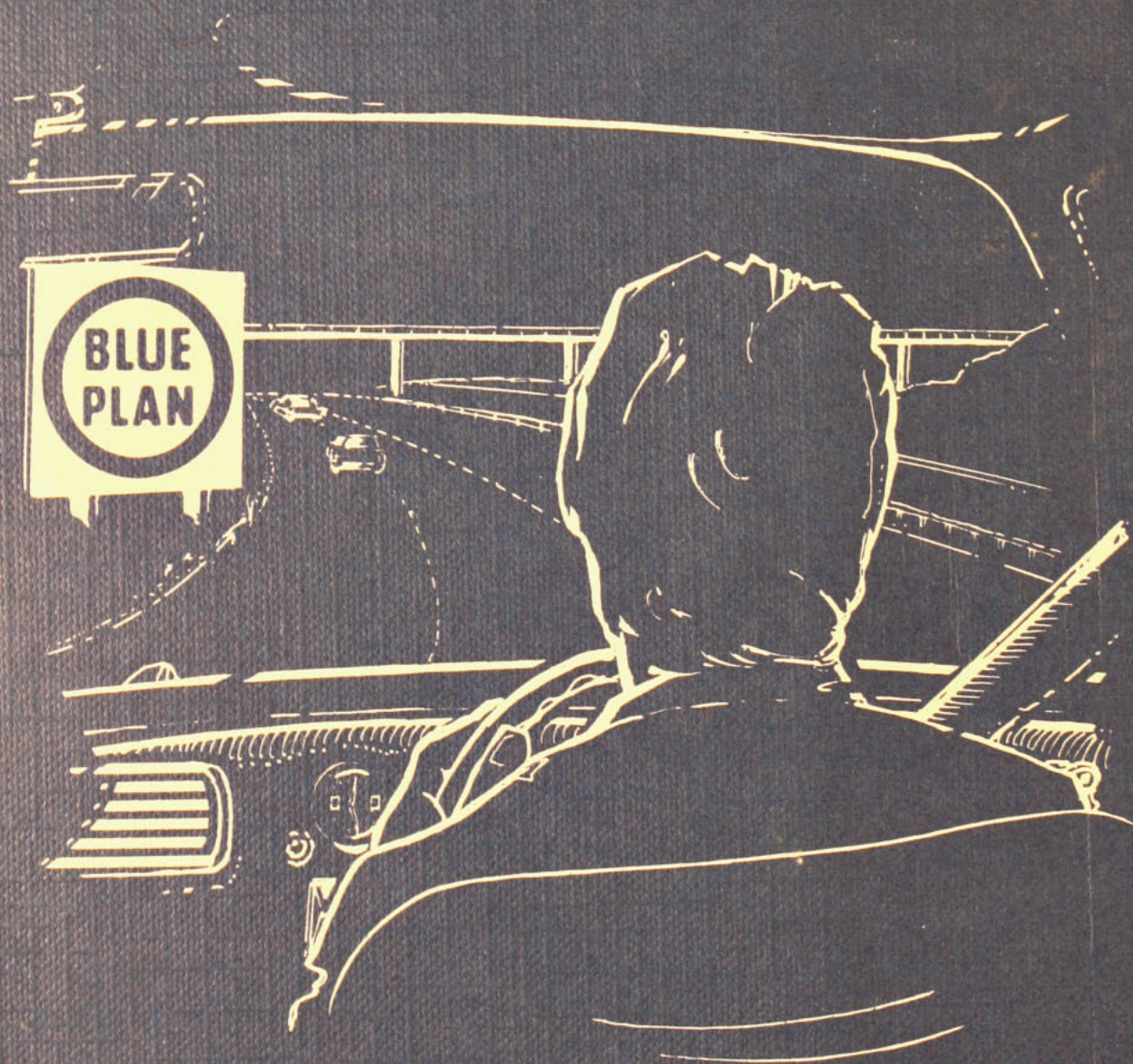




**Guardian  
Royal Exchange  
Assurance**



**MOTOR INSURANCE  
POLICY**



### **Section 6—No Claim Discount**

In the event of no claim being made or arising under this Policy during a Period of Insurance specified below immediately preceding the renewal of this Policy the renewal premium shall be reduced in accordance with the following scale or any subsequent scale that the Company shall advise the Policyholder

Period of Insurance	Reduction
The preceding year .. .. .	30%
The preceding two consecutive years .. .. .	40%
The preceding three consecutive years .. .. .	50%
The preceding four consecutive years .. .. .	60%
The preceding five consecutive years .. .. .	65%

If a single claim arises or is made during any Period of Insurance for which the premium has been or would have been reduced by a No Claim Discount of 50% or 60% or 65% on the above scale the following scale of reductions shall be applied from the next renewal:

50% discount at last renewal on above scale—30% at next renewal  
60% discount at last renewal on above scale—40% at next renewal  
65% discount at last renewal on above scale—50% at next renewal

If this Policy applies to more than one vehicle the No Claim Discount shall be applied as if a separate Policy has been issued in respect of each vehicle

### **Section 7—No Claim Discount Protection**

The Insured having satisfied the Company's requirements for the granting of a No Claim Discount Protection the Company agrees that the premium otherwise payable for the insurance provided by this Policy shall be reduced by 60% until such time as the Insured ceases to be eligible for a No Claim Discount Protection as a result of more than two claims arising under this Policy in any period of 3 years

If this Policy applies to more than one vehicle the No Claim Discount Protection shall be applied as if a separate Policy has been issued in respect of each vehicle



### **Clauses applicable to Sections 6 and 7**

The following shall not be deemed to be claims under this Policy for the purpose of Sections 6 and 7

- (a) Payments in respect of indemnity under Section 1 (c) Windscreen Breakage
- (b) Payments in respect of indemnity under the Emergency Treatment Clause
- (c) Payments made in circumstances where the Insured can prove that he would recover in full his losses from a Third Party but for the existence of an agreement between the Company and the Insurer of the Third Party
- (d) Payments which the Company by the exercise of its rights under Condition 2 recover in full together with the associated expenses of the recovery  
Nothing in this clause shall give the Insured the right to require the Company to pursue such recovery

### **Avoidance of Certain Terms and Right of Recovery**

Nothing in this Policy or any endorsement thereon shall affect the right of any person indemnified by this Policy or of any other person to recover an amount under or by virtue of the provisions of the law of any territory in which the Policy operates relating to the insurance of liability to Third Parties

BUT the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the provisions of such law

### **Emergency Treatment**

The Company will indemnify any person using any vehicle in connection with which indemnity is provided under this Policy against liability under the Road Traffic Acts to pay for emergency treatment of injuries caused by or arising out of the use of such vehicle in any territory to which any of such Acts applies



### **Use on the Continent of Europe**

Upon payment to the Company of such additional premium as the Company may require the indemnity provided by this Policy (in addition to the indemnity provided by Sub-Section (3) of Section 2 of this Policy) shall apply for the period stated in any International Motor Insurance Card (Green Card) issued to the Insured by the Company

- (i) while the Vehicle specified in such Green Card is on the Continent of Europe or in direct connection with the transit (including processes of loading and unloading) of the Vehicle between any ports in countries to which this Policy applies provided always that such transit shall be by any recognised sea passage of not longer duration under normal conditions than 65 hours
- (ii) in respect of indemnity to the Insured against liability incurred by him for the enforced payment of Customs Duty on the Vehicle after temporary importation thereof into any country on the Continent of Europe provided that such liability arises as the direct result of any loss or damage to the Vehicle which loss or damage is the subject of indemnity under this Policy

If as a direct result of an accident in Spain which is or might be the subject of indemnity under this Policy the Insured and/or the person driving the Vehicle with the Insured's authority at the time of the accident is detained or the Vehicle is impounded by the competent authorities and a guarantee or monetary deposit is required for their release the Company will furnish such guarantee or deposit not exceeding **£1,000** in all provided that such accident and the requirement of such guarantee or deposit occur during a period for which a Green Card issued to the Insured by the Company is effective

Immediately the guarantee is released or the deposit becomes recoverable the Insured shall comply with all necessary formalities and give the Company all such information and assistance as it may require to obtain the cancellation of the guarantee or the return of the deposit

If the guarantee or deposit is wholly or in part forfeited or taken for the payment of fines or costs in or as the result of any penal proceedings against the Insured or the person driving the Insured shall repay such amount to the Company forthwith



## General Exceptions

The Company shall not be liable in respect of

- 1 any accident injury loss or damage occurring while any vehicle in connection with which indemnity is or would otherwise be provided under this Policy is being
  - (a) used for any purpose not permitted by the effective Certificate of Motor Insurance
  - (b) driven by any person not described in the effective Certificate of Motor Insurance
  - (c) driven by the Insured unless he holds a licence to drive such vehicle or has held and is not disqualified for holding or obtaining such a licence
  - (d) driven with the general consent of the Insured by any person who to the Insured's knowledge does not hold a licence to drive such vehicle unless such person has held and is not disqualified for holding or obtaining such a licence

**Use and  
driving of  
Vehicle  
defined in  
Certificate**

Notwithstanding anything to the contrary in General Exception 1 (a) or 1 (b) above the indemnity to the Insured in connection with the Vehicle shall operate while the Vehicle is in the custody or control of a member of the Motor Trade and used only for the purpose of its overhaul upkeep or repair

- 2 any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement

- 3 (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss

(b) any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from

(i) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

- 4 any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power except so far as is necessary to meet the requirements of the Road Traffic Acts

- 5 any accident injury or loss or damage (except under Section 2) arising during (unless it be proved by the Insured that the accident injury loss or damage was not occasioned thereby) or in consequence of

(a) earthquake

or

(b) riot or civil commotion occurring elsewhere than in Great Britain the Isle of Man or the Channel Islands



## Conditions

The Proposal Policy Folder Schedule(s) and the effective Certificate of Motor Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of the Proposal Policy Folder Schedule(s) or of the effective Certificate of Motor Insurance shall bear such meaning wherever it may appear

### Claim procedure

1 The Insured or his legal personal representatives shall give notice in writing to the Head or any Branch Office of the Company as soon as reasonably possible after the occurrence of any accident injury loss or damage with full particulars thereof Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt Notice shall also be given in writing to the Company immediately the Insured or his legal personal representatives shall have knowledge of any impending prosecution inquest or fatal inquiry in connection with any accident for which there may be liability under this Policy

2 No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured or any person claiming to be indemnified without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured or such person the defence or settlement of any claim or to prosecute in the name of the Insured or such person for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured and such person shall give all such information and assistance as the Company may require

### Other insurance

3 If at the time any claim arises under this Policy there is any other existing insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its ratable proportion of any loss damage compensation costs or expense Provided always that nothing in this Condition shall impose on the Company any liability from which it would have been relieved under Exception (c) or (g) to Section 2 but for the terms of this Condition

### Care of Vehicle

4 The Insured shall take all reasonable steps to maintain in efficient condition the Vehicle and its accessories and the Company shall have at all times free access to examine the Vehicle

### Change of Vehicle

5 In the event of the Insured wishing to change the Vehicle or add another vehicle to this Policy details should be supplied to the Company (a post card is provided at the back of the Policy Wallet) The indemnity provided by this Policy in respect of the substituted or additional vehicle shall be limited to that provided under Section 2 until particulars of such vehicle have been notified to and accepted by the Company



6 (a) **The Company** may cancel this Policy by sending seven days' notice by registered letter to the Insured at his last known address (and in the case of Northern Ireland to the Department of the Environment for Northern Ireland) and in such event will return to the Insured the premium less the proportionate part thereof for the period the Policy had been in force **Cancellation**

(b) **The Insured** may cancel this Policy at any time by sending seven days' notice and (provided no claim has arisen during the then current Period of Insurance and the Certificate of Insurance has been returned to the Company) the Insured shall be entitled to

(i) where the Policy has been in force continuously during the preceding twelve months a return of the premium less the proportionate part thereof for the period the Policy has been in force

(ii) where the Policy has been in force for less than twelve months a return of the premium less premium at the Company's Short Period rates for the time the Policy has been in force

The Company's Short Period rates are

Period not exceeding	Percentage of annual premium payable
1 month .. .. .	20
2 months .. .. .	30
3 months .. .. .	40
4 months .. .. .	50
5 months .. .. .	60
6 months .. .. .	70
7 months .. .. .	80
8 months .. .. .	90
over 8 months .. .. .	100

7 The due observance and fulfilment of the terms provisions conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said Proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy **Insured's duty**



## ENDORSEMENTS

The Schedule forming part of the Policy specifies by indicating the number below any endorsement to which the insurance is subject

**1 Excess Clause—Damage—£20**

**2 Excess Clause—Damage—£35**

**3 Excess Clause—Damage—£50**

**4 Excess Clause—Damage—£75**

**5 Excess Clause—Damage—£100**

In respect of each and every occurrence the Company shall not be liable under Section 1 (a) for the amount defined by this endorsement of any amount otherwise payable in respect of loss of or damage to the Vehicle. The sum specified shall be in addition to any other amount for which the Company is not liable under this Policy

**6 Joint Policy—Indemnity to each Insured**

In the event of a claim for indemnity under Section 2 the term the Insured in General Exceptions 1 (c) and 1 (d) shall be deemed to have been deleted and the name of such of the parties jointly described in the Proposal as the Insured substituted therefor

**7 Damage cover to Trailers**

Sections 1 (a) 1 (b) and 1 (c) of this Policy shall apply in respect of any Trailer owned by the Insured or for which the Insured is legally responsible provided that the Insured has declared details of all such Trailers to the Company including his estimate of value thereof

In respect of Caravan Trailers cover shall be deemed to extend to include any fixtures fittings furniture furnishings and utensils thereon provided these items have been included in the estimate of value





**Guardian  
Royal Exchange  
Assurance**

PRIVATE CAR SCHEDULE

This SCHEDULE is for attachment to the Proposal Form in your Policy Wallet and forms part of the Policy numbered below. It is effective from 20th DECEMBER 1984 and replaces any previous Schedule which may have been issued.

Branch: LONDON

Policy No: MG155/Q4954771

Agent: RAC INSURANCE BROKERS LTD

Agency No: 1/TFZ819/A

Insured: RICARDO RIVADENEIRA

Period of Insurance:

From 20th DECEMBER 1984 to 19th DECEMBER 1985 (Both dates inclusive)

Renewal Date: 20th DECEMBER

First Premium Payable £401.00

Description of Vehicle:

Any private type motor car for which there is in force an effective Certificate of Motor Insurance issued under the Policy Number above.

The following Cover, Policy Sections and Endorsements are applicable to this Insurance:

Policy Cover

Policy Sections

Endorsements

Comprehensive

: 1(A), 1(B), 1(C), 2, 3, 4, 5 & 6 : None

Authorised.... ZPM/DKP

Guardian Royal Exchange Assurance plc

31/01/85

S155/00423





Guardian  
Royal Exchange  
Assurance



Guardian Royal Exchange Assurance plc  
Member of the Insurance Ombudsman Bureau  
Registered Office:— Royal Exchange, London, EC3V 3LS  
Registered in England, No. 932111

Office of Issue: London  
7 St. James's Street,  
LONDON SW1A 1EQ  
Tel. No. 01-283 7101

## PROPOSAL FOR PRIVATE CAR INSURANCE

NOTE: You must give full and true answers to all questions below. If you do not do so, your insurance cover may not protect you in the event of a claim.

PLEASE WRITE WITH A BALL POINT PEN

Proposer's full Name (Mr./Mrs./Miss) RICARDO RIVADENGIRA  
(Block Letters)  
Proposer's full Address FLAT 9, 29 PALACE GATE, KENSINGTON  
(Block Letters) LONDON

Tel. No. Home 01-584-1359

Business

or such subsequent address as may be notified to the Company.

IMPORTANT—PLEASE INSERT POSTCODE

W8

(Shown on your Driving Licence)

	Make and Model of Car	Version L, GL, LS etc.	Year of Manufacture	Cubic Capacity	Registered Letters and Number
VEHICLE	PEUGEOT 505	FAMILY ESTATE	1983	1971	A575DPJ
	Are you the owner of the car .. .. . YES/NO				
	Is the car registered in your name .. .. . YES/NO				
	If NO state owner and/or name of Hire Purchase Company .. .. .				
USE	Has the car been modified or altered from the maker's standard specification including any adaption for disability .. .. . YES/NO				
	If YES give details .. .. .				
	In addition to Social Domestic and Pleasure use will the car be used for:—				
	(a) Commercial Travelling .. .. . YES/NO				
DRIVERS	(b) business purposes by any person other than yourself .. .. . YES/NO				
	If YES give particulars .. .. .				
	Give the following information about ANY PERSON including yourself who may drive:				
	Full Name	Full details of Occupation(s) including any Part Time Work	Age	Type of driving licence (provisional or full)	Period held
	* PROPOSER (SELF)	LAWYER	55	FULL	30 yrs + *
	MARIA HURTADO	HOUSEWIFE	42	IDP	15 years
	State name of person who will be the main user of the car .. .. .				
	Have you or has any other person who to your knowledge will drive:				
	(a) during the past 5 years been subject to a driving disqualification or been convicted during that period of any offence in connection with any motor car or other motor vehicle or is any prosecution pending .. .. . YES/NO				
	If YES give dates and full particulars (Licensing Authorities Offence Codes should also be quoted if known) .. .. .				
(b) during the past 3 years had any accident/loss in connection with any motor vehicle .. .. . YES/NO					
If YES give dates and particulars .. .. .					
Do you, or does any other person who to your knowledge will drive, suffer from <b>diabetes, epilepsy, heart condition or any other disease or physical infirmity</b> which could impair your/his ability to drive .. .. . YES/NO					
If YES give particulars .. .. .					
PREMIUM OPTIONS & COVER	Indicate insurance required (please tick the appropriate box)				
	Comprehensive <input checked="" type="checkbox"/>	Third Party Fire and Theft <input type="checkbox"/>	Third Party only <input type="checkbox"/>		
	SEE PROSPECTUS FOR FULL DETAILS OF POLICY COVER, PREMIUM OPTIONS & NO CLAIM DISCOUNT PROTECTION A COPY OF THE POLICY IS AVAILABLE ON REQUEST				
	If entitled to No Claim Discount from previous insurers attach renewal notice and state number of years of entitlement <u>0</u> yrs.				
	SPECIAL NO CLAIM DISCOUNT PROTECTION If you qualify and would like a policy with this feature, tick here <input type="checkbox"/>				
	DO YOU WISH THE DRIVING TO BE LIMITED TO * (a) Yourself .. .. . YES/NO * (b) Yourself and wife/husband .. .. . YES/NO *				
COMPREHENSIVE POLICIES If you are over 21 and wish to bear the first portion of each claim (known as EXCESS) for loss of or damage to your car (other than by FIRE or THEFT) please tick the appropriate box					
EXCESS £20 <input type="checkbox"/> £50 <input type="checkbox"/> £100 <input type="checkbox"/>					
These EXCESSES are in addition to the standard policy term requiring the Policyholder to bear the first portion of any claim where the driver has not attained his 25th birthday or being over 25 holds a provisional licence or has not held a full licence for 12 months.					

**DECLARATION:—** Please read carefully the NOTE at the top of this proposal and this declaration before signing

I/we hereby apply for a contract of insurance between GUARDIAN ROYAL EXCHANGE ASSURANCE plc and myself/us. I/we declare that the particulars in this Proposal are true to the best of my/our knowledge and belief and that I/we undertake that the Motor Car or Cars to be insured will not be driven by any person who to my/our knowledge has been refused any motor vehicle insurance or continuance thereof. This Proposal and Declaration shall be the basis of the said contract of insurance (and any renewal thereof which may be agreed) and will be incorporated in the Policy which I/we agree to accept, subject to the terms, exceptions and conditions expressed therein.

**NOTE:—No cover attaches until the Company has accepted this proposal and has issued a Certificate of Insurance or Cover Note.**

Proposer's Signature [Signature]

Date 20.12.85

TO BE COMPLETED BY THE COMPANY

EDULE	BRANCH—	POLICY NUMBER	<u>MCI55 / Q4954771</u>
	AGENT—	AGENT'S NUMBER	<u>11TF281RA</u>
	Period of Insurance From	to	(Both dates inclusive)
	RENEWAL DATE	DESCRIPTION OF VEHICLE	



COVER NOTE No. **ZP 419453**



# Guardian Royal Exchange Assurance

The undernamed having proposed for insurance in respect of the Motor Vehicle described in the Schedule below, the risk is hereby held covered in terms of the Company's usual form of Policy applicable thereto with the alterations indicated, for the period shown, unless the cover be terminated by the Company by notice in writing, in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise applicable for such insurance will be charged for the time the Company has been on risk.

Insured's Name: <u>MR R. RIVADENEIRA</u> Address: <u>FLAT 9, 29 PALACE GATE.</u> <u>KENSINGTON,</u> <u>LONDON</u> Postcode <u>W8</u>	<b>PERIOD OF INSURANCE</b> Effective from <u>10.25 a.m./p.m.</u> on <u>5TH FEBRUARY</u> 19 <u>85</u> for THIRTY days, that is to say from the above stated time and date to the same time on the THIRTIETH day after such date.
---	--

## SCHEDULE

Make, Model and Type of Body	Year of Manufacture	Cubic Capacity	Commercial Vehicles Only		Registration Mark or Engine No. or Chassis No.
			Carrying Capacity	Estimated Value	
PEUGEOT 505 FAMILY ESTATE	1983	1971	—		A575 DPJ
<b>Form of Policy COVER Applicable:</b> Private Car Commercial Vehicle Motor Trade Motor Cycle			Delete as necessary Comprehensive Third Party Fire & Theft Third Party Only		
A private car policy also provides Third Party cover while the Insured is driving a motor car or motor cycle not owned by him.			<b>Use permitted:</b> 1. Social, domestic and pleasure purposes. 2. As per Use Clause ..... A ..... overleaf. 3. ....		
<b>Alterations to form of Policy applicable:</b> AS PER U/W TERMS.			<b>Persons entitled to drive:</b> 1. The Insured. 2. Any person with the permission of the Insured. 3. and spouse		
			Provided that the person driving holds a licence to drive such vehicle or has held and is not disqualified for holding or obtaining such a licence.		

# CERTIFICATE OF MOTOR INSURANCE

I hereby certify that this covering note satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

**GUARDIAN ROYAL EXCHANGE ASSURANCE plc**  
(Authorised Insurers)

*MA Eckhoff*  
(Authorised Representative)

*A. Williams*

**General Manager.**



**This policy folder contains the proposal and declaration and/or schedule(s) which form the basis of this contract**

#### **INDEX**

<b>Page 1</b>	<b>Preamble</b>
<b>Page 2</b>	<b>Section 1 (a)—Accidental Damage</b>
	<b>Section 1 (b)—Fire or Theft</b>
	<b>Section 1 (c)—Windscreen Breakage</b>
<b>Page 3</b>	<b>Replacement with new car option</b>
	<b>Repairs</b>
<b>Page 4</b>	<b>Section 2—Liability to Third Parties</b>
<b>Page 6</b>	<b>Section 3—Personal Accident cover</b>
<b>Page 7</b>	<b>Section 4—Medical Expenses</b>
	<b>Section 5—Rugs Clothing and Personal Effects</b>
<b>Page 8</b>	<b>Section 6—No Claim Discount</b>
	<b>Section 7—No Claim Discount Protection</b>
<b>Page 9</b>	<b>Avoidance of Certain Terms and Right of Recovery</b>
	<b>Emergency Treatment</b>
<b>Page 10</b>	<b>Use on the Continent of Europe</b>
<b>Page 11</b>	<b>General Exceptions</b>
<b>Page 12</b>	<b>Conditions</b>
<b>Page 14</b>	<b>Endorsements</b>

**The pocket inside the end cover contains Claim Form, Claims Guide and cards to notify changes in your insurance requirements**





# Guardian Royal Exchange Assurance

Member of the Insurance Ombudsman Bureau

## MOTOR VEHICLE CLAIM FORM

This claim form should be RETURNED DIRECT  
to your GRE Claims Bureau or Branch Office.

### Special Notes to be read before completion of this form

1. If you have an accident you must report it to the Company.
2. In the absence of Personal Injury to any other party you may deal with the matter yourself, but you will forfeit the cover of your Policy in respect of that particular accident.
3. Completion of this Claim Form confirms your wish to claim under your Policy **unless** you place a tick in the box to indicate that completion is for information only. This proviso does not apply in respect of accidents involving Personal Injury in respect of which the Company retains full discretion in the handling of claims made against you.
4. Should you wish to discuss the implication of any steps which may be taken by the Company in respect of claims made against you, please contact us.

☐

Policy (or Certificate) No. ....

Branch or Agent to whom  
you paid your last premium. ....

### A INSURED

Name .....

Address (Private) .....

Tel. No. { Home .....  
Business .....

Postcode .....

Address (Business) .....

Postcode .....

Trade or Occupation (if more than one state all) .....

Is the Insured registered (or liable to register) for V.A.T. YES/NO

### B DRIVER

Name .....

Occupation .....

Date of Birth .....

Address .....

Postcode .....

Driving Licence No. ....

Where issued .....

Group .....

How long has driver held a licence to drive the vehicle .....

Is it provisional YES/NO

Date driving test passed .....

Has the driver Police convictions in connection with any motor vehicle YES/NO

If YES, give full details .....

If driver was not the Insured: —

Was the driver using the vehicle with Insured's knowledge and consent YES/NO

Was the driver in the Insured's employ YES/NO

If YES, state how long employed .....

Is the driver insured in his own name in respect of any motor vehicle YES/NO

If YES, give name and address of Insurers .....

### C VEHICLE

Reg. No.	c.c.	Make	Year of Make	Were goods Carried?	No. of Trailers

Is the vehicle (a) owned by Insured YES/NO

(b) registered in Insured's name YES/NO

If vehicle not owned by Insured,  
state name and address of

(a) Owner .....

(b) Insurer .....

For what purpose was the vehicle being used .....

If commercial vehicle state (a) class of licence .....

(b) carrying capacity .....

(c) weight of load .....

State damage to your vehicle .....

Name and address of repairers where vehicle can be examined .....

Telephone No. ....

Is vehicle at repairers now YES/NO

If NO, when will it be taken there .....

Name of Hire Purchase Co., if any .....

State date of first registration as new .....

NOTE: AN ESTIMATE FOR REPAIRS MUST BE SENT AS SOON AS POSSIBLE IF THE DAMAGE IS COVERED BY THE POLICY.

### D ACCIDENT

Date .....

Time .....

a.m./  
p.m.

Place .....

Town .....

Own speed .....

Width of road .....

Road and weather conditions .....

Was accident reported to police? .....

Details of officer or station .....

(continue over)



## Details of any injury sustained

Details of any injury sustained

### Details of injury and damage

### Details of injury and damage

Address

Address

**SKETCH PLAN.** Please show the position on the road of vehicles at point of impact and indicate direction and track immediately before accident. If possible please indicate road signs and markings, including pedestrian crossings, relative importance of roads, and direction of nearest towns.

**Note.** Any correspondence or Notices of Prosecution or other proceedings must be forwarded immediately.

I/We declare to the Guardian Royal Exchange Assurance plc that these particulars are true and complete. I/We understand that the information given on this form may be submitted to solicitors for use in connection with any litigation arising out of this accident.

Unless I/we have indicated in Special Note 3 overleaf that I/we have completed this form for information only, I/we authorise the Company to instruct my/our repairers on my/our behalf to undertake such repairs to my/our vehicle as may be agreed.

Date .....

*Signature of Insured*

(If a Company or Firm, give status of signatory.)





# Guardian Royal Exchange Assurance

## WINDSCREEN SERVICE by

### AUTOGLASS WINDSHIELDS

We have arranged for Autoglass Windshields to provide a 24 hour windscreen replacement service for virtually every type of car, van and commercial vehicle.

All Policyholders receive **30% DISCOUNT** when paying the account plus special 12 months "**FREE WINDSCREEN**" warranty bonus.

GRE comprehensive private car policies cover claims for broken windscreens without loss of no claims bonus.

Just DIAL 100 and ask the Operator for . . .  
**FREEFONE 3636**

Autoglass Windshields cover most areas of the 'UK'.







# REQUEST FOR GREEN CARD — for visit to Continent of Europe

NB A Green Card is not required when visiting the Republic of Ireland.

To avoid the risk of delay please be certain that the information is clear and accurate.

From		PERIOD REQUIRED						POLICY (OR CERTIFICATE) NUMBER													
To								5 5 /													
Day		Month		Year		Day		Month		Year											
(Both dates inclusive)																					
Vehicle details		REG. NO.				CHASSIS or ENGINE No. (if no Reg. No.)						MAKE OF VEHICLE									
Trailer details		IDENTIFICATION MARK OR NO.				MAKE AND TYPE OF TRAILER (Caravan/Baggage/Camping, etc.)						F									

Countries to be visited—indicate by tick in appropriate box(es) below—for Country Codes, see list

A	B	L	NL	BG	CH	CS	D	DDR	DK	N	S	SF	E	F	GBZ	GR	H	I	P	PL	R	YU

State name of any other country to be visited

NAME AND ADDRESS OF INSURED (OR USER OF THE VEHICLE) (Block Letters)										POSTCODE									
---	--	--	--	--	--	--	--	--	--	----------	--	--	--	--	--	--	--	--	--

DATE: SIGNED:



## NOTIFICATION OF NEW ADDRESS

POLICY (OR CERTIFICATE) NUMBER \*

NAME: (Mr./Mrs./Miss) (Block Letters)										5 5 /									
OLD ADDRESS: (Block Letters)																			

Please note that I am moving from the above address shortly and my new address will be:

IMPORTANT — PLEASE INSERT POSTCODE

I shall be resident at my new address as from the following date:

I confirm that the USE of my car remains unchanged. (Delete if not applicable and complete the 'Different Use' card)

\* My other GRE policies are: Numbers

DATE: SIGNED:

ZM 28a (1/82)



NAME: (Mr./Mrs./Miss) (Block Letters)										POLICY (OR CERTIFICATE) NUMBER									
MAKE AND MODEL OF NEW VEHICLE:										5 5 /									
NEW VEHICLE REG. NO.:										C.C.:									
YEAR:																			

- Is the new vehicle: Additional ☐ : A replacement of ☐ (State Registration No. of replaced vehicle)
- State cover required for new vehicle:  
Comprehensive ☐ : Third Party, Fire and Theft ☐ : Third Party only ☐
- Is/are the vehicle(s) : (a) Owned by you \* ☐ YES/NO : (b) Registered in your name ☐ YES/NO  
If "NO" state: (c) Owner and/or name of Hire Purchase Company
- Has/have the vehicle(s) been modified or altered from the maker's standard specification ☐ YES/NO  
Is any such alteration contemplated ☐ YES/NO . If "YES" give details.

5. State in respect of each vehicle insured	Reg. No.	Name of Principal User	Address where kept (City, Town or Suburb)

DATE: SIGNED:

\*The Policy must be in the name of the owner (or purchaser) unless specially arranged.



NAME: (Mr./Mrs./Miss) (Block Letters)										POLICY (OR CERTIFICATE) NUMBER									
VEHICLE REGISTRATION NO.:										5 5 /									

Tick as appropriate

My vehicle is now being used for:

1. Commercial travelling:

2. Business purposes by:

in connection with his occupation of:

DATE: SIGNED:

ZM 28c (1/82)

## GOING ABROAD?



Please let us know at least three weeks before you leave by completing and returning this card. Although your policy already provides a very restricted cover in Common Market countries the extension of policy cover by the issue of a Green Card is strongly recommended for all visits to the European Continent.

Austria	A	Italy	I
Belgium	B	Luxembourg	L
Bulgaria	BG	Netherlands	NL
Czechoslovakia	CS	Norway	N
Denmark	DK	Poland	PL
Finland	SF	Portugal	P
France/Andorra	F	Rumania	R
Germany-East	DDR	Spain/Andorra	E
Germany-West	D	Sweden	S
Gibraltar	GBZ	Switzerland	CH
Greece	GR	Yugoslavia	YU
Hungary	H		

## MOVING HOUSE?



Please bear in mind that we like to have a note of where we may get in touch with you.

This will make sure that your renewal invitation will reach you in good time.

We hope all goes well!

## CHANGE OF CAR?



Please note that whilst your policy provides cover for a replacement car, the cover is limited to Third Party only until particulars of the replacement car are supplied to us.

It is therefore IMPORTANT that when changing your car, you complete and return this post-card without delay.

## DIFFERENT USE?



A change in your car's use may require our issuing a different insurance certificate.

Please advise us in good time of any such change.



PLEASE RETAIN THIS CARD  
IN YOUR POLICY-WALLET  
FOR SAFE-KEEPING

*until required for use when you  
should*

ADDRESS IT TO YOUR  
BROKER, AGENT OR  
GUARDIAN ROYAL  
EXCHANGE ASSURANCE  
GROUP BRANCH.



REQUEST FOR GREEN CARD

Your answers on this card indicate a period  
when your home may be left unattended and the  
card should therefore be posted in an envelope.

PLEASE RETAIN THIS CARD  
IN YOUR POLICY-WALLET  
FOR SAFE-KEEPING

*until required for use when you  
should*

ADDRESS IT TO YOUR  
BROKER, AGENT OR  
GUARDIAN ROYAL  
EXCHANGE ASSURANCE  
GROUP BRANCH.



POST CARD

THE ADDRESS TO BE WRITTEN ON THIS SIDE



PLEASE RETAIN THIS CARD  
IN YOUR POLICY-WALLET  
FOR SAFE-KEEPING

*until required for use when you  
should*

ADDRESS IT TO YOUR  
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EXCHANGE ASSURANCE  
GROUP BRANCH.



POST CARD

THE ADDRESS TO BE WRITTEN ON THIS SIDE





# Certificate of Motor Insurance

802 /W

Certificate No.

MG155/Q4954771

## 1. DESCRIPTION OF VEHICLES

ANY MOTOR CAR THE PROPERTY OF THE POLICY HOLDER OR HIRED TO HIM UNDER A HIRE PURCHASE AGREEMENT.

## 2. Name of policy holder.

RICARDO RIVADENEIRA

## 3. Effective date of the commencement of insurance for the purpose of the relevant law.

15.08HRS 31st JANUARY 1985

## 4. Date of expiry of insurance.

19th DECEMBER 1985

## 5. Persons or classes of persons entitled to drive.

## (A) THE POLICY HOLDER

THE POLICY HOLDER MAY ALSO DRIVE A MOTOR CAR OR MOTOR CYCLE NOT BELONGING TO HIM AND NOT HIRED TO HIM UNDER A HIRE PURCHASE AGREEMENT

## (B) THE POLICY HOLDER'S SPOUSE

Provided that the person driving holds a licence to drive such vehicle or has held and is not disqualified for holding or obtaining such a licence.

## 6. Limitations as to use.

## (1) USE FOR SOCIAL DOMESTIC AND PLEASURE PURPOSES

## (2) USE BY THE POLICY HOLDER IN PERSON IN CONNECTION WITH HIS BUSINESS

The policy does not cover

## (A) USE FOR HIRING COMMERCIAL TRAVELLING OR FOR ANY PURPOSE IN CONNECTION WITH THE MOTOR TRADE

## (B) USE FOR RACING PACE-MAKING OR SPEED TESTING

I hereby Certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

GUARDIAN ROYAL EXCHANGE ASSURANCE plc  
(Authorised Insurers).

NOTE: For full details of the insurance cover reference should be made to the policy.

Any termination of the insurance to which the Company may on request agree will operate only from the return of this certificate.

ZR 269 (6/83)

(SEE OVER)

General Manager

ZFM/DKP

31/01/85 00423



# THESE NOTES ARE APPLICABLE ONLY TO PRIVATE CAR POLICY HOLDERS

## IMPORTANT

Unless restricted by the specification in 1 overleaf of the Registration Mark of the vehicle, this Certificate of Motor Insurance applies to your present car and any replacement car which is your property.

You should however tell us immediately of any change of vehicle. Your attention is drawn to the Condition of your Policy by which the indemnity provided is limited to liabilities to Third Parties until particulars of the replacement car have been accepted by the Company.

If the Registration Mark of the vehicle is specified in 1 overleaf any replacement vehicle must not be used until a fresh Certificate of Motor Insurance has been obtained in respect of that vehicle.

If you intend to purchase an additional vehicle you are required to arrange insurance before such vehicle is used on the road.

In connection with the issue of new policies if the commencement date of this Certificate and that of your policy differ, it is because of requirements of the relevant law. Prior cover will have been expressed in the terms of the cover note(s) issued to you.

## TRANSPORT ACT 1978 CAR SHARING

Please read the following undertaking carefully. The phrase "for social or other similar purposes" will be interpreted by GRE to include the sharing of vehicles to and from a permanent place of business. BUT, if your car is used under a car-sharing arrangement and there is any doubt as to whether this arrangement is covered by the terms of your policy you should immediately seek confirmation from GRE.

Motor Insurers have given the following Undertaking to the Government:

The receipt of contributions as part of a car-sharing arrangement for social or other similar purposes in respect of the carriage of passengers on a journey in a vehicle insured under this Policy will not be regarded as the carriage of passengers for hire or reward (or use of the vehicle for hiring) provided that

- (a) the vehicle is not constructed or adapted to carry more than seven passengers (excluding the Driver).
- (b) the passengers are not being carried in the course of a business of carrying passengers.
- (c) the total contributions received for the journey concerned do not involve an element of profit.

B 1784705





**Guardian  
Royal Exchange  
Assurance**

**BLUE PLAN  
MOTOR INSURANCE**

**CLAIMS GUIDE**

Please report all accidents  
at once  
following the instructions overleaf

**Guardian Royal Exchange  
Assurance  
plc**



# To assist the speedy servicing of your claim

## PLEASE:

1. Complete the accident report form contained in your policy wallet.
2. Post or deliver it to your Insurance Broker or GRE branch office (see overleaf)

### *Hints to help you when involved in an accident*

#### ★ At the scene of the accident

1. Note the registration number of the other vehicle(s).
2. Ask for the name and address of each person involved and of anyone who witnessed the accident.
3. Do not admit responsibility for the accident or sign any statement to this effect.

#### ★ Getting your car repaired

If you have a policy covering the damage—

1. Arrange, if the vehicle can be safely driven, to telephone us to ascertain whether or not a 'Drive-In Assessment Centre' facility is available. We are operating this service in certain areas.

or

2. If a 'Drive-In Assessment Centre' is not available or convenient to you, or the vehicle is not driveable, please arrange to remove it to a competent repairer and ask for an estimate to be sent to us as soon as possible.

#### ★ Complying with the law—(GB)

1. In the event of an accident resulting in damage to another vehicle, an animal, or other property, you must stop and give your name, address and registration particulars of the vehicle driven by you to any person who has reasonable grounds for requiring the information.
2. If the vehicle does not belong to you, you must also give the name and address of the owner.
3. Where any person other than yourself, has been injured you are required in addition to show your certificate of insurance to the police or other person having reasonable grounds for requiring its production.
4. If you are unable to comply with these requirements at the time of the accident, you must report the accident to the police as soon as reasonably practicable and in any case within 24 hours.

#### ★ Police prosecutions

1. Please let us know at once if you receive notice of any intended prosecution as a result of the accident.
2. It would also assist us as your insurers if you would advise us if it comes to your knowledge that other parties involved in the accident are to be prosecuted.

#### ★ Claims made against you by other persons

1. Send all letters and other correspondence to us as quickly as possible so that we can deal with them on your behalf.
2. Do not admit liability for the accident or make any offer of payment.
3. In your own interest, you should contact us if you are asked to give a statement to anyone other than the police.

#### ★ Stolen cars

If your policy covers theft

1. Please notify the police as soon as the loss is discovered.
2. In the event of the car not being recovered within 28 days of the theft being reported to the Company, we will negotiate settlement of your claim on the basis of the market value. New cars insured under comprehensive policies may be eligible for replacement under the **new car option** (see Section 1 of your policy)

To service your claims, GRE employs several hundred specialist claims staff, including motor engineer assessors, based on claims bureaux or branches in the towns listed overleaf.

GRE is a member of the  
Insurance Ombudsman Bureau



# GRE Offices

In normal circumstances you should report an accident to your Insurance Broker or to the GRE branch responsible for your policy. If you need urgent assistance, any of our offices in the towns listed below will be pleased to provide any help you may require.

When contacting us always quote your policy or certificate number if you are able to do so and give your name, address and postcode. The telephone number and the full address of the offices shown below, can be found in the telephone directory or by dialling directory enquiries and asking the operator.

## Local offices

Aberdeen	Croydon	Middlesbrough
Ayr	Dublin	Newcastle
Bedford	Dundee	Norwich
Belfast	Edinburgh	Nottingham
Birmingham	Exeter	Plymouth
Bournemouth	Glasgow	Portsmouth
Bradford	Guildford	Preston
Brighton	Hull	Reading
Bristol	Ipswich	Sheffield
Cambridge	Kingston	Southampton
Cardiff	Leeds	Stoke
Chelmsford	Leicester	Swansea
Chester	Liverpool	Watford
Cork	Maidstone	Wolverhampton
Coventry	Manchester	Worcester

## London offices

City	68 King William St., EC4N 7BU
East London	555 Cranbrook Rd., Ilford, IG2 6HN
Law Courts	227 Strand, WC2R 1BS
North London	Northway Ho., High Rd., N20 9NP
West End	7 St. James's St., SW1A 1EQ
West London	109 Uxbridge Rd., W5 5TR



# Guardian Royal Exchange Assurance

plc

## **POLICY OF MOTOR INSURANCE PRIVATE MOTOR CAR**

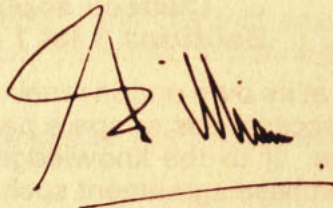
WHEREAS the Insured by a proposal and declaration together with the Schedule attached thereto which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance

NOW THEREFORE the Company will provide insurance in respect of accident injury loss or damage occurring in Great Britain Northern Ireland the Republic of Ireland the Isle of Man or the Channel Islands (or in the course of transit by sea between any ports therein including processes of loading and unloading) during the period of insurance or during any subsequent period for which the Company may accept payment for the renewal of this Policy and subject to the terms exceptions and conditions contained herein or endorsed hereon

For the purposes of this insurance the expression "the Vehicle" shall mean any private type motor car in respect of which there is in force an effective Certificate of Motor Insurance issued by the Company to the Insured

Where more than one vehicle is insured by this Policy the insurance shall operate as if a separate Policy had been issued in respect of each vehicle

On behalf of the Company



General Manager



CAR SCHEDULE

to the Proposal Form in your Policy  
policy numbered below. It is effective  
replaces any previous Schedule which

Policy No: MG155/Q4954771

Agency No: 1/TFZ819/A

The enclosed forms will help you to let us know your particular motor insurance requirements

Application for Green Card

Notification of:—

Change of Address

Change of Vehicle

Change of Use

Claim Form and Guide

Please complete as necessary and forward to:—

ISSUED BY:—

GENERAL BRANCH - LONDON

CIVIC DRIVE

IPSWICH, SUFFOLK.

IP1 2AN

TEL. No. 01-283 7101





Guardian Royal Exchange Assurance plc  
Head Office for the United Kingdom:  
68 King William Street, London, EC4N 7BU



### **Section 1 (a) Accidental Damage**

In the event of loss of or damage to the Vehicle (and its accessories and spare parts while thereon or while in the Insured's private garage) by a cause not specified in Section 1 (b) or 1 (c) and not otherwise excepted the Company will indemnify the Insured against such loss or damage

#### **Excess Clause**

The Insured shall be responsible for the sum specified (or any less expenditure which may be incurred) in respect of each claim for loss or damage under this Section in accordance with the following provisions while the Vehicle is being driven by or is for the purpose of being driven by him in the charge of any person who

- |       |  |             |
|-------|--|-------------|
| (i)   | has not attained his twenty-first birthday .. .. .   | <b>£100</b> |
| (ii)  | has attained his twenty-first birthday but not his twenty-fifth birthday .. .. .   | <b>£60</b>  |
| (iii) | has attained his twenty-fifth birthday but holds a Provisional licence or has not held                                       |             |
|       | (a) for a period of one year a licence other than a Provisional licence or   |             |
|       | (b) for a period of two years a licence issued outside Great Britain Northern Ireland the Isle of Man or the Channel Islands |             |
|       | to drive a vehicle of the same class as the Vehicle .. .. .  | <b>£40</b>  |

### **Section 1 (b) Fire or Theft**

In the event of loss of or damage to the Vehicle (and its accessories and spare parts while thereon or while in the Insured's private garage) by fire or theft or attempt thereat the Company will indemnify the Insured against such loss or damage

### **Section 1 (c) Windscreen Breakage**

In the event of damage to the Vehicle relating solely to breakage of glass in the windscreen or windows or any scratching of bodywork resulting solely and directly from such breakage the Company will indemnify the Insured against such damage

#### **Clauses applicable to Sections 1 (a) 1 (b) and 1 (c)**

#### **Claims settlement**

The Company may at its own option repair reinstate or replace the Vehicle or any part thereof or its accessories or spare parts or may pay in cash the amount of the loss or damage. If to the knowledge of the Company the Vehicle is the subject of a hire purchase agreement such payment shall be made to the owner described therein whose receipt shall be a full and final discharge to the Company in respect of such loss or damage



The maximum amount payable by the Company in respect of any claim for loss or damage shall be the market value of the Vehicle immediately prior to such loss or damage except that if on an occasion during the period of one year after the date of the first registration of the Vehicle as new

- (a) the Vehicle is lost by theft and not recovered within 28 days of the loss being reported to the Company
- (b) damage within the meaning of this Policy is caused to the Vehicle to an extent greater than 50% of the list price (inclusive of tax) of the Vehicle at the time of such damage

the Company will in lieu of making a monetary payment and subject to the consent of the Insured and of any other interested party known to the Company replace the Vehicle with a new vehicle of the same manufacture and model subject to the availability thereof and in such an event the Company shall become entitled to possession and ownership of the lost or damaged vehicle

**Replacement  
with new car  
option**

If the Vehicle is disabled by reason of loss or damage insured under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairers. The Company will also pay the reasonable cost of delivery to the Insured after repair of such loss or damage not exceeding the reasonable cost of transport to the address of the Insured in Great Britain Northern Ireland the Republic of Ireland the Isle of Man or the Channel Islands stated herein

### **Repairs**

In the event of the Vehicle sustaining damage for which the Company may be liable under this Policy the Insured may authorise repairs provided an estimate is submitted immediately to the Company

**Permission  
to authorise  
repairs**

### **Exceptions to Sections 1 (a) 1 (b) and 1 (c)**

The Company shall not be liable for

- (a) loss of use depreciation wear and tear mechanical or electrical breakdowns failures or breakages
- (b) damage to tyres by application of brakes or by road punctures cuts or bursts
- (c) any amount in excess of the cost (or in the case of a vehicle of foreign manufacture the sterling equivalent of the cost) of any part or accessory according to the manufacturer's last published list price plus the reasonable cost of fitting
- (d) loss or damage resulting from the use of the Vehicle in a rally competition or trial
- (e) loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds



## **Section 2—Liability to Third Parties**

### **(1) Indemnity to the Insured**

- (a) The Company will indemnify the Insured against liability at law for damages and claimant's costs and expenses and all costs and expenses incurred with its written consent in respect of death of or bodily injury to any person and damage to property where such death injury or damage arises out of an accident caused by or in connection with
- (i) the Vehicle
  - (ii) the driving by the Insured of any other motor car or motor cycle if so permitted in the effective Certificate of Motor Insurance
- (b) The Company will pay the solicitor's fee incurred with its written consent for
- (i) representation at any coroner's inquest or fatal inquiry in respect of any death
  - (ii) defending in any Court of Summary Jurisdiction any proceedings in respect of any act causing or relating to any event
- which may be the subject of indemnity under this Section
- (c) The Company will at the request of the Insured arrange and pay for legal services for defence in the event of proceedings being taken for manslaughter or reckless or dangerous driving causing death where the death in either case may be the subject of indemnity under this Section

**Inquests  
and  
prosecutions**

**Man-  
slaughter  
etc.**

The indemnity provided by Sub-Section (1) (c) is in addition to any indemnity which may be provided by Sub-Section (1) (b)

### **(2) Indemnity to other persons**

The Company will in the terms of Sub-Section (1) indemnify

- (a) any person permitted to drive in the effective Certificate of Motor Insurance while driving the Vehicle on the Insured's order or with his permission
- (b) any person using (but not driving) the Vehicle with the permission of the Insured for social domestic and pleasure purposes
- (c) at the request of the Insured any person (other than the person driving) in or mounting into or dismounting from the Vehicle
- (d) the Insured's employer or partner in respect of any vehicle not belonging to and not hired to such employer or partner



### **(3) Use within European Economic Community**

This Section extends in respect of the use of any vehicle insured hereby to give the minimum indemnity required to comply with the laws relating to compulsory insurance of motor vehicles in any country which is a member of the European Economic Community and any other country in respect of which the Commission of the European Economic Community is satisfied that arrangements have been made to meet the requirements of Article 7 (2) of the E.E.C. Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/CEE)

### **(4) Indemnity to personal representatives**

In the event of the death of any person entitled to indemnity under this Section the Company will in respect of the liability incurred by such person indemnify his legal personal representatives in the terms and subject to the limitations which applied to such person

## **Exceptions to Section 2**

### **The Company shall not be liable**

- (a) under Sub-Section (2) (a) unless the person driving holds a licence to drive such vehicle or has held and is not disqualified for holding or obtaining such a licence
- (b) under Sub-Sections (2) (b) (c) or (d) if to the knowledge of the person claiming to be indemnified the person driving does not hold a licence to drive such vehicle unless he has held and is not disqualified for holding or obtaining such a licence
- (c) under Sub-Sections (2) or (4) to indemnify any person
  - (i) unless he shall observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply
  - (ii) if he is entitled to indemnity under any other Policy
- (d) in respect of death of or bodily injury to any person arising out of and in the course of such person's employment by the person claiming to be indemnified under this Section
- (e) in respect of damage to property belonging to or held in trust by or in the custody or control of the person claiming to be indemnified under this Section
- (f) in respect of damage to any vehicle in connection with which indemnity is provided by this Section
- (g) under Sub-Section (1) (a) (ii) to indemnify the Insured if he is entitled to indemnity under any other Policy



### Section 3—Personal Accident

In the event of

(a) the Insured

(i) in direct connection with the Vehicle or

(ii) while getting into or out of or travelling in any private motor car not belonging to him nor hired to him under a hire purchase agreement

(b) any member of the Insured's family permanently residing with him while getting into or out of or travelling in the Vehicle

**The Insured and family**

sustaining bodily injury by accidental external violent and visible means which independently of any other cause and within three calendar months results in

(i) death .. .. . **£5,000**

(ii) complete and permanent loss of sight of an eye .. .. **£5,000**

(iii) loss by severance of a limb at above the wrist or ankle .. **£5,000**

the Company will at the request of the Insured or of his legal personal representatives pay the benefit specified above to the injured person or to the legal personal representatives of such person

**Other persons**

In the event of any person not being the Insured or a member of the Insured's family permanently residing with the Insured suffering bodily injury whilst getting into or out of or travelling in the Vehicle which results in the death of such person within three calendar months then the Company will at the request of the Insured pay the sum of **£5,000** to the legal personal representatives of the deceased person

Provided that

**Age limits**

(a) the Company shall not be liable to make any payment in respect of bodily injury to any person who at the time of the injury has not attained his 16th birthday or who has attained his 75th birthday

(b) payment in respect of any one person shall not exceed **£5,000** in respect of any one accident

(c) in the event of the Insured being the holder of any policy or policies with the Company in respect of any other motor car or motor cars benefit shall be payable to any one person under one policy only



#### **Section 4—Medical Expenses**

If the Insured or his driver or any occupant of the Vehicle shall in direct connection with the Vehicle sustain any bodily injury caused by accidental external violent and visible means the Company will pay to the Insured the medical expenses in connection with such injury up to the sum of **£200** in respect of each person injured

#### **Section 5—Rugs Clothing and Personal Effects**

The Company will indemnify the Insured against loss of or damage to rugs clothing and personal effects while in or on the Vehicle by fire or by theft (or attempt thereat) or by accidental means or at the request of the Insured the Company will indemnify such other person as may be the owner of the property so lost or damaged

Provided that

- (a) the total liability of the Company under this Section shall be limited to **£100** in respect of any one occurrence
- (b) compensation payable to any person other than the Insured shall be paid direct to such other person who shall observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply and whose receipt shall be a full discharge in respect of any liability hereunder

#### **Exceptions to Section 5**

The Company shall not be liable in respect of loss of or damage to

- (a) money stamps tickets documents or securities
- (b) goods or samples carried in connection with any trade or business