

# Collingwood Bespoke Private Car Underwriting Guide

## Private Car Motor Insurance

Applies to the following products:

- **Bespoke Private Car**

Confidential Document – restricted to:

- Collingwood Insurance Company Limited (CICL) employees
- Collingwood Insurance Services Limited (CISL) employees
- Brokers

**Effective from: September 2021**

CICL/UWG/BESPC/2021-09

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# CHANGE HISTORY

<b>Applicable Date</b>	<b>Change</b>
27/06/19	New Broker Underwriting Guide
01/11/20	New System – Revised Underwriting Guide
21/09/21	Revised Section 3: Drivers (Minimum Age), Section 13: Policy Duration and Cancellation and CICL Regulatory Footer

# INTRODUCTION

This document is a Guide to assist intermediaries; it is not a contract between you (the intermediary) and us, Collingwood Insurance Company Limited (CICL). The guide is based on our standard underwriting terms of business.

# DEFINITIONS

## Guidance Notes:

This part of your guide explains the meaning of the words or phrases contained in this guide.

## CERTIFICATE OF MOTOR INSURANCE

A document which is evidence of the insurance and is required by law. It forms part of the insurance and must be read in conjunction with the policy document.

## EXCESS

A contribution by the Policyholder towards the cost of a claim under this insurance. An amount which is not covered by insurance.

## THE INSURED VEHICLE

The insured vehicle details of which and registration number are shown in the Schedule. The vehicle is the subject matter of the insurance.

## INTERMEDIARY

The FCA authorised intermediary appointed by clients for whom it acts, to introduce clients to Us, and through whom all matters concerning policies of insurance are handled.

## PERIOD OF INSURANCE

The period shown as the effective dates on the Schedule and any period for which we accept renewal of the insurance and a Certificate of Motor Insurance is issued.

## SCHEDULE

Details of the Insured and insurance protection provided which forms part of a policy of insurance. The policy document is not effective unless accompanied by a Schedule which correctly and fully identifies:

The address of the Policyholder, the Policyholder's business, The Insured Vehicle, the terms of the insurance cover and the Period of Insurance for which cover operates. The Certificate of Motor Insurance also identifies The Insured Vehicle, the persons who are insured to drive and the uses for which the vehicle is insured.

# DEFINITIONS

## (continued)

### STATEMENT OF FACT

The proposal for insurance completed by a client, or by You, on a client's behalf or a statement of fact upon which information contained therein we will rely upon in entering into an insurance contract. If there are any alterations to the facts shown in a proposal form or statement of fact You, or Your client, must tell Us.

### SPOUSE

A person married to the Policyholder.

### WE/US/OUR

Collingwood Insurance Company Limited.

### YOU/YOUR

The Intermediary or those who the Policyholder permits to act on their behalf.

# SECTION 1 COVER TYPES

## Guidance Notes:

This part of your guide explains which types of cover we offer.

The level of cover provided is shown on the Schedule. Cover is subject to any Endorsement(s) shown on the Schedule.

## COMPREHENSIVE

We will provide cover against loss or damage (less any Excess that applies) to The Insured Vehicle, including fitted accessories caused by accidental or malicious damage and vandalism, fire, lightning, self-ignition, explosion, theft or attempted theft.

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

## THIRD PARTY, FIRE AND THEFT

We will provide cover against loss or damage (less any Excess that applies) to The Insured Vehicle, including fitted accessories caused by fire, lightning, self-ignition, explosion, theft or attempted theft.

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

## THIRD PARTY ONLY

We will cover the categories of people listed on the Schedule for their legal liability for death, bodily injury or damage to property caused by the use of The Insured Vehicle or an attached trailer or caravan, subject to the terms of the policy.

# SECTION 2 VEHICLES

## Guidance Notes:

This section explains the types of vehicles we will not insure.

Vehicles which We will **not** accept are listed below:

- More than 1 vehicle per Policyholder or same address, or
- Vehicles weighing over 3.5 Tonnes, or
- Vehicles or minibuses with 8 or more seats (including driver), or
- Any type of vans, or
- Impounded vehicles, or
- Commercial vehicles, or
- Vehicles with an ABI Group of over 40, or
- Left hand drive vehicles, or
- Vehicles fitted with bull bars, or
- Imported vehicles if they do not hold a UK registration plate, or
- Vehicles valued at over £50,000, or
- Vehicles with less than 4 wheels, or
- Vehicles and carriages not propelled by a type of motor, or
- Vehicles with no security device or a DIY fitted security device, or
- Vehicle derivatives e.g. from motorcycles or commercial vehicles, or
- Vehicles issued with a 'Q' registration number, or
- Vehicles that have been rated category A, B, S or N in the code of practice for the disposal of motor vehicle salvage, or
- Vehicles which are not kept in a secure public car park, carport, driveway at home, garaged, at home or in an unlocked garage while parked overnight, or
- Vehicles that are insured elsewhere at the time of inception or any point throughout the policy Period of Insurance. This exclusion also applies if the vehicle is insured by another person to drive, or
- Vehicles that are company owned or vehicles that are not owned and registered to the Policyholder, their civil partner or spouse.

All modifications to the Vehicle must be declared. The relevant system will quote for acceptable modifications with unacceptable modifications declined accordingly.



## **SECTION 2 VEHICLES (continued)**

The product underwriter may apply a Tracker Warranty, depending on the value of the vehicle at the time of policy inception or mid term adjustment, during a change of vehicle.

You must not knowingly, place any vehicle on cover with CICL that was previously insured on a fleet or multi vehicle policy without referral to Us.

In the event that there are two or more vehicles placed on cover without referral, We will cancel all policies in accordance with the policy terms and conditions.

## SECTION 3 DRIVERS

### Guidance Notes:

This section explains which drivers we will accept or exclude from our policies.

Drivers are acceptable providing they do **not** fall into the following categories:

- The driver suffers from a physical defect, infirmity or illness (other than defective vision or hearing that has been corrected by visual or hearing aids), which has not been notified to the DVLA or which has been notified but resulted in the refusal of a driving licence for the class of vehicle to be driven or where the driver has been advised by a doctor not to drive, or
- The driver is not resident in the United Kingdom, or
- The driver has had motor insurance declined, cancelled, voided, renewal refused, or additional special terms imposed (unless referred and agreed by the product underwriter in writing), or
- The Policyholder or the additional driver is under 30 years of age (except where the Policyholder has had a claim free year at renewal and we allow them to be between 25 and 29 years old), or
- The driver is over 70 years old at new business stage or if they have turned 70 years old at any subsequent renewal (unless referred and agreed by the product underwriter in writing), or
- The driver is under 35 years old against an ABI Vehicle group 30 and over, or
- The driver has not held a full United Kingdom DVLA driving licence to drive the class of vehicle (unless referred and agreed by the product underwriter in writing), or
- The main driver of the vehicle is not the Policyholder, or
- The driver's relationship to the Policyholder is that of Director, Lodger or Tenant, or
- The driver no longer meets the underwriting criteria, or
- We have advised You that the driver is not acceptable to Us with or without reason, or
- We have put the driver 'on hold' on the relevant system and no further cover will be offered without referral to CISL.

# SECTION 4 DRIVING RESTRICTIONS

## Guidance Notes:

This section explains the maximum number of drivers for which we will provide cover.

The following driving restrictions are available:

- **INSURED ONLY**

This permits the Policyholder only to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 1 NAMED DRIVER**

This permits the Policyholder and 1 named driver to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 2 NAMED DRIVERS**

This permits the Policyholder and 2 named drivers to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 3 NAMED DRIVERS**

This permits the Policyholder and 3 named drivers to drive the vehicle for the use described in the Schedule.

- **INSURED PLUS 4 NAMED DRIVERS**

This permits the Policyholder and 4 named drivers to drive the vehicle for the use described in the Schedule.

## DRIVING RESTRICTIONS RULES:

- The driver must have a valid licence to drive the vehicle in question and must not be disqualified from holding or obtaining such a licence and is complying with the terms and limitations of such licence;
- The policy must be in the name of an individual. Company names are not allowed under this product or vehicles which are company owned;
- Each Individual is restricted to a maximum of 1 policy under this product;
- The Policyholder's claims will still need to be added to the system and will be rated as per the underwriting criteria. Any claims under a person's multi vehicle policy, even if they are not the driver at the time of the incident, must be declared.

## SECTION 5 AREAS

**Guidance Notes:**

**This section explains the postal areas and districts in which we do not provide cover.**

The relevant system will quote for acceptable areas with unacceptable post codes declined accordingly.

# SECTION 6 LOADINGS, ACCIDENTS, CLAIMS AND LOSSES

## Guidance Notes:

This section explains the different loadings which apply.

## DRIVER AGE LOADINGS

Driver age loadings are calculated as per our matrix.

## ACCIDENT LOADINGS

Accidents, claims or losses regardless of blame are loaded for a period of **three** years. Accident loadings are automatically calculated by the matrix on Our points loading scale.

All accidents, claims and losses must be declared, including the following:

- on any previous policy where they have been a Policyholder or named driver, and
- claims made by a named driver on their policy.

We will **not** provide cover if:

- there have been more than 2 fault claims (including accidents and losses) recorded by the Policyholder or any driver (as a combined total) in the past 3 years, or
- there have been more than 5 non fault claims (including accidents and losses) recorded by the Policyholder or any driver (as a combined total) in the past 3 years, or
- there have been more than 5 fault or non-fault claims in total (including accidents and losses), recorded by the Policyholder or any driver (as a combined total) in the past 3 years.

# SECTION 6 LOADINGS, ACCIDENTS CLAIMS AND LOSSES (continued)

## Frequently Asked Questions (FAQs):

- Q** Validation documents dated post inception that show information which differs from the original declaration or claims costs are different to the original declaration, when incepting the policy.
- A** CISL will update the system to reflect the exact information received. If it still falls within the scheme terms, CISL will issue a 7 day cancellation notice (where applicable, if the change has resulted in an additional premium) and additional premium quote. This cancellation will be rescinded once We have acceptance of the additional premium. If the PH does not accept the additional premium quote, CISL will cancel the policy in line with the cancellation notice issued.

# SECTION 7 CONVICTION LOADINGS

**Guidance Notes:**  
**This table advises you on how we treat convictions.**

Motoring convictions, disqualifications, fixed penalties or prosecutions pending are rated from the date of conviction not date of the offence. Loadings are automatically calculated by the relevant system until rehabilitated.

You will need to input the Driving Licence Number to get a quote. All convictions will be rated on the information contained in the DVLA MyLicence service at the point of quote.

Information will be collected to enable us to examine the potential risk in relation to the Policyholder so we can provide (for any person covered by this policy for whom we hold details) Driving Licence Number ('DLN') to the DVLA to confirm (for any person covered by this policy for whom we hold details) licence status, entitlement and relevant restriction information, in addition to endorsement/conviction data.

For details relating to personal information held by the DVLA, please visit [www.dvla.gov.uk](http://www.dvla.gov.uk).

Non-motoring convictions which are unspent, will generate an automatic referral to the product underwriter. Evidence of what the conviction is will need to be provided. Convictions which are considered to be spent under the Rehabilitation of Offenders Act 1974 (as amended), do not need to be disclosed.

# SECTION 8 USE

## Guidance Notes:

We will provide cover for the use identified in this Guide.

The various classes of use available to all Our policies are listed below. The use which applies to the Policyholder is stated on the Policyholder's Certificate of Motor Insurance.

## SOCIAL DOMESTIC AND PLEASURE (SDP)

Social, domestic and pleasure purposes, but excluding travel between the driver's home and permanent place of work.

## SDP, INCLUDING COMMUTING

Social, domestic and pleasure purposes, plus travelling to/from a permanent place of work.

## SDP PLUS BUSINESS (CLASS 1)

Social, domestic and pleasure purposes, including use by the Policyholder, or the named driver(s) covered by the policy, for travel between the driver's home and permanent place of work. This includes use by the Policyholder only in connection with their business, or profession. This does not cover use for selling, or commercial travelling, or use by any other driver(s) for business purposes.

## SDP PLUS BUSINESS (CLASS 2)

Social, domestic and pleasure purposes, including use by the Policyholder, or the named driver(s) covered by the policy, for travel between the driver's home and permanent place of work. This includes use by the Policyholder and named driver(s) in connection with their business, or profession. This does not cover use for selling, or commercial travelling.

## SDP PLUS BUSINESS (CLASS 3)

Social, domestic and pleasure purposes, including use by the Policyholder, or the named driver(s) covered by the policy, for travel between the driver's home and permanent place of work. This includes use by the Policyholder and named driver(s) in connection with their business, or profession and use for selling, or commercial travelling.



## SECTION 8 USE (continued)

Types of Use which We will **not** cover are listed below:

- Vehicles that visit Hazardous sites, or
- Vehicles that carry Hazardous Goods, or
- Vehicles being used airside or on airfields at airports, or
- Vehicles being used to carry celebrities, sports personalities, non UK Government staff, where this is part of a regular contract, or
- Vehicles used on (but not limited to) a public highway for: racing, pace-making, speed testing, rallies, trials or competitions, letting on hire or for any purpose in connection with the motor trade, or
- The recovery of any vehicle impounded by the police authorities.

## SECTION 9 FOREIGN USE OF THE INSURED VEHICLE(S)

### Guidance Notes:

This section explains what cover is available whilst abroad.

**NB** this section and the following wording is correct as at the time of this Guide's release. The United Kingdom has left the European Union 'EU' and is currently within the transitional period, therefore, the availability of cover under this section may change and a separate note will therefore be provided at the relevant time, once legal clarity is available.

This insurance shall also apply (but only in respect of liability which is compulsorily insurable in the country concerned), whilst The Insured Vehicle is in any country which is a member of the European Union, Andorra, Gibraltar, Liechtenstein, Monaco, San Marino, Vatican City, Iceland, Norway and Switzerland or any other country outside the European Union which has agreed to follow European Directives and is approved by the Commission of the European Union.

This policy provides the minimum level of cover in respect of liability which is legally insurable in the country concerned.

This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.

Cover can be extended to the cover shown on the Schedule while the vehicle is in the countries listed above for up to 45 days in any one Period of Insurance. Limitations still apply to the permitted use of the vehicle abroad and the Policyholder should contact their insurance intermediary prior to any intended journey abroad to ensure that full cover will be operative during the trip.

# SECTION 10 NO CLAIMS DISCOUNT (NCD)

**Guidance Notes:**  
**This section of the guide gives advice on NCD.**

The maximum NCD discount on this product is 4 years. This means that if the Policyholder has more than 4 years NCD, We will treat their NCD as if it is 4 years. This does not affect their actual accumulated NCD years, e.g. if they purchase a policy from Us with 5 years NCD and do not experience a claim in the policy year, they will be entitled to 6 years NCD and this will be displayed on the NCD letter produced by Us upon their request.

NCD Entitlement under this policy will be affected in the event of a claim or multiple claims being made under this policy in accordance with the following table:

Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any one annual Period of Insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that two claims arise in any one annual Period of Insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any one annual Period of Insurance, your No Claims Discount entitlement will reduce to nil at the policy's next renewal date
1 year	Nil	Nil	Nil
2 years	Nil	Nil	Nil
3 years	1 year	Nil	Nil
4 years	2 years	Nil	Nil
5 years	3 years	1 year	Nil
6 years or more	4 years	2 years	Nil

NCD under this policy cannot be protected.

Any NCD must be in the exact name of the Policyholder and less than 1 year old. Only NCD from private car is acceptable.

We will **not** allow:

- Introductory NCD
- Company car NCD or letters of no claims on named driver
- Mirrored NCD

We will allow a maximum of 28 days from inception for the client to provide evidence of NCD. Suitable evidence of NCD is original evidence of NCD issued by an insurance company dated up to one year after the expiry of the previous policy or a renewal notice issued up to 28 days prior to the expiry of the policy. Evidence of NCD issued by intermediaries is not acceptable (unless the intermediary has delegated authority to issue on behalf of the insurer). Only 'like for like' NCD is acceptable.

If We have not received the NCD within 28 days or the NCD declared does not match that submitted to Us, then We will cancel the policy unless You specify You wish to accept the additional premium due during the cancellation notice period.

# SECTION 10 NO CLAIMS DISCOUNT (NCD) (continued)

We will not allow any further NCD until the original evidence is presented, and any difference in premium due to the subsequent presentation of evidence of NCD at a later date will only take effect within the current policy year.

## Frequently Asked Questions (FAQs):

- Q** NCD Validation documents are dated post policy inception and are different to the original inception.
- A** CISL will update the system to show the correct NCD received. If it still falls within the scheme terms, CISL will issue a 7 day cancellation notice (where applicable, if the change has resulted in an additional premium) and additional premium quote. This cancellation notice will be rescinded once We have acceptance of the additional premium. If the PH does not accept the additional premium quote, CISL will cancel the policy in line with the cancellation notice issued.
- Q** When checking the validity of a no claims bonus certificate it is found to be fraudulent/invalid.
- A** CISL will cancel the policy immediately and retain the full policy premium.
- Q** The NCD provided by the policy holder has been proven to be fraudulent.
- A** CISL will cancel the policy immediately and retain the full policy premium.
- Q** An incident has occurred that CICAL has closed with a fault status but nil costs.
- A** NCD may be kept intact, however, the status of the incident must still remain as fault. A refund will be issued for any additional premium that was incurred during the time the NCD was disallowed. This refund will only take effect within the current policy year.

# SECTION 11 NEW BUSINESS AND RENEWALS

## Guidance Notes:

This section explains the requirements of processing new business and renewals.

## NEW BUSINESS:

Before incepting cover for new business several checks and procedures are carried out by the insurer. Each Policyholder is given a unique policy number. All clients should have an individual file where their details will be retained for future reference. Each file should be given an identity number corresponding to the unique policy number issued by CICL.

The following validation documentation is required at policy inception, per driver, to be submitted within 28 calendar days to CISL:

- Acceptable proof of NCD (where applicable);

The following documentation must be retained by the broker for audit purposes:

- An additional proof of address, no less than 90 days old, containing the new client's address\* (see Appendix 1 for acceptable documents) (\*this must be a residential address and must match the Policyholder's driving licence).

A Statement of Fact will be generated from the relevant system.

CICL will obtain the DVLA Licence driver record via the MyLicence service.

All Policy Documents (Certificate of Motor Insurance, Schedule, Statement of Fact, Policy Booklet and IPID) must be issued to the Policyholder immediately at inception.

## RENEWALS:

No less than 21 days prior to renewal, an automatic renewal premium or policy lapse will be generated. This will be rated accordingly as per the Schema at that time.

The following documentation must be retained by the broker for audit purposes:

- If there has been a change of address, then a new document of no less than 90 days old, containing the new client's address\* (see Appendix 1 for acceptable documents) (\* this must be a residential address and must match the Policyholder's driving licence);

# SECTION 11 NEW BUSINESS AND RENEWALS (continued)

A Statement of Fact will be generated from the relevant system.

CICL will obtain the DVLA Licence driver record via the MyLicence service.

All Policy Documents (Certificate of Motor Insurance, Schedule, Statement of Fact, Policy Booklet and IPID) must be issued to the Policyholder immediately at renewal.

CICL reserve the right to request additional documentation as and when required.

# SECTION 12 MYLICENCE

## Guidance Notes:

This section explains how the DVLA MyLicence service works.

### NEW BUSINESS – FULL QUOTES

Each driver's DLN will need to be entered into the system and upon entering; such information will be passed to the 'MyLicence' service, which will return the relevant information required by us to quote. You will not be able to see this information on screen, neither will it be transferred to the Statement of Fact which you will issue to the client. It will instead say "Convictions obtained from the DVLA". This is something CICL must put in place because of specific DVLA rules for use of the 'MyLicence' service.

### MID-TERM ADJUSTMENTS

Where a policy has been incepted using 'MyLicence', any changes to that policy which require a Driving Licence check will require a DLN to be entered in the same way as the new business process outlined above, with the policy rated according to information retrieved from Driving Licence Records held at the DVLA.

### RENEWAL INVITATIONS

Renewal invitations will be generated for Bespoke policies using 'MyLicence' at the point of invitation. This is because Policyholders will have previously given authorisation to submit their DLN to the 'MyLicence' service for the purposes of quoting. From this point forward all new business, mid-term adjustments and renewals will utilise the MyLicence service and self-declared Driving Licence information will not be used or available within the Bespoke portal.

The Bespoke portal will be programmed in accordance with the above and therefore support your users through the process by making it clear what is required in order to progress through the quote, adjustment or renewal.

The system has been designed to be user and product friendly, however, if the user requires guidance there is a User Guide option on the main menu which can be downloaded for reference.

If the guide cannot resolve the issue, then please contact 0345 470 0020 for technical support (opening hours 9am – 5pm Monday to Friday).

For any other queries which are not related to the system or technical support, please contact CISL on 0345 470 0012.

# SECTION 13 POLICY DURATION AND CANCELLATION

## Guidance Notes:

This section confirms the policy period and the amount of return premium customers may be paid should they cancel their policy or if we cancel their policy.

## Policy Period

Annual only

## Cancellation

For details of refunds where policies are cancelled, refer to General Conditions 4 in the Policy Booklet.

The following is an extract of what is contained in the Policy Booklet under this Section:

### 4. Cancellation

Providing **you** have not committed or are not suspected of committing a fraudulent act the following cancellation condition applies. Where a fraudulent act has arisen or is suspected, **your** policy may be declared void or cancelled immediately and no refund will be provided. For full details, please refer to General Conditions 1.

To effect cancellation of **your** policy, **you** should contact **your insurance intermediary**.

#### Cancellation by you during the cooling off period

This insurance provides **you** with a cooling-off period to decide whether **you** wish to continue with the full policy. The cooling-off period is for 14 days from the date **you** receive **your** policy documentation.

If a period of less than 14 days has elapsed since **you** received **your** policy documentation, **you** have the right to cancel the policy and receive a refund of the premium **you** have paid:

- If at the date of cancellation **your** policy has not yet commenced **you** will receive a full refund of the premium **you** have paid from **us**; or
- If **your** policy has already commenced, **you** will receive a refund of premium from **us**, equivalent to the unexpired period of cover on a pro rata basis (providing **you** have not made a claim that is administered as a total loss or an incident has occurred that is likely to give rise to a claim that is administered as a total loss claim in the **Period of insurance**).

#### Cancellation by you after the cooling off period

Beyond the above 14 days period, where cancellation is effected by **you**, **we** will allow a refund of premium which will be calculated using the scale at the end of this section (providing there have been no claims or incidents likely to give rise to a claim in the **Period of insurance**. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).



### **Cancellation by us (7 days' notice)**

Where there is a valid reason for doing so, **we** or **our** authorised service provider can cancel this policy by giving **you** 7 days' notice in writing to the last address **you** notified to **us**. **We** will allow a refund of premium which will be calculated using the scale at the end of this section (providing there have been no claims or incidents likely to give rise to a claim in the **Period of insurance**. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

Non-exhaustive reasons for providing 7 days' notice of cancellation are:

1. Failure to co-operate (administration)

If information or documentation requested during the term of **your** policy is not supplied within the timescale(s) provided. A non-exhaustive example is **your** failure to supply copies of driving licence photocard and DVLA endorsements.

2. Failure to co-operate (claims)

Where **you** are required to co-operate with **us** or **our** service providers or to send information or documentation and **you** fail to do so within the timescale(s) provided, which materially affects **our** ability to process a claim or to defend our interests.

3. Non-payment of premium

Where **you** fail to pay **your** premium.

4. Inappropriate behaviour

Where **you**, or anyone representing **you**, act abusively or make inappropriate comments (for example but not limited to those of a sexual nature), to **our** staff or those of **our** service providers or **your insurance intermediary**.

5. Vehicle not roadworthy

Where **you** fail to maintain the **Insured Vehicle** in a roadworthy condition or **you** fail to look after it in accordance with General Conditions 2 of this policy.

6. A change in circumstances

Where **we** have advised **you** that **we** are cancelling the policy due to changes in circumstances as detailed in **your Certificate of Motor Insurance, Schedule or Statement of Fact** or where the circumstances of a new claim or incident result in **us** no longer being able to provide cover.

### **Cancellation by us (immediate cessation of cover)**

Where there is a valid reason for doing so, **we** or **our** authorised service provider can cancel this policy immediately. **We** will refund the premium which will be calculated using the scale at the end of this section, as long as the reason for cancellation is not the result of a fraudulent act (providing there have been no claims or incidents likely to give rise to a claim in the Period of insurance. If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).

This is a non-exhaustive list of reasons why **we** may cancel **your** policy with immediate effect:

1. **You** commit or we suspect that **you** have committed a fraudulent act;

2. **You** fail to comply with the terms and conditions of **your** licence.

**Cancellation Scale**

<b>Month</b>	<b>Premium Percentage Charged</b>
<b>1</b>	<b>15%</b>
<b>2</b>	<b>25%</b>
<b>3</b>	<b>35%</b>
<b>4</b>	<b>45%</b>
<b>5</b>	<b>55%</b>
<b>6</b>	<b>65%</b>
<b>7</b>	<b>75%</b>
<b>8</b>	<b>85%</b>
<b>9</b>	<b>90%</b>
<b>10</b>	<b>95%</b>
<b>11</b>	<b>100%</b>
<b>12</b>	<b>100%</b>

# SECTION 14 EXCESS

**Guidance Notes:**

This section describes the policy excess levels that apply.

The following Excess levels and Excess rules will be applied:

Accidental Damage (AD)	£750
Fire & Theft	£750
If incident reported within 24 hours (AD only)	-£250
If CICL authorised repairer utilised (AD only)	-£250
Windscreen Replacement (Comprehensive only)	£250
If CICL authorised repairer utilised (Windscreen replacement only)	-£100

# SECTION 15 OCCUPATIONS, EMPLOYERS' BUSINESS AND EMPLOYMENT STATUS

## Guidance Notes:

This section explains the Occupations for which we do not provide cover.

Please refer to Appendix 2 for the current list of non-exhaustive Occupations which We will **not** accept.

Employment status types which We will **not** accept are listed below:

Full or Part Time Education
Company
Financially Assisted
Unemployed
House wife/husband / Household duties*
Voluntary work

\* House wife/husband or Household duties can only be acceptable occupation for Additional Driver (not Policyholder)

# SECTION 16 CLAIMS PROCEDURES

## **Guidance Notes:**

**This section provides help and advice on how to help a policyholder in the event of a claim.**

In the event of an accident, claim or loss regardless of blame, the Policyholder must contact Collingwood Claims as soon as possible.

The report line is open 24 hours a day, every day of the year and will give advice on what to do next.

The Collingwood Accident report line number is:

**Claimline 0345 370 0008**

The details of the accident or incident will be recorded during the call and a Statement of Fact will be sent out to the Policyholder.

Any correspondence received by the Policyholder or intermediary from a Third Party must be sent without delay to the address shown below:

***Collingwood Claims  
Collingwood House  
Redburn Court  
Earl Grey Way  
North Shields  
Tyne and Wear  
NE29 6AR***

or by email to:

**admin@collingwood.co.uk**

# SECTION 17 GENERAL INFORMATION

## Guidance Notes:

This section provides advice on the policyholder's obligations and restrictions in relation to a change in cover type.

## CLIENT'S RESTRICTIONS AND OBLIGATIONS

The Policyholder may downgrade a policy from e.g. Comprehensive to Third Party Fire and Theft or Third Party Only, but on no account must an upgrade of policy be allowed, unless the Policyholder changes their vehicle or at renewal.

## THIRD PARTY PROPERTY DAMAGE

Third party property damage is limited to £10,000,000 on all of Our policies. This limit is increased to £20,000,000 for any incident involving a private motor car.

## QUOTATION GUARANTEES

Quotations can only be guaranteed for 28 days from the date terms were released.

**The following should also be investigated prior to inception of the policy:**

### Vehicle details:

Is the registration number of the current vehicle recorded on the insured's previous policy? If not, this could be an attempt to use NCD for more than one vehicle. An explanation should be noted on the Policyholder's file and the insurer informed. It is Your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

### Purchase date:

Does the period of time the vehicle has been owned correspond with the amount of NCD declared by the Policyholder? If not, this could be an attempt to hide previous fault claims. An explanation should be noted on the Policyholder's file and CISL informed. It is Your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

### No Claims Discount: (send current certificate of NCD to CISL)

Is there a gap in cover since the expiry of the previous Certificate of Insurance? Inconsistencies in NCD can suggest that information relating to accident history may not have been fully disclosed.

An explanation should be noted on the Policyholder's file and CISL informed. It is Your responsibility to ensure this explanation is both reasonable and acceptable if cover is subsequently issued.

**Clients should be made fully aware that failure to disclose any information which is material to the proposal, or to make any false statements, is an offence under the Road Traffic Act and may result in the insurance being invalidated from inception.**

# SECTION 17 GENERAL INFORMATION (continued)

## CONTACTS

All communications in respect of Our product, the quotation and administration systems and Your Agency Agreement with Us should be made through Our outsourced service provider:

**Collingwood Insurance Services (UK) Limited (CISL).**

By post to:

***Collingwood Insurance Services (UK) Limited  
Collingwood House  
Redburn Court  
Earl Grey Way  
North Shields  
Tyne and Wear  
NE29 6AR***

By telephone: **0345 470 0012**

Note that calls may be monitored and recorded by Us and Our service providers for training and security purpose.

By email: [motor@collingwood.co.uk](mailto:motor@collingwood.co.uk)

## Contacts:

Underwriting:	Underwriting Team
Accounts Department:	Ann Calder
Operations and Technical IT Support:	IT Team
Compliance and Audit:	Linda Laurie

# SECTION 18 COMPLAINTS

## **Guidance Notes:**

**This section provides guidance of the complaints procedure in place.**

The Policyholder's first point of contact to resolve a complaint is You. If You are unable to resolve the complaint or the Policyholder is not satisfied and the complaint is regarding the cover in the Policy Booklet, or Our service, they should write to Our service providers CISL at the address below:

**Head of Risk and Compliance  
Collingwood Insurance Services (UK) Limited  
Collingwood House  
Redburn Court  
Earl Grey Way  
North Shields  
Tyne and Wear  
NE29 6AR**

In relation to complaints about a claim under this policy, Our Policy Booklet or Our service, the final response will be issued by Us.

If We are unable to resolve the situation, the Policyholder can then refer their complaint to the Financial Ombudsman Service. They can do so by contacting them at:

**The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR**

Telephone: **0800 023 4567** free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9123** (calls to this number are currently charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



# SECTION 19 CUSTOMER ADMINISTRATION

## Guidance Notes:

This section provides guidance on the types of changes that need to be notified to the insurer during the Period of Insurance.

All requests for Mid Term Adjustments will be processed by the relevant system. Should you have any queries or issues, please contact: [Motor@Collingwood.co.uk](mailto:Motor@Collingwood.co.uk)

You are reminded that premiums are based on the information supplied at the start of the insurance or at a subsequent change or renewal. We must be informed of any changes immediately as they occur. Some examples are:

- A change of vehicle, or they purchase another vehicle to which they want cover to apply,
- A new driver to be covered,
- Someone who drives under the policy receives a motoring conviction (including pending prosecutions) or fixed penalties,
- Someone who drives under the policy suffers from a medical condition,
- Someone who drives under the policy has had an accident, claim or loss regardless of blame on another policy,
- The vehicle is changed or modified from the manufacturer's standard specification or they intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels, etc),
- A change of occupation (full or part-time) by the Policyholder or any driver,
- A change of address or where the vehicle is normally kept,
- A change in the use of the vehicle,
- The vehicle is involved in an accident, claim or loss regardless of blame or how trivial,
- A change of the main user of the vehicle,
- A change of Driving Licence or Driving Licence Number,
- If the vehicle is likely to exceed the annual mileage declared at the commencement or renewal of the policy for which they may have received a premium discount.

This is not a full list and if You are in any doubt You should advise Us. If You do not tell Us about changes, the insurance may not cover fully or at all.

We will advise if there is any change in premium (if relevant) or notify You if the change is unacceptable.

# SECTION 19 CUSTOMER ADMINISTRATION (continued)

## CICL WELCOME EMAIL TO BROKERS / SYSTEM ACCESS

The online platform is now available to start quoting for and incepting new risks, the website address is [www.collingwood.co.uk/BrokerPortal](http://www.collingwood.co.uk/BrokerPortal)

An underwriting guide is attached which I ask that you pass to all relevant users.

In your recent email you provided us with a list of users who are now able to log onto the system. This has been setup with the details attached.

The system has been designed to be user and product friendly, however, if the user requires guidance please contact 0345 470 0020 for technical support (opening hours 9am – 5pm Monday to Friday).

For changes to users please use [helpdesksupport@collingwood.co.uk](mailto:helpdesksupport@collingwood.co.uk)

Any other queries can be sent to [motor@collingwood.co.uk](mailto:motor@collingwood.co.uk)

Once risks have incepted on the system you will be able to carry out mid-term adjustments to these policies yourselves.

The maximum number of vehicles that you are allowed to place onto the above scheme in the **same name** or from the **same address** will be 1 vehicle.

You must not knowingly, place any vehicle on cover with CICL that was previously insured on a fleet or multi vehicle policy without referral to us. In the event that there are two or more vehicles placed on cover without referral, we will cancel the policy in accordance with the policy terms and conditions.

I trust that you will find all to be in order, however, if you have any further queries please do not hesitate to contact me.

# APPENDIX 1

## Guidance Notes:

This Appendix lists all the acceptable standard proof of address documents that we will accept, to be retained for audit purposes and not be more than 90 days old.

ID Type	CISL Compliance & Risk Comments	Acceptable to CICL?
Bank Statement (including Mortgage statement)	Any statement from an FCA regulated bank. Must include: <ul style="list-style-type: none"> <li>• Client name</li> <li>• Client address as per the policy</li> <li>• No recent activity is needed on the statement</li> <li>• Does not need to be date stamped as long as there is a date noted within 90 days</li> </ul>	Y
Credit Card Statement	Any statement from an FCA regulated credit card company. Must include: <ul style="list-style-type: none"> <li>• Client name</li> <li>• Client address as per the policy</li> <li>• No recent activity is needed on the statement</li> </ul>	Y
Utility Bills	<ul style="list-style-type: none"> <li>• Gas</li> <li>• Electricity</li> <li>• Water</li> <li>• Telephone</li> <li>• Council Tax</li> <li>• Digital TV (Sky, Virgin, BT)</li> <li>• TV Licence</li> </ul>	Y
Mobile phone bill	Must be a contract mobile phone from an Ofcom registered provider (e.g. Orange, Vodafone, 02, T-Mobile)  *note the bill <b>must</b> be from the mobile phone provider and not correspondence from the retailer (e.g. dialaphone, phones4u, carphone warehouse)	Y
HMRC	<ul style="list-style-type: none"> <li>• Tax code notification</li> <li>• Self-employment notification of accounts due or overdue</li> <li>• Penalty letters</li> <li>• Self-assessment confirmation</li> <li>• Confirmation of NI contributions or exemptions</li> </ul>	Y
DWP	<ul style="list-style-type: none"> <li>• Tax Credits</li> <li>• Benefits</li> <li>• Pensions</li> </ul> <p>The policyholder <b>must</b> be named on the document. It is not acceptable if the document is in the name of a partner or spouse.</p>	Y
Solicitor's letter	A conveyancing letter from a solicitor confirming the purchase of a property, that property being the address of the policyholder. The letter must include in the content that the property at that address has been purchased. It is not	Y

	sufficient that the letter confirms the purchase of a property but does not state the address, regardless of the address the letter has been sent to, unless it states in the letter that the address is the purchase.	
DVLA (government department) Tax Reminder	This must be the original document provided the reminder is <ul style="list-style-type: none"> <li>• the original and not a photocopy</li> <li>• for the same vehicle being insured by CICL</li> <li>• is in the name of the CICL policyholder</li> <li>• at the same address as the driving licence and any other documents provided</li> <li>• Date vehicle tax shows as running out must be 90 days before or after the policy inception date</li> </ul>	Y
Store Card Statement	e.g. <ul style="list-style-type: none"> <li>• Next</li> <li>• Marks and Spencer</li> <li>• Argos</li> </ul>	Y
Bad Debt Letter	We can accept these from the policyholder's Bank or the Council	Y
Letter from Local Authority (Council) providing the policyholder's Taxi Badge or Taxi Vehicle Licence	This must be from the same Local Authority as the copy Taxi Badge on file and be dated within 90 days	Y
Disclosure and Barring Service (DBS) Certificate	A copy can be accepted	Y

You can accept any acceptable proof of address showing just an initial or without the middle name.

You must take a photocopy of the document ensuring the letterhead, policyholder's name and address are clear and legible and retain this on the client file.

## APPENDIX 2

### Guidance Notes:

This Appendix lists all the Occupations which are not acceptable.

Please refer to Appendix 2 for the current list of non-exhaustive Occupations which We will **not** accept are listed below:

ACROBAT	CANON (CHURCH)
ACTOR	CAR BODY REPAIRER
ACTOR/ACTRESS	CAR BUILDER
ACTRESS	CAR DEALER
AMUSEMENT ARCADE WORKER	CAR DELIVERY DRIVER
ARCHBISHOP	CAR SALESMAN
ARCHDEACON	CAR VALET
ART BUYER	CAR VALETING SERVICE
ART CRITIC	CAR WASH ATTENDANT
ART DEALER	CARDINAL
ART DIRECTOR	CARER - NON PROFESSIONAL
ART HISTORIAN	CARTOONIST
ART RESTORER	CASINO INSPECTOR
ARTIST	CASUAL WORKER
ARTIST - COMMERCIAL	CHANDLER
ARTIST - FREELANCE	CHAPLAIN
ARTIST - PORTRAIT	CHAUFFEUR
ARTIST - TECHNICAL	CHEMICAL ENGINEER
ASTROLOGER	CHILDRENS ENTERTAINER
ATHLETE	CHURCH ARMY WORKER
AUTHOR	CHURCH DEAN
BAILIFF	CHURCH OFFICER
BALLISTICS EXPERT	CHURCH WARDEN
BALLOONIST	CIRCUS PROPRIETOR
BANKING CORRESPONDENT	CIRCUS WORKER
BAPTIST MINISTER	CLASSICAL MUSICIAN
BODYGUARD	CLAY PIGEON INSTRUCTOR
BOTTLER	CLERGYMAN
BOX MAKER	CLERIC
BROADCASTER - TV/RADIO	COACH
BROADCASTING ENGINEER	COACH SPRAYER
BURSAR	COFFEE MERCHANT
CALIBRATION MANAGER	COIN DEALER
CAMERAMAN	COLLEGE DEAN
CAMERAMAN - TV/FILMS	COMEDIAN

COMMERCIAL ARTIST	DRIVING EXAMINER
COMMERCIAL TRAVELLER	DRIVING INSTRUCTOR
COMMUNITY CRAFT INSTRUCTOR	DRIVING INSTRUCTOR - ADVANCED
COMPANY DIRECTOR - COURIER SERVICES	EDITOR - TV/FILMS
COMPANY DIRECTOR - FAST FOOD	EDITORIAL CONSULTANT
CORRESPONDENT PRESS	EMBALMER
COURIER	EMBASSY STAFF
COURIER - DRIVER	EMBASSY STAFF - BRITISH
COURIER - MOTORCYCLE	EMBASSY STAFF - FOREIGN
COURIER - PARCEL DELIVERY	EMBASSY STAFF - REPUBLIC OF IRELAND
CRICKETER	ENTERTAINER
CROWN PROSECUTOR	ENVIRONMENTAL CHEMIST
CYCLIST	ESCORT
DANCER	EVANGELIST
DEALER	EXOTIC DANCER
DEALER - GENERAL	EXPLOSIVES WORKER
DEALER - SCRAP/WASTE	EXPORT CONSULTANT
DEBT COLLECTOR	EXPORTER
DELIVERY COURIER	EXTRA
DELIVERY COURIER - NHS	FAIRGROUND WORKER
DELIVERY DRIVER	FASHION DESIGNER
DELIVERY ROUNDSMAN	FASHION PHOTOGRAPHER
DENDROCHRONOLOGIST	FAST FOOD CATERER
DESPATCH DRIVER	FAST FOOD DELIVERY DRIVER
DESPATCH RIDER	FAST FOOD PROPRIETOR
DESPATCH WORKER	FIGURE PAINTER
DIPLOMAT	FILM DIRECTOR
DIPLOMATIC STAFF - BRITISH	FILM GAFFER
DIPLOMATIC STAFF - FOREIGN	FILM PRODUCER
DIPLOMATIC STAFF - REPUBLIC OF IRELAND	FILM TECHNICIAN
DIRECTOR - PERFORMING ARTS	FOAM CONVERTOR
DISC JOCKEY	FOOTBALLER
DISCO STAFF	FOOTBALLER - SEMI PROFESSIONAL
DISTRIBUTION MANAGER	FORTUNE TELLER
DISTRIBUTOR (LEAFLETS/CIRC.)	FREELANCE PHOTOGRAPHER
DJ	FUNFAIR EMPLOYEE
DOOR TO DOOR COLLECTOR	GALLERY OWNER
DOORMAN	GAMBLER
DREDGER MASTER	GAMING CLUB MANAGER
DREDGERMAN	GAMING CLUB PROPRIETOR
DRESSER THEATRE/FILMS	GAMING CLUB STAFF - LICENSED PREMISES
DRILLING TECHNICIAN	GAMING CLUB STAFF - UNLICENSED PREMISES
DRIVER	GOLF CADDY
DRIVER - HOT FOOD DELIVERY	GOLF CLUB PROFESSIONAL

GOLF COACH	MASTER OF CEREMONIES
GOLFER	MATURE STUDENT
GOODS DESPATCHER	MATURE STUDENT - LIVING AT HOME
GOODS HANDLER	MATURE STUDENT - LIVING AWAY FROM HOME
GOVERNOR	MEAT WHOLESALER
GUARD	MECHANIC
HAULAGE CONTRACTOR	MECHANIC - AIRPORT
HEAD LAD	MECHANIC - VEHICLE
HEAD OF ARTS	MEDICAL STUDENT
HGV MECHANIC	MEDICAL STUDENT - LIVING AT HOME
HIRE CAR DRIVER	MEDICAL STUDENT - LIVING AWAY
HIRER	MEMBER OF PARLIAMENT
HORSE BREEDER	MESSENGER
HORSE DEALER	MICROFILM OPERATOR
HORSE DEALER (NON SPORT)	MINIBUS DRIVER
HORSE DEALER (SPORT)	MINICAB DRIVER
HORSE TRADER	MINING ENGINEER
HORSE TRAINER	MINISTER OF RELIGION
HOUSEWIFE*	MINISTER OF THE CROWN
HOUSEWIFE OR HOUSEHUSBAND*	MISSIONARY
ICE CREAM VENDOR	MOBILE CATERER
IMPORT/EXPORT DEALER	MOBILE DISC JOCKEY
IMPORTER	MOBILE DISCO OWNER
INDEPENDENT MEANS	MOBILE HAIRDRESSER
INDUSTRIAL CHEMIST	MOBILE MOTOR MECHANIC
INTERPRETER	MOBILE SERVICE ENGINEER
INTERVIEWER	MODEL
JAZZ COMPOSER	MONEYLENDER
JOCKEY	MONK
JOURNALIST	MOTOR DEALER
JOURNALIST - FREELANCE	MOTOR ENGINEER
JOURNALISTIC AGENT	MOTOR FITTER
JUDGE	MOTOR MECHANIC
JUGGLER	MOTOR RACING DRIVER
LAWN MOWER REPAIRER	MOTOR RACING ORGANISER
LEAFLET DISTRIBUTOR	MOTOR RACING ORGANISER
LINGUIST	MOTOR TRADER
MAGICIAN	MUSIC PRODUCER
MAGISTRATE	MUSIC THERAPIST
MAGISTRATES CLERK	MUSIC WHOLESALER
MAIL ORDER WORKER	MUSICAL ARRANGER
MANAGER - RING SPORTS	MUSICIAN
MANAGER - SPORTS	MUSICIAN - AMATEUR
MASTER OF CEREMONIES	MUSICIAN - CLASSICAL

MUSICIAN - DANCE BAND	PRESS PHOTOGRAPHER - NATIONAL
MUSICIAN - POP GROUP	PRIEST
NEWSREADER	PRISON CHAPLAIN
NIGHT CLUB STAFF	PRIVATE DETECTIVE
NON PROFESSIONAL FOOTBALLER	PRIVATE INVESTIGATOR
NON PROFESSIONAL SPORTS COACH	PRIVY COUNCILLOR
NOT IN EMPLOYMENT	PRODUCER
NUN	PROFESSIONAL APPRENTICE FOOTBALLER
OIL BROKER	PROFESSIONAL BOXER
OIL RIG CREW	PROFESSIONAL CRICKETER
OPERA SINGER	PROFESSIONAL CYCLIST
ORCHESTRA LEADER	PROFESSIONAL FOOTBALLER
ORCHESTRAL VIOLINIST	PROFESSIONAL RACING DRIVER
OSTLER	PROFESSIONAL RACING MOTORCYCLIST
OVERSEAS MAILER	PROFESSIONAL SPORTS COACH
PAINT CONSULTANT	PROFESSIONAL SPORTSPERSON
PAINT SPRAYER - MOTOR TRADE	PROFESSIONAL WRESTLER
PAINTER	PROMOTER
PARTS MAN	PROMOTER - ENTERTAINMENTS
PARTS MANAGER	PROMOTER - RACING
PARTS SUPERVISOR	PROMOTER - RING SPORTS
PATROL PERSON	PROMOTER - SPORTS
PATROLMAN	QUEENS COUNSEL
PHOTOGRAPHER	RABBI
PHOTOGRAPHER - FASHION	RACEHORSE GROOM
PHOTOGRAPHER - LOCATION	RACING MOTORCYCLIST
PHOTOGRAPHER - PRESS	RACING ORGANISER
PHOTOGRAPHER - PRESS (LOCAL)	RADIO DIRECTOR
PHOTOGRAPHER - SHOP OWNER	RADIO OPERATOR
PHOTOGRAPHER - STREET	RADIO PRESENTER
PHOTOGRAPHER - STUDIO	RADIO PRODUCER
PHOTOGRAPHIC AGENT	RALLY DRIVER
PIG MAN	REFEREE
PIG MANAGER	RENT COLLECTOR
PLAYWRIGHT	RENT OFFICER
POOLS COLLECTOR	REPORTER
POST GRADUATE STUDENT LIVING AT HOME	REPORTER - FREELANCE
POST GRADUATE STUDENT LIVING AWAY FROM HOME	RUGBY PLAYER
PREACHER	RUGBY PLAYER - AMATEUR
PRESS CORRESPONDENT	RUGBY PLAYER - PROFESSIONAL
PRESS OFFICER	SCHOOL STUDENT
PRESS OPERATOR	SCRAP DEALER
PRESS PHOTOGRAPHER - FREELANCE	SEMI-PROFESSIONAL SPORTSPERSON



SHERIFF	STUDENT TEACHER - LIVING AWAY
SHERIFF CLERK	STUDIO MANAGER
SHERIFF PRINCIPAL	TAXI DRIVER
SHERIFFS OFFICER	TELEVISION DIRECTOR
SHOW JUMPER	TELEVISION ENGINEER
SHOWMAN	TELEVISION PRESENTER
SINGER	TELEVISION PRODUCER
SNOOKER PLAYER	TELEVISION SET BUILDER
SONG WRITER	TENNIS COACH
SORTER	TEST DRIVER
SORTER - LINEN HIRE	THEATRE DIRECTOR
SPORTS ADMINISTRATOR	THEATRE MANAGER
SPORTS ADMINISTRATOR - OTHER SPORTS	THEATRICAL AGENT
SPORTS ADMINISTRATOR - RING SPORTS	TRAVEL COURIER
SPORTS AGENT	TRAVELLING SALESMAN/WOMAN
SPORTS COACH	TRAVELLING SHOWMAN
SPORTS COMMENTATOR	TRAWLER HAND
SPORTS SCOUT	TV ANNOUNCER
SPORTSMAN	TV BROADCASTING TECHNICIAN
SPORTSWOMAN	TV EDITOR
STAGE DIRECTOR	UMPIRE
STAGE HAND	UNDERGRADUATE STUDENT - LIVING AT HOME
STAGE MANAGER	UNDERGRADUATE STUDENT - LIVING AWAY FROM HOME
STOCKMAN	UNEMPLOYED
STORE DETECTIVE	UNIVERSITY STUDENT
STREET ENTERTAINER	VAN SALESMAN
STREET TRADER	VEHICLE DELIVERY AGENT
STUD HAND	VENTRILQUIST
STUDENT	VICAR
STUDENT - FOREIGN	WASTE DEALER
STUDENT - LIVING AT HOME	WASTE PAPER MERCHANT
STUDENT - LIVING AWAY	WEIGHBRIDGE CLERK
STUDENT NURSE	WEIGHBRIDGE OPERATOR
STUDENT NURSE - LIVING AT HOME	WHISKY BLENDER
STUDENT NURSE - LIVING AWAY	WHOLESALE NEWSPAPER DELIVERY DRIVER
STUDENT TEACHER	WRITER
STUDENT TEACHER - LIVING AT HOME	YOUTH WORKER

\* House wife/husband can only be acceptable occupation for Additional Driver (not Policyholder)

Collingwood Insurance Company Limited. Registered in Gibraltar (Reg. No. 89988). Registered office:  
Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA.

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