

Drover Limited, of 8 Orsman Road, London, N1 5QJ, United Kingdom arrange and manage this insurance.

Drover Limited is an Appointed Representative of Ambant Underwriting Services Limited who are authorised and regulated by the Financial Conduct Authority under reference number 597301. Your policy is underwritten by Great Lakes Insurance SE, a German insurance company with its headquarters at Königinstraße 107, 80802 Munich and registered with the commercial register of the local court of Munich under number: HRB 230378; UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE UK Branch is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the key information relating to this motor insurance policy. Complete pre-contractual and contractual information on the product is provided in the insurance policy documentation on the Drover website.

What is this type of insurance?

This motor insurance policy provides cover for your vehicle and any insured equipment rented via the Drover platform. The cover provided is a comprehensive cover including cover for losses to third parties as well as the insured vehicle and offers insurance for you and anyone listed as insured to drive on the policy schedule.



What is insured?

Cover for your vehicle

- ✓ Loss or damage to your vehicle any insured equipment that occurs during the period of insurance and caused by accidental or malicious acts, fire, lightning, explosion, theft or attempted theft or taking your vehicle away without your permission
- ✓ In case of damage to your vehicle or any insured equipment we will arrange for your vehicle to go to a repairer of our approved network. If you would prefer for an alternate repairer then this needs to be agreed with us in advance
- ✓ We will cover you for the recovery and re-delivery of the insured vehicle following an accident
- ✓ You may claim for damage to your vehicle's windscreen or windows and for any bodywork scratched by broken glass from the window or windscreen. There is a limit of £1500 for the cost of windscreen replacement

Liability to third parties

- ✓ We will cover liability to third parties for or as a result of an accident arising from the maintenance operation or use of your vehicle (or while you are loading and unloading your vehicle) which causes death or injury to another person (including a passenger) or physical damage to another person's property (up to £2,000,000)
- ✓ We will pay the following legal fees, costs and expenses if they arise from a claim under this policy section against you:
 1. Solicitor's costs if anyone we insure is represented at a coroner's inquest, fatal accident inquiry, or court of summary jurisdiction
 2. Reasonable costs for legal services to defend anyone we insure against prosecution arising from any death
 3. All other legal costs and expenses we agree to
 4. Legal fees and expenses incurred for defending proceedings including appeals (up to £1,000,000)
 5. Costs of prosecution against you arising from any health and safety inquiry (up to £1,000,000)



What is insured? (cont.)

Other benefits

- ✓ Courtesy car while your vehicle is being repaired by one of our approved repairers following accidental damage
- ✓ Medical expenses (up to £500) for you or anyone who is injured while they are in your vehicle as a result of an accident involving your vehicle. You will not have to pay an excess for any claim relating to medical expenses under this section.



What is not insured?

- ✗ The policy excess:
 1. £1,500 for vehicles valued less than £40,000 and if you are aged 21-24 years or have held a licence for less than 12 months at the time of loss
 2. £750 for vehicles valued less than £40,000 and if you are aged 25 years or older
 3. £1,500 for vehicles valued more than £40,000 and if you are aged 25 years or older
 4. £500 for claims resulting from fire or theft
 5. £100 for any windscreen damage that cannot be repaired
- ✗ Any accident, injury, loss or damage where the driver is under the age of 25 if the vehicle's value exceeds £40,000
- ✗ Loss of use, wear and tear, failures, breakdowns or breakages of mechanical, electronic or computer equipment
- ✗ Damage to tyres unless caused by an accident to your vehicle
- ✗ Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorized person taking and driving it if it has been left unlocked, left with the keys in it, left with the windows, roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
- ✗ Any legal liability caused directly or indirectly by terrorism or any similar event unless such liability is required to be covered under the Road Traffic Acts
- ✗ Anyone who is insured under any other policy
- ✗ Any use of the vehicle outside the terms of the rental agreement



Are there any restrictions on cover?

There is no cover while your vehicle is being:

- ! used for a purpose you did not ask for and which isn't included in the use shown in your Certificate of Motor Insurance
- ! used for hire and reward, delivery of merchandise or goods or any other purpose in connection with the Motor Trade
- ! used to secure the release of a motor vehicle, other than the insured vehicle, which has been seized by, or on behalf of, any government or public authority
- ! used for racing, pace-making, competitions, rallies, track days, trials or speed tests either on a road, track or at an off-road 4x4 event
- ! used outside the Policy Territories
- ! driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! driven by a person who does not have a licence allowing them to drive your car.
- ! If at the time of a claim under this policy there is another insurance policy in force which covers you for the same loss, we will only settle our share of the claim or we may seek a recovery of some or all of our costs from the other insurer.



Where am I covered?

- ✓ For all use of the vehicle within the policy territories – which means the vehicle can only be driven in the UK, the Channel Islands, and the Isle of Man.



What are my obligations?

We will only provide the cover described if:

- anyone claiming protection has met all the conditions in this policy and the schedule attaching to it
- the information you or someone you authorised to act on your behalf has provided to us is correct and complete to the best of your knowledge
- you have taken all reasonable steps to prevent any loss of or damage to your vehicle
- you let us examine your vehicle at any reasonable time
- you maintain your vehicle in roadworthy condition and comply with all statutory regulations and vehicle licensing authority regulations regarding its use, road worthiness and condition for the duration of this policy
- the information you have provided when making any claim under this policy is correct to the best of your knowledge



When and how do I pay?

The policy premium is payable monthly in advance and collected at the same time as the vehicle rental fees agreed with Drover for the duration for of the rental period.



When does the cover start and end?

The duration of the policy matches the length of your vehicle rental period with Drover.



How do I cancel the contract?

You can cancel this policy within 14 days of the policy start date or receipt of the policy documents; whichever is the sooner. Provided no claim has been made you will receive a refund on a pro-rata basis.

If you cancel this policy within the cooling off period detailed above, then you will need to provide proof of alternate suitable insurance to Drover to continue to use the vehicle. If you do not hold suitable insurance whilst in possession of a vehicle then you will be in breach of the terms and conditions of hire and consequently be using the vehicle without permission.