

**QBE UK Limited
Motor Fleet Endorsement**



Attaching to and forming part of Policy Schedule: **Y132416FLT0119A**

Insured: **Carandaway Limited trading as Karshare**

ZZN999 – Conditions (Extended)

The following clauses are incorporated in and form part of this **policy**.

Condition: Vehicle requirements

We will indemnify you under **Section B - Damage to your vehicle** in respect of any vehicle insured under this policy providing:

- a) The vehicle is registered in the United Kingdom, Jersey, Guernsey and the Isle of Man; and
- b) The vehicle value does not exceed £50,000; and
- c) The vehicle is less than 10 years in age, increased to 15 years for Community Car Share Response vehicles.

Condition: Amendments to cover

We will not indemnify you under **Section B - Damage to your vehicle** in respect of any vehicle insured under this policy which is found to have been 'Category S' or 'Category N' write-off.

Condition: SDH Cover – Eligibility of Renter/or Driver

It is a condition that **your policy** will not apply unless each hirer and authorised driver meets the following requirements. **You** will make sure the vehicle will not be let out on hire or driven by any person unless they:

- a) are over the age of 21 years;
- b) are under the age of 71 years;
- c) have held a full driving licence to drive a vehicle of the same class for no less than 2 years;
- d) have not been convicted of any offence in connection with the driving of a vehicle or motorcycle and/or has had his/her driving licence endorsed with more than 3 penalty points imposed on to the Renter's licence;
- e) have not been involved in any accidents (this applies to drivers between 21-25 years;

f) have not been involved in more than one fault accident during the 3 years immediately prior to any hiring (this applies to drivers aged between 25-70 years);

g) have referred any medical condition requiring Driver and Vehicle Licensing Agency (DVLA) notification and authorization has been granted by the DVLA; and

h) have not had their motor insurance declined or renewal refused, policy cancelled, or special terms imposed by an insurer.

i) are not engaged in professional gambling, sport or entertainment, hawking or general dealing, street or market trading or modelling;

Subject otherwise to the terms, exceptions and conditions of this insurance.

This endorsement is effective from: 30 October 2019 (000)

QBE European Operations is a trading name of QBE Europe SA/NV, VAT BE 0690.537.456, RPM/RPR Brussels, IBAN No. BE53949007944353 and SWIFT/BIC No. HSBCBEBB, ('QBE Europe'), and of (1) QBE UK Limited, no. 01761561 ('QBE UK'), (2) QBE Underwriting Limited, no. 01035198 ('QUL'), (3) QBE Management Services (UK) Limited, no. 03153567 ('QMSUK') and (4) QBE Underwriting Services (UK) Limited, no. 02262145 ('QSUK'), all four companies having their registered offices at Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, and being incorporated in England and Wales. QBE Europe is authorised by the National Bank of Belgium under licence number 3093. QBE UK and QUL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. QUL is a Lloyd's managing agent. QMSUK and QSUK are both Appointed Representatives of QBE Europe and QUL.