

<b>Insured</b>	hiyacar Limited
<b>Period of Insurance</b>	30 November 2018 to 29 November 2019
<b>Policy No</b>	LC FLE 6917052
<b>Insurer</b>	AXA Insurance UK plc

<b>Understanding of Cover</b>	<p>This policy has been set up to cover hiyacar Limited for the provision of a peer to peer car rental platform which allows:</p> <ul style="list-style-type: none"> <li>▪ Drivers to find, review and hire cars they could or would not usually buy, from</li> <li>▪ Owners to list and let out their cars</li> </ul> <p>Cover starts from the moment the vehicle is officially on hire and ceases when handed back.</p>
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<b>Level of Cover</b>	Comprehensive
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<b>Cover</b>	<p>Legal liability for death of or injury to third parties or damage to third party property Loss of or damage to insured vehicles caused by fire, theft, accidental or malicious means Windscreen / glass breakage or damage suffered by insured vehicles</p>
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<b>Driving</b>	<p>No drivers under 25 unless accepted by hiyacar Any licensed driver aged 25 or over that has held a full licence for a minimum of 24 months and is a UK resident, with the permission of the policyholder</p>
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<b>Limitation of Use</b>	Social, domestic and pleasure and business purposes by any person to whom the vehicle is let on hire by the Policyholder
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<b>Excess</b>	Each and every loss in respect of:	
	▪ Accidental Damage	£500
	▪ Fire and Theft	£500
	▪ Replacement Windows and Windscreen	£500
	Or higher if advised by Hiya	

<b>Territorial Limits</b>	<p>Great Britain Northern Ireland the Isle of Man and the Channel Islands Any member country of the European Union Any other country that has agreed to follow European Union Motor Directives and is approved by the Commission of the European Union (as shown in your Certificate of Motor Insurance).</p> <p><b>Cover provided within the EU and agreement countries is:</b> Full policy cover</p> <p><b>Requests for cover in any other countries must be made to your insurer prior to the trip</b></p> <p>Whilst your certificate is sufficient evidence of cover we will, if requested, provide you with a green card</p>
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<b>Policy Limits</b>	▪ Third Party Death / Bodily Injury	Unlimited
	▪ Damage to Third Party Property	
	– Private Cars	£20,000,000
	– Terrorism (sub-limit)	£5,000,000
	▪ Legal Defence Costs – breach of duty to employees	£5,000,000
	▪ Corporate Manslaughter Defence Costs	£5,000,000
	▪ Loss of or Damage to Insured Vehicles	Market value of the vehicle immediately prior to the incident
	▪ Uninsured Loss Recovery and Motor Prosecution defence expenses - any one incident	£100,000
	▪ Medical Expenses	£250
▪ Personal belongings	£250	
▪ Driver Personal Accident - death / loss of sight or limb	£5,000	

<b>Principal Exclusions</b>	▪ Liability arising out of the use of the vehicles as a tool of trade
	▪ Loading and unloading beyond the limits of the carriageway (other than by Driver or Attendant of vehicle)
	▪ Spraying
	▪ General depreciation, wear and tear
	▪ Loss of use
	▪ Fines and penalties
	▪ Rallies, competitions or trials
	▪ Hire or reward (i.e. taxi services/deliveries etc.)
	▪ Mechanical, electrical or electronic breakdown or failure
	▪ Damage to tyres due to punctures, cuts, bursts or application of brakes
	▪ Diminution in value
	▪ Loss by deception
	▪ Loss of or damage to the vehicle following theft where keys were left in or on an unattended vehicle

<b>Claims contact number – office hours</b>	0345 850 5194
	AXA's claims department during office hours (9.00am to 5.00pm)

<b>UK accident recovery</b>	0203 768 9994
	24 hour emergency helpline

<b>UK emergency breakdown</b>	0203 768 9994
	24 hour emergency helpline

<b>Window and Windscreen breakage</b>	AXA – 0345 900 4185
	Autoglass – 08000 154 195 – Option 1. Please have your policy number to hand