

The British Balloon and Airship Club and members -For the time being
C/O Mr Rupert Stanley

Thornbury NFU Mutual Office
9A ST MARY STREET
THORNBURY
BRISTOL
BS35 2AB

01454 414000

Motor Contingency Insurance Schedule

Policy number 003X4839087 / N03
Period of cover 12:00 noon 1 October 2014 to 12:00 noon 1 October 2015
Renewal date 1 October 2015 **Date of issue** 9 October 2014

Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Commercial Vehicle Insurance Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue

Renewal
This schedule replaces your previous schedule.

	Premium
Mutual Bonus	£3,030.30
Insurance Premium Tax (at the current rate)	-£30.30
Total Price	£3,180.00

Vehicles

Description of Vehicles

Any vehicle which does not belong to the policyholder

Cover

Comprehensive

Authorised Drivers

Any person employed by the policyholder who is driving on the policyholder's order or with their permission

Vehicle Use

Use by employees of the policyholder of their own vehicles for the policyholder's business

Excess amounts per vehicle

Accidental damage £500 ALL DRIVERS - SEE PAGE 2	Driver aged under 21	£800
	Driver aged 21 to 24 years	£600
	All other drivers	£500
Theft		£100
Fire		£0
Glass replacement	Approved company	£50
	All other circumstances	£70

Employees

Number of your employees using their own vehicles on your business | 120

Endorsements

BBAC cover

Cover is provided for BBAC (British Balloon and Airship Club) members declared to NFU Mutual, to drive a BBAC member's vehicle (if not already insured to drive by the member's current Motor policy), when requested to do so, by the vehicle owner, for BBAC activities.

Where any driver requested to drive by a BBAC member vehicle owner, has cover to drive the owner member's vehicle by virtue of cover provided by the driver's own policy, such cover will take precedent over the cover provided by this policy. For the purpose of this cover, BBAC activities are defined as: Travelling to and from launch sites and landing sites; Travel to and from ballooning events including participation in ballooning competitions, within the Territorial limits; Use of the balloon vehicle for ballooning purposes such as taking the balloon or parts thereof for fuelling or repair; Travel to and from events and meetings organised by the BBAC, affiliated regional clubs and non-geographic clubs.

Territorial limits are defined as: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Turkey. When any vehicle is being driven in any of the aforementioned countries, cover will be comprehensive. In addition, territorial limits include: Albania, Belarus, Bosnia Herzegovina, Croatia, Israel, Macedonia, Moldova, Montenegro, Morocco, Serbia, Tunisia and Ukraine. When any vehicle is being driven in any of these aforementioned countries, cover will be limited to third party only.

It is a condition precedent to liability that BBAC members required to drive a vehicle on behalf of another member will be declared to the NFU Mutual Thornbury Agency. Details must include: Full name of driver to be covered; Date of birth; Full address and postcode; Telephone number; BBAC membership number; Number of previous fault claims in the last 3 years; A note of the motoring convictions with dates, fines, ban period and types and any criminal convictions.

A membership form and Data Protection Notice signed by the member must be issued to them and a copy retained by BBAC or members can acknowledge they have read and agreed the Data Protection Notice on the BBAC website.

The premium including IPT (Insurance Premium Tax) will be payable to NFU Mutual. Any BBAC administration fees are not part of the insurance premium.

Where comprehensive cover is provided, NFU Mutual will pay for damage to the vehicle subject to a maximum vehicle value of £75,000 for any car or van up to 4 tons but NFU Mutual will not be responsible for the first £500 of each and every claim.

Where any driver is insured via their own Motor Insurer for driving an owner member's vehicle, any claims when driving a BBAC member's vehicle must be reported to the driver's Motor Insurer.

NFU Mutual will review the premium annually and may adjust the premium based on membership numbers, driver convictions and claims, policy claims history and inflationary factors.

When any claim is made under this policy, the vehicle owner and driver must provide details of their own policy numbers and Insurers, so that claims can be jointly dealt with efficiently and investigated appropriately.

This policy is administered by NFU Mutual via the Thornbury Agency. First Floor, 9a St Mary's Street, Thornbury, Bristol, BS35 2AB Agency Telephone : 01454 414000 Agency Fax : 01454 416800 bristol_agency@nfumutual.co.uk

Amendment to printed documents

Although the documentation refers to Commercial Vehicle insurance, the cover is detailed by separate endorsement.

The description of vehicles, authorised drivers, vehicle Use and excesses are described by separate endorsement and are not as noted on printed schedules.

Motor Legal Protection cover shall not apply as this should be covered by the vehicle owner's motor policy.

Co-Existing Insurance

If at the time of any incident there is any other insurance covering the same liability, injury or damage we will not make any payment.

Declaration Adjustment Condition

The renewal premium paid at the start of each period of cover is a provisional premium.

Within one month of your renewal date you must give us any information that we have requested to enable us to calculate the renewal premium accurately.

If the correct renewal premium based on the information you provide is different from the provisional renewal premium we will request additional premium or refund the difference as appropriate.