



## Tyre & Alloy Wheel Insurance Policy

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

**Policy Wording**

**Important information**

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or **your** insurance broker may ask as part of **your** application for cover under the policy
- b) to make sure that all information supplied as part of **your** application for cover is true and correct
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

This policy must be read together with **your** current **policy document** and any endorsements. These items together form **your** contract of insurance.

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**How to make a claim**

In the event of a **claim**, please contact our claims department within 7 working days of the damage occurring.

Telephone: **0333 241 9572**

Please quote "Tyre & Alloy Insurance" in all communications.

**Our** claims line is open 24 hours a day, 365 days a year to assist **you**.

Or **you** can write to **us** at:

Coplus  
 Norfolk Tower  
 Floor 2  
 48-52 Surrey Street  
 Norwich  
 NR1 3PA

**How to make a complaint**

We hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please follow the procedure below.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

**Telephone: 0345 218 2685** or email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If **your** complaint relates to a **claim**, please contact :

Coplus Complaints Department  
MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend  
NE28 9NZ

**Telephone: 0191 258 8187** or email at [coplus@mbginsurance.com](mailto:coplus@mbginsurance.com)

If **your** complaint cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

**Telephone: 0345 218 2685** or email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Telephone: 0800 023 4 567** or Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

### Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorized by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from [https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000003ejWCjAAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM)

### Data protection

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give **us**. If **you** apply for **our** products or services it is highly likely that **we** will need both personal and sensitive data (as defined in the Data Protection Act 1998) about **you** and anyone else who is covered by the application form in order to administer the policy and any claims which may arise. **You** should show this notice to any other person covered under **your** policy. If **your** application includes other individuals **we** will assume that they have given their consent to **you** for **you** to give their information to **us**.

### Inaccurate data

If **you** believe that **we** are holding inaccurate information about **you**, please contact **your** insurance broker if it is to do with this policy document. If any information that **we** hold about **you** in **our** file is incorrect, please contact **our** claims team by any method shown on page 1.

### Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored and/or recorded.

### Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

**We** and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related
- services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

**We** can supply on request further details of the databases **we** access or contribute to.

**You** can request a copy of certain personal records that **we** hold about **you** by writing to **us** at:

Quality Assurance Team  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

No charge will be made for supplying a copy of these records, and the information will be supplied within 30 calendar days upon request.

### Renewal procedure

The term of **your** Tyre & Alloy Wheel cover is one year, however if **you** purchased cover after the original inception date, the cover will apply from the date of purchase until the renewal date of **your** main insurance policy.

At renewal **your** insurance broker will in good time supply **you** with a renewal invitation which will include all additional cover purchased. If they do not hear from **you** prior to the renewal date **your** policy along with all additional cover will be automatically renewed for a further 12 months. Where **you** were paying by monthly instalments, payments will continue to be collected from **your** account. If **you** pay **your** insurance in full be credit or debit card, in most cases they will attempt to take payment using the securely held card details they have on file.

**You** will need to contact **your** insurance broker before **your** cover runs out if **you** wish to use an alternative payment method or **you** do not want to renew **your** policy for a further 12 months.

If for some reason they are unable to automatically renew **your** policy, they will contact **you** by e-mail in good time before **your** renewal date to let **you** know what needs to be done in order to continue cover.

### Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

### Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by **you**. A person who is not named under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

### Your Agreement with Others

This contract of insurance is personal to **you** the policyholder, and **us**.

**We** will not be bound by any agreement between **you** and **your** appointed representative, or **you** and any other person or organisation.

**You** may not assign any of the rights under this policy without **our** express prior written consent.

### Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Great Lakes Insurance SE cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

### Use of language

Unless otherwise agreed, for the purposes of this insurance contract the language used will be English.

### Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.

### General definitions

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in **bold** throughout the policy.

**Accidental Damage:** A sudden and unforeseen event that has resulted in damage to **your vehicle**.

**Alloy Wheels(s):** The alloy wheels that are of original specification to the **vehicle**

|                             |   |
|-----------------------------|---|
| <b>Approved repairer:</b>   | A company authorised by <b>us</b> to undertake <b>repairs</b> under section one of the policy.  |
| <b>Claim:</b>               | A single <b>repair</b> and / or replacement under the policy  |
| <b>Claims Limit:</b>        | <p><b>Alloy Wheel</b><br/>The maximum amount that can be claimed per <b>alloy wheel</b> for any one event during the <b>period of insurance</b> is £100, <b>you</b> can make up to 3 <b>claims</b> within the <b>period of insurance</b></p> <p><b>Tyre</b><br/>The maximum amount that can be claimed per <b>tyre</b> for any one event during the <b>period of insurance</b> is £125, <b>you</b> can make up to 3 <b>claims</b> within the <b>period of insurance</b></p> |
| <b>Consequential Loss:</b>  | Any other costs which are directly or indirectly caused by the event which led to <b>your claim</b> unless specifically stated in this policy. For example damage(d) to the wheel of the <b>vehicle</b> following deflation of the Tyre.  |
| <b>'E' Marked Tyre(s):</b>  | The 'E' mark is a European recognised quality mark for <b>tyre(s)</b> . All passenger car <b>tyre(s)</b> sold in the EU must be stamped with the 'E' mark on their sidewall to indicate that they comply with current legislation.  |
| <b>Excess:</b>              | The first £10 of any <b>claim</b> payable by <b>you</b> as detailed on the <b>policy documents</b>  |
| <b>Glass's Guide:</b>       | The car values guide published monthly by Glass's Information Services Limited  |
| <b>Insurer:</b>             | UK General Insurance Limited, who is an insurers' agent and in the matters of a <b>claim</b> , act on behalf of Great Lakes Insurance SE.   |
| <b>Period of Insurance:</b> | The duration between the policy start date, when cover commences and the policy end date, as noted on <b>your policy documents</b> .  |
| <b>Policy Documents:</b>    | This document and the Schedule of Motor Insurance   |
| <b>Repair:</b>              | Work completed by the <b>approved repairer / repairer</b> to a single <b>tyre or alloy wheel</b> .  |
| <b>Repair cost(s):</b>      | The cost of <b>repair</b> materials and labour, required to complete a <b>repair</b> under the policy.  |
| <b>Repairer:</b>            | The full-time business providing the supply and fitting of car <b>tyre(s) or alloy wheels</b> .   |
| <b>Replacement Cost(s):</b> | The reasonable cost of a like for like <b>tyre</b> of similar make, quality, wear and condition as the damaged <b>tyre</b> including the cost of a new valve if necessary; and the labour cost of fitting and balancing of the new <b>tyre</b> .  |
| <b>Territorial Limits:</b>  | England, Scotland, Wales, Northern <b>Ireland</b> the Isle of Man and the Channel Islands.  |
| <b>Terrorism:</b>           | Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.  |
| <b>Tyre(s):</b>             | The four <b>tyre(s)</b> fitted to the <b>vehicle</b> plus any spare) or 2 <b>tyre(s)</b> fitted to <b>your</b> motorcycle at the inception date of this policy and their replacements fitted during the <b>period of insurance</b>  |

|                           |  |
|---------------------------|--|
| <b>Vehicle:</b>           | The vehicle as identified in the <b>policy documents</b> used for private purposes only. |
| <b>Waiting Period:</b>    | The first 14 days from the inception date of <b>your</b> policy.                         |
| <b>We/Us/Our:</b>         | Motorplus Limited t/a Coplus.  |
| <b>You/Your/Yourself:</b> | The person named on the <b>policy documents</b> as the holder of this policy.            |

### Cover

In return of the payment of **your** premium, the **insurer** will provide cover up to the **claims limit** detailed on the **policy documents**, subject to the terms, conditions and limitations shown below or as amended in writing by **us** during the **period of insurance**.

### Alloy Wheel

Within the **period of insurance**, the **insurer** will pay for the cost of repairs resulting from **accidental damage**, which has occurred within the **territorial limit** to **your alloy wheels**, up to the **claim limit** shown above.

**Claims** will be handled by **our** claims department and the repairs will be carried by an **approved repairer** on **our** behalf. Should the **alloy wheel** be damaged beyond a point whereby an effective cosmetic repair can be carried out then the policy will contribute up to a maximum of £100 towards the **replacement cost** of the **alloy wheel**.

### Exclusions applying to this Section:

**We** will not pay any claims in respect of:

- a) Any **vehicle** is not listed in **Glass's Guide**;
- b) Any **vehicle** which is a commercial **vehicle** in **excess** of 3.5 tonnes;
- c) Any **vehicle**, used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event;
- d) **Wear and tear**, corrosion, pitting, discolouration, tar staining, neglect or a defect which does result from **accidental damage**;
- e) Theft of **alloy wheels**;
- f) **Alloy wheels** with split rim construction or with chrome effect finishes;
- g) Non- standard, aftermarket or diamond cut **alloy wheels**;
- h) Damage caused by driving whilst a tyre is deflated or as a result of tyre replacement;
- i) Damage present on any **alloy wheels** prior to the start of this policy;

### Tyre

Within the **period of insurance**, the **insurer** will pay for the cost of **repair** resulting from **accidental damage** which has occurred within the **territorial limits** of the policy to a **tyre** fitted to the **vehicle**.

Each **claim** will be handled by **us** and the **repair** will be carried out by an **approved repairer** on **our** behalf, who will make all efforts to affect the **repair** to **your** satisfaction.

Where more than one **tyre** has suffered **accidental damage** each **repair** will be classed as a **claim** under the policy.

The **insurer's** liability per **claim** shall not exceed the **claims limit**.

### Exclusions applying to this Section:

**We** will not pay any claims in respect of:

- a) Wear and tear, including any unevenly worn **tyres** caused by defective steering geometry outside manufacturer's recommended limits, or wheel balance;
- b) Failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. the **vehicle** being operated with incorrect **tyre** pressure;
- c) The policy **excess** of £10 per claim;
- d) Where **you** have exceeded the number of **claim(s)** permitted during the **period of insurance**;

- e) Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number;
- f) Theft of the **tyre(s)**;
- g) Any **claim** where at the time of **accidental damage** the **tyre** tread depth is less than 2mm across the full legal width of the **tyre**;
- h) **Tyre(s)** which are not '**E**' marked **tyres** and any **claim** where there has been an attempt to remove the serial number or other identifying marks from the **tyre(s)**.

## General Conditions

### 1. Claims

**You** must comply with the following instructions to have the full protection of **your** policy. If **you** do not comply with them, **we** may at **our** option cancel the policy, refuse to deal with **your claim**, or reduce the amount of the **claim** payment.

- a) Making a claim
  - i. All **claims** must be made within seven working days of the **accidental damage** occurring;
  - ii. **You** must contact **us** before any work is undertaken. It is **your** responsibility to ensure that the **approved repairer / repairer** telephones **us** for authorisation before commencing with the **repair**;
  - iii. **You** must retain replaced **tyres** for inspection, in cases where **you** are paying the **repairer** direct and reclaiming the costs from **us** or **we** have requested the right to inspect the **tyre(s)**, **you** must ensure that the damaged **tyre(s)** are retained for one calendar month to allow inspection by an independent engineer. It is **your** responsibility to ensure that the damaged **tyre(s)** are available for inspection upon **our** request. **We** may arrange for an inspection of the **vehicle** and/or its **tyre(s)** by an independent engineer. In this eventuality, any decision on liability will be withheld until this report is received.
- b) Duty of care  
**You** must not continue to drive the **vehicle** after any damage or incident if it is reasonable that this could cause **further damage**. In such circumstances the **tyre(s)** should be removed and replaced with a serviceable spare or arrangements made to have the **vehicle** recovered;
- c) Repair or replacement authorisation  
 Should **you** decide to give permission to the **repairer** to commence work without an authorisation number being obtained from **us**, **we** reserve the right not to meet **your claim** because **you** have denied **us our** right under this policy to inspect the **vehicle** and its **tyre(s)** prior to its **repair**;
- d) Confirming details of your claim with you  
 To ensure **we** maintain the highest level of service **we** may contact **you** to confirm the details of **your claim**. Should **you** be contacted **we** will await confirmation from **you** that **you** are happy for the **repair costs** to be settled before arranging payment under the terms of **your** policy. Should **we** not receive a response following **our** request **you** may become liable to settle the cost of **repair** as **your** failure to reply will be viewed as repudiating liability under the policy;
- e) Salvage  
**We** accept no liability for the responsible disposal of **tyre(s)**;
- f) Use of Engineers  
 At notification of any **claim** **we** reserve the right to instruct an independent engineer to: inspect **your vehicle** and its wheels and **tyre(s)**, before authorising any **claim**; or inspect any **tyre(s)** which have been removed, together with any original documentation, within one calendar month after any **repair** has been carried out or authorised. When this right is exercised **we** shall have no liability for any loss to **you** arising from any possible delay;
- g) When you collect your vehicle / repairs have been completed  
**You** must check that all work has been properly completed, if **you** are aware the **repair** is not satisfactory do not sign any satisfaction note and advise **us** as soon as possible. **We** do not accept responsibility for faults in workmanship or materials for **repairs** paid for by **us** on **your** behalf.

### 2. Cancellation

If **you** decide that for any reason this policy does not meet **your** insurance needs then please return it to **our** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, **we** will refund **your** premium in full.

**You** may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.



The **insurer** will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons for the **insurer** to cancel this insurance policy include but are not limited to:

- a) Where the **insurer** reasonably suspects fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** or **your** insurance broker ask

Where the **insurer's** investigations provide evidence of fraud or a serious non-disclosure, the **insurer** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If the **insurer** cancels the policy, **you** will be entitled to a return of premium on a pro-rata basis, unless the reason for cancellation is fraud and/or the **insurer** is entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

### 3. Arbitration Clause

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

### 4. Fraudulent Claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge. or
- If **your** claim is in any way dishonest or exaggerated;

**We** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

### 5. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

### 6. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

## 7. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

### Excluded Vehicles

#### 1) Excluded Vehicles

Cover does not apply in respect of the following vehicles:

- a. Taxis, self-drive hire, driving schools, service vehicles e.g. police, ambulance etc;
- b. Commercial vehicles or vans with a carrying capacity exceeding 1750kg;
- c. A vehicle used in any sort of competitions, rallies, pace making or off road use;
- d. Left hand drive vehicles or a vehicle not listed in Glass's guide;
- e. Any vehicle owned temporarily or otherwise by a motor dealer, trader or business formed for the purpose of selling or servicing motor vehicles.

### General Exclusions

1. Any **claim** occurring within the **waiting period** from the policy inception unless continual cover has been previously in place (Proof of previous policy maybe requested);
2. Excluded **vehicles** as above;
3. The policy **excess** as payable on each **claim**
4. More than five **tyre claims** for **vehicles** or two **tyre claims** for motorbikes during the **period of insurance**;
5. Which have been modified in any way from the manufacturer's specification, or
6. **Vehicles** used for competition, including track days, racing, pace making, hire or reward, off road use (including all Quad Bikes), driving school, transportation of goods, delivery courier, public service **vehicles** or designed to carry more than eight people including the driver, or
7. Over 3500kg gross weight.
8. **Claims** occurring where the fault or damage occurred before the inception of this insurance, or
9. Damage caused by fire, any road traffic accident, or where the **vehicle** is a total loss;
10. **Claims** occurring where damage is caused to any other part of the **vehicle** by the same incident;
11. A **claim** which is part of a road traffic accident or road risk insurance **claim**;
12. Loss of whatsoever nature arising directly or indirectly due to any act or omission which is wilful, unlawful or negligent on **your** part, whether wholly or in part;
13. Manufacturing defects or faults including manufacturer's recall;
14. The VAT element of any **claim** where **you** are VAT registered;
15. Any costs incurred in **excess** or outside the liability under this insurance including any for **consequential loss**, depreciation or diminution in value;
16. Faults in workmanship or materials, or any **consequential loss** following **repairs** paid for **by us** on **your** behalf. It is **your** responsibility to meet any **repairer** charges in **excess** of, or rejected as not being **our** liability;
17. Any direct or indirect consequence of war, civil war, invasion, **terrorism**, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or **damage** to property by or under the order of any government, local or public authority;
18. Any direct or indirect consequence of
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
19. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.