

Self Drive Hire Amendment Schedule

Please note that you must advise your insurance adviser of any changes to the risk and items to be covered.

An * indicates where changes have occurred.

Policy Number: 26/BV/29283893/03 Agreement Number: Not Applicable
Account Number: 26/16153 Insurance Adviser: Alan Boswell Insurance Brokers
The Insured: MR JOSHUA LITTLEJOHN
Postal Address: FLAT 28
3 WESTERN HARBOUR BREAKWATER
EDINBURGH
EH6 6PA

Business Description: SELF-DRIVE HIRE OPERATOR

Additional Premium:	£	0.00	Annual Premium:	£	2,750.00
Insurance Premium Tax:	£	0.00	Insurance Premium Tax:	£	330.00
Total Additional Premium:	£	0.00	Total Annual Premium:	£	3,080.00

Effective Date: 01/03/2023

Renewal Date: 01/03/2024 at 12.00 hrs

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

M/4006/2 EXCESS - INCREASE FOR SPECIFIED DRIVER
M/4009/1 EXCESS - WINDSCREEN
M/4027/1 OBSOLETE AND SPARE PARTS CLAUSE
M/4091/1 NAMED DRIVER(S) - SPECIFIED VEHICLE
M/4092/1 MINIMUM PREMIUM
M/4129/1 LEGAL DEFENCE COSTS
M/4501/2 ELIGIBILITY OF RENTER &/OR DRIVER
M/4503/2 ELIGIBILITY OF RENTER AND/OR DRIVER
M/4510/2 EXCESS - ALL DAMAGE
M/4531/1 EXCLUSION OF CONTINGENCY COVER
M/4542/1 THEFT BY RENTER/DRIVER
M/5029/1 Third Party Property Damage Limit
M/5147/1 Exclusion of Cash Hirers

Policy Cover	COMP
Policy Excess	£500
Declaration Basis	None

Commercial Vehicles - Own Goods

Number of Commercial Vehicles	2
Cover	COMP
Rate per Vehicle	£1,375

Clause Details

M/4006/2 EXCESS - INCREASE FOR SPECIFIED DRIVER

The amount referred to in the Clause specified below is increased to the amount shown in respect of the driver(s) below

Clause Excess Drivers Name

M/4510/2 - £1000- Drivers aged 23-24
M/4510/2 - £1,250 - Drivers aged 21-22
M/4510/2 - £1,250 - Drivers aged 76-79

M/4009/1 EXCESS - WINDSCREEN

The amount for which You will pay under Exclusion 3. of Section B DAMAGE is increased to £500

M/4027/1 OBSOLETE AND SPARE PARTS CLAUSE

Our liability for any part or accessory shall be limited to the last issued manufacturer's price for such part or accessory plus a reasonable allowance for the cost of fitting.

M/4091/1 NAMED DRIVER(S) - SPECIFIED VEHICLE

Your policy only applies in respect of the Insured Vehicle specified below whilst being driven by or in the charge of for the purpose of being driven by the person(s) named below.

Registration No. Drivers name

As disclosed - Mr Joshua Littlejohn
As disclosed - Mrs Sukhpavan Johal

This Memorandum applies whilst the vehicle is off hire and includes SD&P use.

M/4092/1 MINIMUM PREMIUM

The minimum premium payable in respect of this policy in any one Period of Insurance is £1,250

M/4129/1 LEGAL DEFENCE COSTS

Sub-section 4 Legal Defence Costs of Section A - Public Liability is amended to:

In respect of any event which may be the subject of indemnity under this Section, with Our prior written consent We will arrange and pay for

- A. representation by a solicitor at any coroner's inquest or fatal accident inquiry or in any Court of Summary Jurisdiction
- B. legal costs and expenses incurred by You in relation to defence on any charge of manslaughter or of causing death by careless or dangerous driving
- C. legal costs and expenses incurred in providing defence of any criminal proceedings, including costs of prosecution awarded against You and appeals against judgements, arising from a charge under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands

Provided that

- i. Our indemnity under this sub-section is subject to a limit of £5,000,000 in any one Period of Insurance
- ii. the proceedings must relate to an alleged breach occurring during the Period of Insurance within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands in connection with the ownership, possession or use of an Insured Vehicle
- iii. We have agreed details of the specific solicitor or counsel, prior to their appointment to act on Your behalf
- iv. in the event of an appeal, solicitor or counsel has advised that there are strong prospects of succeeding in the appeal or recovering any costs award made against the defendant at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed
- v. We shall not be liable
 - a. for any fines or penalties imposed on You or the cost of implementing any remedial order or publicity order
 - b. for proceedings resulting from any deliberate or intentional criminal act or omission by You
 - c. where indemnity is provided by another source or any other insurance or where but for the existence of this sub-section indemnity would have been provided by such source or insurance

M/4501/2 ELIGIBILITY OF RENTER &/OR DRIVER

Sub-section A of Section E - Eligibility of Renter and/or Driver is deleted and replaced by the following:

- A. is 21 years of age or over but under 79 years of age

This is subject to the driver having a minimum of 2 years driving experience.

M/4503/2 ELIGIBILITY OF RENTER AND/OR DRIVER

Section E - Eligibility of Renter and/or Driver is deleted and replaced by the following:

This policy does not apply unless each Renter and/or Driver meets the requirements as stated within the Operators manual provided by Alan Boswell Insurance Brokers

M/4510/2 EXCESS - ALL DAMAGE

We will not pay the first £750 of any claim under Section B DAMAGE.

This amount shall not apply to any payment solely for replacement of the windscreen or windows of the Insured Vehicle and any resulting scratching of the bodywork of the Insured Vehicle.

This amount is additional to any other amount for which You are responsible under Your policy.

M/4531/1 EXCLUSION OF CONTINGENCY COVER

We shall not be liable for death, injury, loss or damage caused by or arising out of the use of an Insured Vehicle hired Without Insurance.

Sub-section C of General Condition 13: Terms - Without Insurance, is deleted.

M/4542/1 THEFT BY RENTER/DRIVER

We will not pay the first 25% of any claim under Section B DAMAGE for Theft by or with the connivance of the Renter or Driver.

M/5029/1 Third Party Property Damage Limit

The Limit of indemnity provided by Section A Third Party Liability Sub-section 1B in respect of any Insured Vehicle(s) carrying Hazardous Goods is increased to £1,250,000 or the minimum monetary limit as required by the laws relating to compulsory insurance of motor vehicles whichever is the greater amount

M/5147/1 Exclusion of Cash Hirers

We shall not be liable for death, injury, loss or damage caused by or arising out of the use of an Insured Vehicle where the hire of such vehicle is paid for in cash (in part or full).