

## Summary of Cover Available

### About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within CX Trailer (Including Horse Trailers). This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to cover afforded you should consult your insurance agent. **WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.**

### About the Insurer

CX Trailer (Including Horse Trailers) is underwritten by certain Underwriters at Lloyd's regulated by the Financial Services Authority.

### Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

### How to Cancel this Insurance

We may cancel the certificate by writing to you at your last or known address confirming that all cover will end 14 days after the date of Our letter; or You may cancel the certificate by giving us written instructions.

If you or we cancel the certificate, and you have not made a claim during the current period of insurance, we will refund the Premium, less an administration fee, for any remaining period of cover. No Premium will be refunded for amounts under £25.00

### How to make a Complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service

If you have any questions or concerns about your policy or the handling of a claim you should contact the Managing Director at Commercial Express Quotes Ltd. Their address is: -

#### Managing Director

Commercial Express Quotes Ltd  
Unit 4  
Castlegate Court  
Castlegate Way  
Dudley  
DY1 4RD

If you are unable to resolve the matter with your broker or insurance advisor and wish to make a complaint you may do so at any time by referring the matter to the Lloyd's to review your case. Their address is:

#### Lloyd's Policyholder and Market Assistance

Lloyd's Market Services  
One Lime Street  
London  
EC3M 7HA

### How to make a Complaint (continued)

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service. Their address is

**Financial Ombudsman Service,**  
South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR.  
Tel. 0845 0801800.  
E-mail Complaint: [info@financial-ombudsman.org.uk](mailto:info@financial-ombudsman.org.uk)

### Definition of an Eligible Complaint

An eligible complaint is either a private individual, a business with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1million at the time of complaint.

### Financial Services Compensation Scheme (FSCS)

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if Lloyd's Underwriters are able to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their Website [www.fscs.org.uk](http://www.fscs.org.uk)

### The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject the law of England and Wales.

### The Cover Available

#### Section 1 – Fire, Theft, Accidental Damage and New for Old Cover

We will pay up to the cost price, market value or the sum insured as shown in the schedule or any endorsement (whichever is less) for fire, theft following forcible entry, or accidental damage to the trailer. It must have been under the custody or control of You, Your immediate family or on loan in an emergency. We will base the settlement on the original cost price less depreciation, or the market value (whichever is less). We will choose whether to pay You or to repair or replace the items. You must keep a dated receipt for the wheel clamps as proof of buying.

If the trailer is stolen and not recovered or totally destroyed within 3 years of manufacture, settlement will be on current value, without making a deduction for wear and tear or age of the Trailer, subject to the sum insured stated in the Policy Schedule.

#### Section 2 – Replacement Hire

If the trailer becomes unusable for more than 24 hours because of loss or damage covered under section 1, We cover You up to the amount specified in the schedule for the reasonable cost You incur of hiring another trailer similar to the one insured.

#### Section 3 – Public Liability

We insure You up to the amount specified in the schedule in respect of:-

- (a) amounts You become legally liable to pay and/or
- (b) costs and expenses of defending litigation incurred with our written consent in respect of death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through Your use of the Trailer.

#### Section 4 – European Use

This insurance operates for 30 days whilst the trailer is in Europe (including sea crossings).

### Policy Excess

The Standard policy excess is £100 for Sections 1, 2 & 4. For claims resulting from Public Liability the excess is Nil. Any specific excesses that may be applied will be advised to you.

### Changes in circumstances

You must tell the insurance agent who arranged the insurance for you, of any changes in circumstances. In particular you must tell us if there is a change of address to where the trailer is kept.

### Security Protection Warranty

It is a condition precedent to liability that the Trailer will be clamped by a British Standard wheel clamp or hitch lock when not in use unless it is kept in a building:

- (a) that is totally enclosed and secure; and
- (b) that is a permanent substantial structure of brick, stone or timber; and
- (c) has doors kept locked by a patent 5-lever lock

Whilst in use, the trailer must be clamped by a British Standard wheel clamp or hitch lock once detached from the towing vehicle.

### General Exclusions & Limitations

- Any trailer:
  - (a) not maintained in an efficient condition; or
  - (b) being used in an illegal or dangerous manner.
- Hiring/lending out unless on loan in an emergency.
- Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like.
- Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
- Depreciation, deterioration, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, mildew, rot, water leakage of any cause, or any gradually operating process.
- Mechanical or electrical breakdown or fault not resulting in Damage to the Trailer.
- Damage to tyres by braking or by punctures on roads, cuts or bursts.
- Theft or attempted theft if the security protection warranty has not been followed.

### How to make a claim under this Insurance

Full Details of how to make a claim are contained within the certificate booklet. To report a claim, please call:

**Carr Greenwood Smith 0161 835 5553.**

At the time of making a claim, you will be asked:

- The policy number stated on your schedule;
- Full details of the claim