

Motor Trade

Policy Document



This document should be read in conjunction with the schedule attached and, if incorrect, returned immediately to your broker/agent for amendment. Any other alterations required to the insurance should also be notified to your broker/agent.

MOTOR TRADE DOCUMENT

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MOTOR TRADE DOCUMENT

You have taken out insurance with us (KGM Motor) and this document is a legally binding contract of insurance.

We have used the information provided to us on the proposal form (signed by you) or the statement of fact declaration in entering into this Insurance.

We have agreed to insure you subject to the terms, conditions and exclusions contained within this document and/or in any endorsements attached for the period for which you have paid our premium.

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.

This document has been issued by KGM Motor under the authority granted by the Underwriting Byelaw (No. 2 of 2003).

A handwritten signature in black ink that reads "Neil Manvell". The signature is written in a cursive style with a large initial "N".

Neil Manvell — Motor Underwriter

DATA PROTECTION NOTICE

This Data Protection Notice explains what personal information is collected and how this is used. It tells you about the registers and databases that we and others have in place that help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance. In accepting this Insurance it will be understood that you have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

We will process your details in accordance with the Data Protection Act and/or other applicable legislation in force.

You are entitled to receive a copy of the information we hold about you. If you require a copy of your data or have any questions please contact:

The Compliance Officer
KGM Underwriting Services Ltd
2nd Floor St James House
27- 43 Eastern Road
Romford
Essex
RM1 3NH
E-Mail: DPO@KGMUS.co.uk

For more information on the Data Protection Act you may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel: 0303 123 1113 or 01625 54 57 45
E-Mail: mail@ico.gsi.gov.uk

YOUR DATA

It is necessary to collect your personal data so that Underwriters can assess/administrate the terms of your policy, claims or losses. Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Please be aware that only where relevant we use and may share your details with approved partner service providers/professional advisers including those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
 - The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies we share your data with will only use your data for the purposes set out in our Privacy Policy which can be viewed on our website at www.kgminsurance.co.uk. A paper version is also available upon request.

Before sharing your data with any third party, we will ensure that the third party has the appropriate technical and organisation measures in place to protect your data.

Please see the Privacy Policy for details of your rights not covered more specifically in this notice.

MOTOR INSURANCE DATABASE

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, 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, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com.

DETECTING AND PREVENTING FRAUD

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. We pass information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register operated by the Motor Insurers' Bureau (MIB). We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

As part of our anti-fraud processes, information will be passed to third party credit reference agencies for the purposes of identity verification only. As part of the identity verification process, your information will be checked against a range of databases/registers and a 'soft footprint' will be left on your credit file for a period of 12 months. Unlike standard credit checks, soft footprints do not affect your credit score and you are the only person who can view them on your credit report.

DEFINITIONS

We/Us

KGMMotor.

KGM Motor

A brand name for business written by KGM Underwriting Services Limited who is an appointed representative of Canopiuis Managing Agents Limited.

Canopiuis Managing Agents Limited

A registered managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Schedule

The document which shows details of you, and the insurance cover you have which is attached to this document.

The Vehicle Insured

Any motor vehicle the property of the Insured or for which he is legally liable whilst in his control subject to any limitation by any endorsement referred to in the schedule of this Insurance.

The Cover provided

Please note the table below which indicates the sections of this policy booklet which apply to you dependent on the level of insurance cover in force:-

Cover	Sections applicable
Comprehensive	All sections apply
Third Party, Fire and Theft	1,3,4,5,6,7
Third Party Only	1,5,6,7

ALL COVER IS FOR ROAD RISKS ONLY– *vehicles owned by the Insured or held in trust by or in the custody or control of the Insured for Motor Trade purposes whilst being driven, or in charge for the purpose of being driven by a driver specified on the Certificate of Insurance. Vehicles parked and unattended at any location are not covered except when temporarily parked in the course of a journey for Motor Trade purposes.*

ADDITIONAL COVER– *Accidental Damage, Fire and Theft cover is available for the Insured's own specified vehicles parked at their home address subject to Underwriter approval and the payment of an additional premium.*

DEFINITIONS

- **Accessories** – *any spare part or equipment not fitted to your vehicle by the manufacturer at the time of manufacture.*
- **Agreed Value** – *where the value of your insured vehicle has been agreed to by us at inception of policy.*
- **Certificate of Insurance** – *provides legal evidence that the minimum insurance cover is in force, confirms who may drive the insured vehicle, how they may use it and the period of time over which this insurance applies.*
- **Communications Equipment** – *any device that could be used for communication purposes, e.g. a mobile phone.*
- **Endorsements** – *to be read in conjunction with your insurance certificate, schedule and policy wording, which may replace or extend wording contained within these documents.*
- **Excess** – *the contribution made by you towards a claim under this insurance.*
- **Fire** – *damage to the insured vehicle caused by fire, self-ignition, explosion or lightning.*
- **Garage** – *a permanent structure, comprising of three brick-built sides, a roof and a securable door entrance.*
- **Green Card** – *extends the minimum cover which applies under this policy to certain countries that are **not** signatories to the Multilateral Agreement, which provides the equivalent minimum Road Traffic Acts cover in that country.*
- **Market Value** – *the cost of replacing your vehicle at the time of loss or damage with one of a similar make, model, age, mileage and condition.*
- **Minimum Cover** – *the minimum level of cover provided to satisfy the Road Traffic Acts, in terms of third party property damage and third party injury liability.*
- **Policy Schedule** – *the document which details the vehicle covered under your policy and the cover which applies.*
- **Pro Rata** – *where a calculation is made proportionately.*
- **Renewal Premium** – *the premium due by us upon expiry of the policy purchased (usually twelve months in duration).*
- **Road Traffic Acts** – *any acts, laws or regulations which govern the driving or use of any motor vehicle within the United Kingdom.*
- **Territorial Limits** – *England, Northern Ireland, Scotland, Wales, the Isle of Man and the Channel Islands.*
- **Theft** – *where the vehicle is taken without your permission.*
- **United Kingdom** – *England, Northern Ireland, Scotland, Wales, the Isle of Man and the Channel Islands.*

SECTION 1. Liability to others

What is covered

- Legal liability for the death of or bodily injury to any person and damage to property as a result of the following:-
- You using or driving your vehicle.
- Provided they are permitted to drive as shown on your Certificate of Insurance and they have your permission, anyone using or driving your vehicle.
- Any passenger travelling in or getting in or out of your vehicle.
- The towing of a trailer or caravan attached to your vehicle or accidentally detached during the course of a journey.

We will also cover

- The legal personal representatives of any person who has died and was covered by this insurance.
- Legal costs of Third Parties.
- Any other legal costs and expenses incurred with the Underwriter's prior consent.

What is not covered

- Damage to property in excess of £5,000,000 in respect of any one claim or a number of claims arising out of one cause and associated costs in excess of £5,000,000.
- Death of or injury to the person driving your vehicle.
- Loss or damage to any vehicle or property owned by you or by the person driving your vehicle.
- Loss or damage to any vehicle or property sustained if the insured is carrying out any form of Breakdown Recovery.
- Loss or damage to any trailer or caravan attached to your vehicle or to any property carried in or on them.
- Liability for death of or injury to an employee occurring during the course of their work except for the minimum cover required under the current Road Traffic Acts.
- Liability for death, injury, loss or damage arising beyond the limits of the carriageway in respect of the bringing to or taking away the load from your vehicle by any person other than your driver or attendant.
- Liability for death, injury, loss or damage arising out of the use of any tools, goods or personal effects carried in or on your vehicle.

SECTION 2. Accidental Damage

What is covered

- Damage to your vehicle caused in an accident or malicious damage not exceeding the trade value.

What is not covered

- Damage to any vehicle on the Business Premises.
- Damage or loss arising from the vehicle being filled with the incorrect fuel.
- Damage to any vehicle on a road at or in the vicinity of the Business Premises.
- Damage to any vehicle arising from the malicious act of any employee, partner or member of the Insured's family.
- Wear, tear or depreciation.
- Mechanical, electrical, electronic or computer failure breakdown or breakage.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Compensation or expenses as a result of you not being able to use your vehicle or the cost of hiring alternative transport.
- Any reduction in the value of your vehicle following damage or repair.
- Damage to any portable audio device, telephone, television, video, DVD, traffic information system or CB radio equipment fitted to or carried in the vehicle.
- The cost of repair, replacement or improvement of any parts of your vehicle not actually damaged.
- The cost of repair or replacement of any non standard parts or equipment fitted to your vehicle which have not been previously disclosed.
- Damage by frost unless the engine has been completely drained of all water or anti freeze has been added as recommended by the vehicle manufacturer.
- Damage to the vehicle due to the impounding or destruction by an authorised authority.
- Damage to your vehicle if it is taken or driven without your permission by any employee, member of your family or partner, anyone living in your home, or anyone known to you.

SECTION 2. Accidental Damage

What is not covered (continued)

- Damage in respect of any radio/cassette/ CD player or other audio equipment permanently fitted to your vehicle.
- Damage to your vehicle unless you take all reasonable precautions to safeguard it.
- Damage to any vehicle sustained if the insured is carrying out any form of Breakdown Recovery.
- Damage if your vehicle is not securely locked and the keys removed when it is left unoccupied.
- Damage to any tools, goods or personal effects carried in or on your vehicle.
- Damage to your vehicle if it is being used or driven outside the United Kingdom, unless such use has been notified to and agreed by us.
- Damage to any vehicle in your custody or control, unless in the course of a journey for motor trade purposes or registered to you.
- Damage caused by or arising out of the use of steam cleaning equipment.

What you pay

- The amount shown as the excess on your policy schedule. If no amount is shown, you will have to pay the first £100.
- If your vehicle is damaged whilst it is being driven by or is in the charge of a young or inexperienced driver who is permitted to drive by your certificate of insurance the amount of the excess you have to pay will be increased by the following amounts:-
 - If the driver is under 21 years of age - £1000
 - If the driver is aged 21- 24 - £500
 - If the driver is 25 or over and either holds a provisional licence or has not held a full UK licence for 12 months - £250

SECTION 3. Fire and Theft

What is covered

- Loss of or damage to your vehicle not exceeding the trade value caused by:-
 - a. Fire.
 - b. Theft or any attempted theft provided you notify the police at once.

What is not covered

- Loss of or damage to any vehicle on the Business Premises.
- Loss of or damage to any vehicle on a road at or in the vicinity of the Business Premises.
- Loss of or damage to any vehicle arising from the malicious act of any employee, partner or member of the Insured's family.
- Wear, tear or depreciation.
- Mechanical, electrical, electronic or computer failure breakdown or breakage.
- Loss of or Damage to your vehicle or any spare parts or accessories as a result of trickery or deception.
- Loss of the proceeds of the sale of your vehicle.
- Compensation or expenses as a result of you not being able to use your vehicle or the cost of hiring alternative transport.
- Any reduction in the value of your vehicle following damage or repair.
- Loss or damage to any portable audio device, telephone, television, video, DVD, traffic information system or CB radio equipment fitted to or carried in the vehicle.
- The cost of repair, replacement or improvement of any parts of your vehicle not actually damaged.
- The cost of repair or replacement of any non standard parts or equipment fitted to your vehicle which have not been previously disclosed.
- Loss of the vehicle due to the impounding or destruction by an authorised authority.

SECTION 3. Fire and Theft

What is not covered (continued)

- Loss or damage to your vehicle if it is taken or driven without your permission by any member of your family, partner, anyone living in your home, or anyone known to you.
- Loss of or damage to any vehicle sustained if the insured is carrying out any form of Breakdown Recovery.
- Loss or damage in respect of any radio/cassette/CD or other audio equipment permanently fitted to your vehicle.
- Loss or damage caused by theft or attempted theft whilst your vehicle is unoccupied unless:
 - the doors and boot are locked
 - any windows or sunroof closed
 - the keys are removed from the ignition.
- Loss of accessories or spare parts from your vehicle.
- Loss or damage to your vehicle unless you take all reasonable precautions to safeguard it.
- Loss or damage to any tools, goods or personal effects carried in or on your vehicle.
- Loss of or damage to your vehicle if it is being used or driven outside the United Kingdom, unless such use has been notified to and agreed by us.
- Loss of or damage to any vehicle in your custody or control, unless in the course of a journey for motor trade purposes or registered to you.

What you pay

- The amount shown as the excess on your policy schedule. If no amount is shown you will have to pay the first £100.

SPECIAL CONDITIONS

APPLYING TO SECTIONS 2 AND 3

Repairs

If the vehicle cannot be driven because of damage covered by this insurance we will pay the reasonable cost of transporting it to the nearest competent repairer. We will not be responsible for any further damage caused by driving or attempting to drive the vehicle in a damaged or unroadworthy condition.

We will choose whether to repair or replace your vehicle or pay you an amount for the loss or damage.

Underwriters reserve the right to use non-Manufacturers parts where appropriate.

In the event of the total loss or destruction of the insured vehicle we will not pay more than the trade value.

If we know you are still paying for your vehicle under a Hire Purchase or Leasing agreement and we choose to make a payment for the total loss or destruction of your vehicle we will make a payment to the finance company representing the amount outstanding.

If the vehicle is stolen and not recovered no payment will be made for a period of 42 days from the date of notification of the theft to us.

Salvage

- In the event of a total loss of the vehicle all salvage will be retained by us to ensure correct disposal in accordance with the current regulations.

SECTION 4. Cover Limitations under SECTIONS 2 & 3

For Comprehensive cover a maximum amount of £7,500 in respect of one claim or series of claims arising out of one event. Subject to an aggregate maximum amount of £20,000 payable in the period of insurance.

For Third Party, Fire and Theft cover a maximum amount of £4,000 in respect of one claim or series of claims arising out of one event. Subject to an aggregate maximum amount of £12,000 payable in the period of insurance.

SECTION 5. Foreign Travel & Geographical Limits

What is covered

- Loss, damage or liability as shown in the schedule whilst your vehicle is being used within the United Kingdom or being transported by sea or rail including loading and unloading within the territorial limits of the United Kingdom.
- The minimum cover required to comply with the law in any country where the United Kingdom have signed the Multilateral Agreement with those countries to provide the equivalent minimum Road Traffic Acts cover. At the time of publication, those countries where this is in place are: Austria, Andorra, Belgium, Bulgaria*, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania*, Slovakia, Slovenia, Spain, Sweden and Switzerland.

*A Green Card may still be required for Bulgaria and Romania. Please contact your insurance intermediary/broker for further assistance.

What is not covered

- Any Loss or Damage to your vehicle whilst outside the United Kingdom.
- Any amount which we would have to pay may vary from country to country and therefore, should this exceed that which would be paid within the UK we would seek to recover this from you.

SECTION 6. Legal Defence

What is covered

- Legal representation for you (or anyone driving your vehicle with your permission) at any inquest, inquiry or any Magistrates/Crown court hearing in the United Kingdom resulting from any accident likely to give rise to a claim under this policy.

What is not covered

- Any costs incurred without prior notification and consent.
- Any representation for defending a charge of Causing Death by Dangerous Driving or Manslaughter if the person driving your vehicle is under 21 years of age or was driving under the influence of drink or drugs.

SECTION 7. No Claim Discount

If you have not made a claim during the period of insurance immediately before a renewal we will give you a discount off your renewal premium.

You may not transfer your No Claim Discount to anyone else.

GENERAL EXCLUSIONS

Use and Drivers

- We will not pay for any loss, damage or liability caused in the following circumstances:-
 - While your vehicle is being used for a purpose not permitted on your Certificate of Insurance.
 - While your vehicle is being used in any race, rally, competition, trial or similar motoring event.
 - While your vehicle is being driven or used on any race, rally, test circuit or on any off road course or ground.
 - While your vehicle is being driven by you or is in the charge of any person, for the purpose of driving, who is not permitted to drive as shown on your Certificate of Insurance.
 - While your vehicle is being driven by you or is in the charge of any person, for the purpose of driving, who is disqualified from driving or does not hold a valid driving licence.
 - While your vehicle is being driven by you or is in the charge of any person, for the purpose of driving, who holds a provisional or restricted driving licence and is not complying with the terms of the licence.
 - While your vehicle is being driven by, or is in the charge, for the purpose of driving, of any person without your permission.

Excluded Vehicles

- We will not pay for any loss, damage or liability arising from the use of:-
 - Commercial vehicles over 3.5 tons GVW.
 - Caravanettes, motorhomes.
 - Motorcycles, mopeds, scooters.
 - Any vehicle having more than 7 passenger seats.
 - Any imported vehicle, unless specifically manufactured for sale in the United Kingdom or an equivalently specified model exists for sale in the United Kingdom.
 - Any vehicle registered in the name of any driver named on the certificate of insurance

GENERAL EXCLUSIONS

Safety and Security

- We will not pay for any loss, damage or liability if:-
 - your vehicle is in an unsafe, damaged or unroadworthy condition.
 - you do not have a valid MOT test certificate when the law says you must have one.
 - your vehicle is being driven with a load or a number of passengers which is unsafe.
 - your vehicle is carrying an insecure load.
- We will not pay for any loss or damage to your vehicle unless you take all reasonable precautions to safeguard it.
- We will not pay for any loss or damage if your vehicle is not securely locked and the keys removed when it is unoccupied.

Other Contracts

- We will not pay for any liability you have under an agreement or contract unless you would be liable if the agreement or contract did not exist.

War, Earthquakes, Riots, Terrorism

- We will not pay for any loss, damage or liability that is directly or indirectly caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, rebellion, revolution, insurrection or requisition, act of terrorism, riot or similar event, confiscation or nationalisation by any government or other authority.
- We will not pay for any loss, damage or liability directly or indirectly caused by earthquake.
- We will not pay for any loss, damage or liability directly or indirectly caused by terrorism. "Terrorism" is as defined in the Terrorism Act 2000 or the equivalent legislation in any other country.

GENERAL EXCLUSIONS

Nuclear/Radioactive Contamination

- We will not pay for loss, damage or liability directly or indirectly caused by:-
 - ionising radiations or contamination by radioactivity from nuclear fuel or nuclear waste.
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment.

Pollution

- We will not pay for any loss, damage or liability caused directly or indirectly by pollution or contamination.

Airport Use

- We will not pay for any loss, damage or liability arising while your or any other vehicle covered by this insurance is in any place where aircraft take off, land or park including any associated service roads, refuelling areas, ground equipment areas or the Customs examination areas of international airports.

Sonic Bangs

- We will not pay for loss, damage or liability caused directly or indirectly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

GENERAL EXCLUSIONS

Criminal Acts

- We will not pay for any loss damage or liability caused while your vehicle is being used by you or any insured person for any criminal activity.

Other Insurance

- If any other insurance covers you for the same loss, damage or liability we will only pay a share of the claim.

Disclosure of Information

- The policy has been issued to you on the understanding that all the answers given on the proposal form or statement of fact have not been misrepresented, either intentionally or unintentionally.
- Renewal of the insurance is invited on the same basis and if there has been any alteration in your circumstances you must tell us about any changes immediately.
- If the information provided to us is incorrect or not truthful we will not be liable to pay any claim and cover may be voided from inception/last renewal.

Your Responsibility

- You will only have the cover provided by this insurance if you and any other person insured have kept to all the terms and conditions in this document and any attached endorsements.
- It is a condition of the policy that you supply such details of the vehicle whose use is covered by the policy as are required by the relevant law applicable in Great Britain and Northern Ireland, for entry on the Motor Insurance Database.

GENERAL CONDITIONS

Cancellation

- We or our authorised agents may cancel this insurance by sending you 7 days notice by recorded delivery to your last known address. We will refund the unexpired portion of the annual premium to you. We will not make a refund if a claim has been made.
- You or your authorised agents may cancel this insurance at any time by contacting your Broker. If there has not been any claim in the current period of insurance a refund will be made based on the annual premium in accordance with the following scale:-

PERIOD IN FORCE - REFUND	
Up to	
1 Month	70%
2 Months	55%
3 Months	40%
4 Months	30%
6 Months	20%
over 6 Months	No refund

- **YOUR RIGHT OF CANCELLATION**

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract or the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the later. A pro rata charge will be made for this period of cover.

GENERAL CONDITIONS

Claims

- You must tell us without delay about any event that could lead to a claim.
- You must immediately send us unanswered any letter, claim, writ or summons you receive together with a completed accident report form. You must give us all the information and assistance we require to deal with the claim and you or the driver must not accept responsibility for any claim against you or make any offer or promise to pay a claim.
- We are entitled to take over, defend or settle any claim in the name of you or any person covered by this insurance and we are entitled to take legal action in your name or in the name of any person covered by this insurance to recover any payments we make.
- We will not pay for any loss, damage or liability if you or any person makes a claim that is fraudulent or exaggerated or makes a false statement or provides false documents to support a claim.

■ FINANCIAL SERVICES COMPENSATION SCHEME

In the event that KGM Motor is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the scheme is available on the FSCS website www.fscs.org.uk

DISPUTES

If you wish to make a complaint about any aspect of your insurance please contact:

Complaints
KGM Motor
St James House
27-43 Eastern Road
Romford
RM1 3NH

Tel: 020 8530 7351
Fax: 020 8530 7037
E-mail: compliance.kgm@kgmus.co.uk

In the event that you remain dissatisfied you can refer your complaint to the Complaints Team at Lloyd's. Please contact:

Complaints Team
Lloyd's
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

MAKING A CLAIM

What to do in the event of an accident, fire or theft

1. Gather the details of any other party or parties involved (if applicable) including their name, address, vehicle registration number, insurance company, and contact number.
2. Contact our UK based 24/7 claims assist line on **0333 555 5909** (if calling from abroad please dial **+44 (0)1702 444312**).
3. Please have your policy number ready when contacting us.

Please note: if your vehicle has been involved in an incident involving theft or attempted theft then you must also notify the police immediately and obtain a crime reference number.

We may also appoint other authorised suppliers to assist in dealing with your claim and we are happy to provide you with their full contact details, and the capacity in which they are acting, upon request to **claims.kgm@kgmus.co.uk**.

Motor Trade

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T 020 8530 7351

E kgm.enquiries@kgmus.co.uk

www.kgmus.co.uk

KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.