

# Modifications Cover

## **Demands and Needs Statement**

This Policy meets the demands and needs of a driver whose vehicle has been fitted with non standard parts or modifications which are lost or damaged as a result of accidental damage or fire or theft. This policy will contribute towards the cost of non standard parts or modifications within the terms and conditions of Your Bell Modifications Cover, which are not recoverable from any Third Party.

## Modifications Cover

This Policy summary does not contain full terms and conditions of the cover, which can be found in the policy document. It is important that you read the Policy Document, which follows this Policy Summary.

## Name of the Insurance Undertaking

Admiral Insurance Company Limited, Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ. Admiral Insurance (Gibraltar) Limited Suite 3G, Eurolife Building, 1 Corral Road, Gibraltar. Great Lakes Reinsurance (UK) Plc, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

## Type of Insurance and Cover

The Bell Modifications Policy provides cover to contribute towards the cost of replacing non standard parts or modifications fitted to your vehicle if these parts are lost or damaged through fire or theft. If you have Comprehensive cover under your Associated Motor Policy this will also include a contribution for accidental damage.

## Significant Features and Benefits:

- Compensation up to £500 or 10% of the vehicle market value, whichever is less (Section 2: What is Covered?)
- Compensation for disability modifications up to £2,500 or 15% of the vehicle market value, whichever is less (Section 2: What is Covered?)

## Significant and Unusual Exclusions or Limitations:

- Only one claim in the Period of Insurance can be made (Section 2: What is Covered?)

## The following are not covered under this Policy:

- Any claim where the Insured Vehicle has been stolen which has not been reported to the police (Section 4: What is not Covered?)
- Any claim for modifications or non standard parts which have not been declared to us or are not shown on your Policy Schedule (Section 4: What is not Covered?)
- The first £50 of any claim unless you are also claiming on your Associated Motor Policy for loss or damage to the Insured Vehicle (Section 4: What is not Covered?)

## Duration

The Period of the Associated Motor Policy which runs concurrent with this Policy and does not exceed twelve months (Definitions: Period of Insurance).

## Cancellation

You may cancel Your policy and receive a full refund providing You inform Us within the 14 days after You receive the policy terms and conditions. You may cancel this policy after this period but we reserve the right to charge a cancellation fee.

Please contact EUI Ltd (trading as Bell), Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ or call 0871 882 1100. Calls to 0871 numbers are charged at 8p per minute plus network extras.

### **Claims Notification**

To make a claim please call the Claims Line on 0844 543 4410.

### **How to Make a Complaint**

If you wish to register a complaint, please contact us:

In writing:                   The Quality Manager  
                                    Bell  
                                    Capital Tower  
                                    Greyfriars Road  
                                    Cardiff  
                                    CF10 3AZ

By phone:                   0800 952 1188

If you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service.

### **Financial Services Compensation Scheme**

Both EUI Limited and the insurers of the product are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme should EUI Limited or the insurers of the product be unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS, 7th Floor, Lloyds Chambers, Portsooken Street, London, E1 8BN.

Telephone: 020 7892 7300

E-mail: [enquiries@FSCS.org.uk](mailto:enquiries@FSCS.org.uk)

# Modifications Cover

## Important

### Your Modifications Policy

This is to confirm that EUI Ltd (trading as Bell) will provide the cover described below during the Period of Insurance.

Cover is subject to the terms and conditions that follow. EUI Ltd provides the benefits under this Policy.

## 1. Definitions

Please find below an explanation of the words used in this insurance Policy:

### Associated Motor Policy

The motor insurance Policy issued by EUI Ltd.

### Insured Incident

An accident or a fire or theft which results in damage or loss to non standard parts or modifications fitted to the Insured Vehicle.

### Insured Vehicle

Any motor vehicle insured under the Associated Motor Policy that appears on a current Certificate of Motor Insurance, and for which a premium has been paid for Modifications Cover.

### Insurers

Admiral Insurance Company Limited, Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ. Admiral Insurance (Gibraltar) Limited Suite 3G, Eurolife Building, 1 Corral Road, Gibraltar. Great Lakes Reinsurance (UK) Plc, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

### Non Standard Parts/Modifications

Fitted parts or alterations which:

- Affect the insured vehicles' cosmetic appearance and/or performance and/or mechanical make up

- Are not made or sold by the vehicle manufacturer, or parts which differ from the original manufacturer's specification

### Period of Insurance

The period of the Associated Motor Policy which runs concurrent with this Policy and does not exceed 12 months.

### Policy

This Policy of insurance.

### Policyholder/Insured Person/You/Your

The person who has taken out this policy and has paid the premium due and who is named on the current Certificate of Motor Insurance issued under the Associated Motor Policy.

### Premium

The payment which needs to be paid by You to obtain the benefit of this Policy.

### Territorial Limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

### Third Party

The other person(s) and or party responsible for the insured incident.

### We/Us/Our

EUI Ltd and/or the Insurers.

## 2. What is Covered?

This insurance provides compensation for the cost of replacing lost or damaged non standard parts or modifications providing they have been declared on your motor insurance Policy and have been noted on your Policy Schedule as modifications, as follows:

- Compensation up to £500 or 10% of the vehicle market value, whichever is less
- Compensation for disability modifications up to £2,500 or 15% of the vehicle market value, whichever is less
- Only one claim in the Period of Insurance can be made

### 3. How to claim

Following an Insured Incident, You must report it immediately to EUI Ltd and to the police if the Insured Vehicle was stolen.

Please call the Claims Line on 0844 543 4410 to report your loss or damage.

You should note that the following conditions apply in all circumstances:

- a. You must have a valid and active Associated Motor Policy with EUI Ltd for the Insured Vehicle to take advantage of this cover.
- b. We will only pay you a cash sum and will not repair or replace the lost or damaged non standard parts or modifications.

### 4 What is Not Covered?

- a. the first £50 of any claim unless you are also claiming on your Associated Motor Policy for loss or damage to the Insured Vehicle.
- b. any claim for theft or theft related damage which has not been reported to the police.

- c. any claim for loss or damage already covered by another insurance policy.
- d. any claim for loss or damage which is excluded under the Associated Motor Policy or where the General Conditions of that policy have not been met.
- e. any claim for modifications or non standard parts which have not been declared to us or are not shown on your Policy Schedule.

### Governing Law and Language

This insurance is subject to English Law, unless specifically agreed to the contrary. All communication shall be conducted in English.

### Cancellation Rights

Subject to you not making a claim on this product, you have 14 days from the receipt of the policy terms and conditions, to cancel the product. Should you cancel outside the 14 day cancellation period, additional charges, including a £5 cancellation fee will apply for the time on cover. We reserve the right to amend this fee at any time without notice.

### Cancellation

The Insurer may at any time cancel Your policy sending 7 days notice to You at Your last known address.

### How to Make a Complaint

If you wish to register a complaint, please contact us:

In writing:                    The Quality Manager  
    Bell  
    Capital Tower  
    Greyfriars Road  
    Cardiff  
    CF10 3AZ

By phone:                    0800 952 1188

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Portsoken Street, London, E1 8BN.

Telephone 020 7892 7300

E-mail: [enquiries@FSCS.org.uk](mailto:enquiries@FSCS.org.uk)

Whole Agreement Supplied and administered by EUI Ltd (FSA Registration No. 309378), Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ. Underwritten by Admiral Insurance Company Limited (FSA Registration no 219824), Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ (Home State: United Kingdom) and Admiral Insurance (Gibraltar) Limited (FSA Registration No. 220858), Suite 3G, Eurolife Building, 1 Corral Road, Gibraltar (Home State: Gibraltar) and Great Lakes Reinsurance UK Plc (FSA Registration No. 202715), Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ (Home State: United Kingdom).

EUI Limited, Admiral Insurance Company Limited and Great Lakes Reinsurance UK Plc are authorised and regulated by the Financial Services Authority.

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