

Minibus Plus Insurance Notice to policyholders



QBE

Policy sections

Your QBE Minibus policy includes the following mandatory covers. These covers cannot be removed as they are a compulsory part of our product.

- Vehicle
- Cover (*the following levels of cover can be selected: Comprehensive, Third party fire and theft, Laid up fire and theft*)
- At least one specified driver or group of drivers

We also offer the following optional covers. You may add or remove these covers as required. Please refer to your policy schedule which will indicate whether or not these covers are operative on your policy.

- No claims bonus protection
- AA breakdown cover
- Uninsured loss recovery and legal expenses
- Public liability (*available for private/public hire policies only*)

If your policy schedule indicates that any optional covers are included and you wish to remove them, or that any optional covers are not included and you wish to add them, then please contact your insurance broker/intermediary.

Please note that if you elect not to continue with any of the optional covers or you add any new optional covers your policy premium will be amended to reflect the added or removed insurance cover. The compulsory elements of your policy will be unaffected.

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Protected no claims discount

If your policy schedule indicates that no claims discount protection is included in your policy then this will allow you to have two fault claims on this vehicle or the vehicle previously utilising the same no claims discount entitlement within a five year period. In the event of three or more fault claims during a five year period then your no claims discount protection will be removed and your no claims discount will be reduced according to the following scale:

One claim in the past twelve months:	No claims discount reduced by two years from the maximum
Two claims in the past twelve months:	No claims discount reduced by four years from the maximum
Three or more claims in the past twelve months:	No longer eligible for no claims discount

The maximum no claims discount available on your policy will vary depending upon the type of policy you require.

Social, domestic and pleasure	Four years maximum
Private and / or public hire	Five years maximum
Education	Four years maximum
Charity and not for profit	Five years maximum
Commercial use	Four years maximum
Nursing home	Five years maximum

If your policy schedule indicates that no claims discount protection is not included in your policy then your no claims discount will be reduced according to the following scale in the event of a fault claim:

One claim in the past twelve months:	No claims discount reduced by two years from current level
Two claims in the past twelve months:	No claims discount reduced by four years from current level
Three or more claims in the past twelve months:	No longer eligible for no claims discount

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