the **period of insurance**, no refund will be given.

If you have a subscription policy **your** initial insurance premium will be due upon **you** taking out the subscription policy, followed by future payments taken on a set date each month. **You** can remove **your** payment details at any time by contacting our customer care team and **your** cover will stop at the end of the current paid period.

If **we** don't receive a payment for any period of your insurance subscription, **you'll** enter a 24 hour grace period, where **we** will retry **your** payment 24 hours later. After the first payment failure, **we** will notify **you** by email and give **you** a 24 hour notice that **your** insurance subscription will be cancelled if the payment is not received on our second attempt, from the date given in the previous cancellation notice email. Please make sure **you** keep **your** payment card details up to date at all times. **You** can update these in **your** account.

7. Right of recovery

If an incident occurs which is not covered by this policy and **we** are required by the law of any country to make a payment, **we** can recover that amount from **you**.

General conditions (cont.)

8. Dual insurance

We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other temporary insurance.

This does not apply to personal injury benefit, please see Section 4: Extra Cover.

9. Alternate insurance

This policy will cover **you** temporarily to drive the **insured vehicle**. Unless **you** are the registered keeper, the **insured vehicle** must also be covered by an alternative motor insurance policy which meets the requirements of The **Road Traffic Act**. Alternative insurance cannot be a learner driver insurance policy.

10. Relationship with registered keeper

If you are borrowing someone else's vehicle, we will only pay out if your relationship with the registered keeper is parent, child, partner, friend or other family. We will not pay out if the registered keeper is a colleague, company, business entity or other relationship that doesn't fit into the allowed categories.

11. Permitted drivers and use of the insured vehicle

If **you** are not **the registered keeper** of the **insured vehicle**, this **policy** only provides **cover** whilst you are undergoing driving tuition. **The registered keeper** must therefore have arranged a suitable alternate insurance policy, that aligns with section 9 of Veygo's general conditions, elsewhere to ensure it is **covered** in circumstances beyond the scope of this policy.

For cover to be operative at the time of any incident likely to give rise to a claim under this policy you must at the time of the incident:

- Be in the process of receiving driving tuition or undergoing an official Driving Standards Agency (DSA) practical driving test, and
- Be accompanied by a full UK, EU, Switzerland, Norway, Iceland or Liechtenstein licence holder who is aged over 21, held their full driving licence for a minimum of 3 years and be qualified to drive the type of vehicle you are learning in.

12. Carriage of passengers

We will not cover any loss where the **insured vehicle** is used for the carriage of passengers for hire or reward. However, **you** can accept money for fuel as long as:

- the **insured vehicle** is not made or adapted to carry more than eight passengers
- **you** are not carrying passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

General conditions (cont.)

13. Fraud and misrepresentation

You must always answer **our** questions honestly and provide true and accurate information. If **you** or anyone acting on **your** behalf:

- provides us with false, exaggerated or misrepresented information
- submits false, altered, forged or stolen documents

We will take one or more of the following actions:

- amend **your** policy to show the correct information and apply any change in price
- cancel **your** policy with immediate effect
- declare **your** policy void
- refuse to pay **your** claim or only pay a proportion of **your** claim
- keep the premium **you** have paid
- recover any costs incurred from **you**
- refuse any further application for cover

If **we** identify any fraud or misrepresentation **we** will cancel or void any other Able Insurance Services Limited policies **you** are connected with.











14. Instructions about your policy

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, partner, parent or guardian for queries. If **you** want to cancel **your** policy or make a claim, **we** ask **you** to provide permission for any party other than **yourself** to do it.

If **you** would like someone else to deal with **your** policy and claim on **your** behalf, please let **us** know.

A named insured person or an acceptable caller must pass **our** data protection questions before they are able to discuss any aspect of the policy, claim or policy cancellation.

General conditions (cont.)

	Discuss policy content	Cancel policy	Discuss payment	Report a claim	Discuss a claim
Driver / Policyholder					
Spouse / Partner		With policyholder authorisation		With policyholder authorisation	With policyholder authorisation
Parent / Guardian		With policyholder authorisation		With policyholder authorisation	With policyholder authorisation
Payer	With policyholder authorisation	With policyholder authorisation		With policyholder authorisation	With policyholder authorisation

15. Drink and drugs clause

If an incident happens whilst **you** are driving and **you**:

- are found to be over the legal limit for alcohol or drugs
- are driving whilst unfit through drink or drugs, whether prescribed or otherwise
- fail to provide a sample of breath, blood or urine when required to do so, without lawful reason

No cover under the policy will be provided and instead, liability will be restricted to meeting the obligations as required by **road traffic law** and **we** will cancel **your** policy.

16. Standard parts replacement

Your policy does not cover non-standard parts i.e. **modifications**, however manufacturers optional extras and adaptations made due to a disability are covered.

If **you** make a claim for loss or damage to the **insured vehicle**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for the **insured vehicle** to meet the manufacturers specification, along with any optional extras and/or disability adaptations **you** have.

General conditions (cont.)

17. Changes in circumstances

Please tell **us** immediately:

- if the **registered keeper** sells the **insured vehicle**
- if **you** change **your** address
- if **you** change **your** occupation
- if **you** are disqualified from driving or **your** Driving Licence status has changed
- if the alternate insurance is cancelled or is no longer valid
- when **you** pass **your** practical driving test

You won't be covered for any of the above changes until we've agreed to give cover and issued a new schedule and, where appropriate a new certificate of motor insurance. If we agree to **your** change, and **you** have a subscription policy it may result in an additional or return premium on **your** subscription from the following month - we'll let you know of any changes to **your** monthly subscription amount. If you don't tell us about any changes, **we** may not deal with any claim or reduce the payments we make. If the change means **we** can't insure **you** any longer, we'll give **you** a notice of cancellation.

18. Requests for information

You must respond to all requests for documentation during **your period of insurance** and during the administration of a claim.

You may be asked to provide:

- documents to confirm the details on **your** Motor Proposal Confirmation
- documents and other media relating to the **insured vehicle**/claim
- financial statements and utility bills
- receipts and invoices
- Driving Licence information
- travel documents
- proof of alternate insurance

Failure to supply this information when requested will result in **your** claim being refused and/or **your** policy being cancelled.

Comments and complaints

At Veygo, **we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do **our** best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful. That's why **we** want **you** to be able to complain in any way **you** choose.

Complaint about your claim or policy

Phone us:

03330 165112

Email us:

- complaint@veygo.com

If you prefer to write to us:

Head of Customer Care - Veygo

Ty Admiral
David Street
Cardiff
CF10 2EH

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

Comments and complaints (cont.)

How to escalate your complaint

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
www.financial-ombudsman.org.uk

Tel: 0800 0 234 567
Or: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

For more information about how **we** handle complaints, please call **us** and ask for a copy of 'Our Guide to Handling **your** Complaint.'

