

Europa General Underwriters (N.I) Ltd

PRIVATE MOTOR INSURANCE - The Document of Insurance

This is to certify that in accordance with the authorisation granted under the Contract to the undersigned by RSA Insurance Ireland Ltd and in consideration of the premium specified in the Schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions herein or endorsed hereon.

Whereas the Insured named in the Schedule has made to the Underwriters a written proposal and declaration bearing the date specified in the Schedule which is hereby agreed to be the basis of this Insurance and to be incorporated herein.

The Underwriters hereby agree to the extent and in the manner hereinafter provided to indemnify the insured against loss, damage or injury sustained or legal liability for accidents happening during the period of Insurance stated in the Schedule.

In witness whereof this Document of Insurance has been signed for and on behalf of the Underwriters.

Important: Please read this document to ensure that it meets your requirements correctly. If not please return it for correction as soon as possible.

Europa General Underwriters (N.I) Ltd

Contents

What to do in the event of an accident	3
Complaints procedure	4
RSA Insurance Ireland Limited	5
Section 1 - Liability to Third Parties	6
Exceptions to Section 1 - Liability to Third Parties	6
Section 2 - Loss or Damage to your Car	7
Exceptions to Section 2 - Loss or Damage to your Car	8
Section 3 - Loss or Damage to your Car by Fire or Theft	8
Section 4 - Foreign Use	9
Section 5 - No Claims Discount	9
Section 6 - Additional Extensions Available	10
Section 7 - General Policy Conditions	11
Section 8 - General Exceptions	13
Section 9 - Miscellaneous	15

What to do in the event of an accident

The undernoted details are for your assistance only and do not form part of this policy.

In the event of an accident

- É Obtain the registration number of the vehicle involved, names and addresses of other people involved, names and addresses of any witnesses
- É Make a sketch of the scene of the accident
- É Do not admit any responsibility or sign any statement to this effect.

Where there is damage to property other than your own

- É Give your name, address and registration particulars of your vehicle. If the vehicle is not your own give the owners name and address also.
- É Show your Certificate of Insurance when requested.

Where anyone other than yourself is injured

- É You are required to show your certificate of insurance to the Police but if this is not possible at the time you must report the accident as soon as possible to them but not later than 24 hours after the accident.

Prosecutions

- É You must advise us immediately if you receive notice of any intended prosecution as a result of the accident. If you become aware of any pending prosecution against the other party please advise us.

Claims notification

- É Please advise us immediately of the accident and complete an accident report form as soon as possible thereafter. We, or your broker will give you any assistance you require.

Stolen Cars

- É Please notify the police as soon as the loss is discovered. If the vehicle is not recovered we will negotiate settlement of your claim on the basis of the market value (unless it is less than 1 year old - See section 2 for New Car for Old conditions)

Getting your car repaired

- É Where the vehicle can be safely driven, take it to a Europa General Insurance Aligned Repairer (if the vehicle cannot be driven, they will be able to arrange for it to be collected and returned to you after repair) If you choose not to use an Aligned Repairer, you must submit a repair estimate to Europa General Insurance and await authorisation for repairs to proceed.

IMPORTANT NOTICE

Europa General Underwriters (N.I.) Limited Complaints Procedure

Our focus is on the delivery of optimum service to all of our customers but we recognise that things may go wrong occasionally. We take any complaint we receive seriously and aim to resolve our customers' problems promptly.

If you do have cause to complain:

- (a) Your complaint will be acknowledged or resolved within 5 working days of receipt.
- (b) Once a full investigation of your concerns has been made, we will respond with a decision.

Most of our customers' concerns can be resolved quickly but sometimes more detailed enquiries are needed. If this is the case, we will contact you with an update and give you an expected date of response. This will be within 20 working days from when you first made your complaint.

If you remain unhappy with the decision you received from us, you can refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are:

- É a private policy holder,
- É a business with a group annual turnover of less than £1 million,
- É a charity with an annual income of less than £1 million
- É or a trust with a net asset value of less than £1 million.

Please follow the steps below. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

Please follow this procedure if you are dissatisfied:

1. In the first instance, contact your Insurance Broker with your concerns. You can write or telephone, whichever suits you and ask your contact to review the problem.
2. If you remain unhappy with the decision you receive, please write with full details including policy number and/or claim number to:-

The Managing Director
Europa General Underwriters (N.I) Limited
89/91 Academy Street
Belfast,
BT1 2LS

3. You can refer your complaint to the Financial Ombudsman Service, if you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Europa General Insurance Company Limited

Private Motor Insurance

Whereas the Insured described in the Schedule hereto has made or caused to be made to Europa General Insurance Company Limited and participating co-insurers, a proposal and declaration (hereinafter called "the proposal") which shall be the basis of the Contract and is deemed to be incorporated herein as evidenced by this Policy of Insurance and has paid or agreed to pay the premium mentioned in the said Schedule as consideration for the indemnity hereinafter contained.

RSA Insurance Ireland Limited and participating co-insurers, have agreed to indemnify the Insured against liability, loss or damage as hereinafter defined subject to the terms, conditions and exceptions contained herein or endorsed hereon and directly sustained in the Schedule and occurring during the period in respect of which RSA Insurance Ireland Limited and participating co-insurers agree to accept the premium for the renewal of this Insurance.

Definitions

- a) The words 'we', 'us' and 'our' mean RSA Insurance Ireland Limited and participating co-insurers.
- b) The words 'you', 'yourself' and 'your' mean the Insured.
- c) The expression 'your car' means the Vehicle described in the Schedule and which is identified in the effective Certificate of Motor Insurance.

Territorial Limits and Jurisdiction Clause

Unless otherwise agreed we shall not be liable for any claims arising whilst the Vehicle is outside the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands or the Continent of Europe or during transit by sea between any of these territories.

This insurance shall be governed by English Law whose courts shall have exclusive jurisdiction in any dispute, doubt or question arising hereunder. In event of any action, claim or demand by any Third Party under or by virtue of this insurance our liability to indemnify in such courts shall be limited to judgements delivered or obtained in the first instance by such court of competent jurisdiction within the United Kingdom.

Section 1 - Liability to Third Parties

A We will pay:

All sums which you shall become legally liable to pay as compensation for death or bodily injury to any person or for damage to property caused by or through or in connection with your car as required by the Road Traffic Act;

All legal charges and expenses incurred with our written consent in dealing with or defending any claim under this Section and will at your request (or may be at our option) arrange for and pay the fee of a Solicitor to represent you at any Coroner's Inquest or District Court in respect of any death which may be the subject of indemnity under this Section, or at any proceedings taken against you in respect of any act caused by or relating to any event which may be the subject of indemnity under this Section.

B The indemnity provided by Sub-Section (A) of this Section will be subject to the fulfilment of the Conditions of this Policy and shall apply to:

- 1 Any person driving your car with your consent;
- 2 At your request, any person entering, leaving or travelling in your car with your permission.
- 3 Your Partner or Employer in respect of any Motor Car (not belonging to and not hired to such Partner or Employer in connection with which indemnity is provided by Sub Section (A)) being used by you or with your permission and provided such use is within the limitations as to use contained in the current Certificate of Motor Insurance.

C This Section is operative whilst your car is towing a trailer or a disabled mechanically propelled vehicle not being towed for hire or reward.

Exceptions to Section 1 - Liability to Third Parties

We shall not be liable for:

- a) Death 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;
- b) Damage to property owned by or held in trust by or in the custody or control of you or any person claiming to be indemnified or whilst being conveyed in your car or in any vehicle towed thereby or for loss or damage to any towed vehicle;
- c) Any Claim under Sub-Section (b) of this Section if at any time there is any other insurance in force covering the person indemnified whether effected by that person or not;
- d) The payment of more than £20,000,000, including the associated costs above, for damage to property including animals arising out of any one accident or series of accidents arising out of one event.

Avoidance of certain terms and right of recovery

Nothing in this Policy of Insurance or in any endorsement hereon 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 this Policy operates relating to the insurance liability to Third Parties.

But you shall repay to us all sums paid by us which we would not have been liable to pay but for the provisions of such law

Section 2 - Loss or damage to your car

Damage to your vehicle only applies if your schedule indicates cover is comprehensive.

We will indemnify you against loss or damage to your car including standard accessories fitted thereto caused by accidental means including malicious damage.

Permanently fitted audio equipment is covered provided that we shall only be liable if your car is damaged at the same time and our total liability shall be limited to £500 for any one occurrence.

Repairs

- 1 If your car is disabled by reason of loss or damage covered by this Section, we will pay the reasonable cost of protection and removal to the nearest repairer and delivery to you after the completion of the repairs at your address in Northern Ireland.
- 2 We may at our sole option repair, reinstate or replace your car or any part thereof, or may pay in cash the amount of the loss or damage sustained up to the market value at the time of such loss or damage but in no event shall we be liable for a greater sum than the value stated in the Schedule.
- 3 If your car is the subject of a Hire or other Credit Purchase Agreement such payment shall be made to the legal owner described therein whose receipt shall be a full and final discharge to us of our liability.
- 4 If Europa General Underwriters (N.I) Ltd settles a claim as a total loss, we reserve the right to own the salvage.
- 5 Notwithstanding anything contained in this Policy, in the event of any part of the vehicle and/or its accessories becoming unobtainable or obsolete and therefore out of stock, our liability shall be for the value of the part at the time of the accident, not exceeding the manufacturers last list or quoted price in respect of such part or accessory.
- 6 If you have to pay an Excess, the repairer will require you to pay it to them before they return your vehicle.

New Car For Old

Where you have owned the vehicle from its first registration as new and within one year of its first registration as new your vehicle

- o Is stolen and not recovered within 14 days of Europa General Underwriters (N.I) Ltd being notified, or
- o Suffers damage covered by the policy and estimated by Europa General Underwriters (N.I) Ltd at more than 60% of the current list price (including taxes) at the time of the damage

Europa General Underwriters (N.I) Ltd will, if you wish and any other known interested parties agree, replace it with a new vehicle of standard specification of the same manufacture and model. In that case, the old vehicle will belong to Europa General Underwriters (N.I) Ltd.

If such a vehicle is not available, Europa General Underwriters (N.I) Ltd will replace it with the nearest model from the same manufacturer in specification and value.

New Car for Old cover is only applicable where the replacement vehicle is available in the U.K.

If, for whatever reason you do not wish to have a replacement vehicle, your claim will be dealt with in accordance with the provisions under the heading "Loss or Damage to your car"

Exceptions to Section 2 - Loss or damage to your car

We shall not be liable for:

- a) Loss of use, wear and tear, depreciation, damage to tyres by the application of brakes or by road punctures, cuts or bursts, mechanical or electrical breakdown, failure or breakages;
- b) Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- c) Any loss suffered by you due to any person obtaining any property by deception;
- d) Theft of standard accessories (or spare parts) unless your car is stolen at the same time;
- e) Loss or damage to the windscreen or windows where this is the only damage to your car other than scratching of body work resulting from the breakage unless shown as operative in the Schedule.
- f) A claim being made under this document arising out of an accident in which any authorised driver is involved as a result of which he/she is convicted of being under the influence of drink or drugs under the relevant sections of the Road Traffic Act the cover granted under this document by reason of this exception is restricted solely to the Document Holders liability as required by the Road Traffic Act.

- g) A claim arising from theft or attempted theft while the ignition keys are left in or on your vehicle.
- h) Repairs or replacements which improve your vehicle beyond its condition before the loss or damage

Policy Excess

Our liability for each and every claim under Section 2, Loss or Damage to your Car other than loss or damage to windscreen or windows shall be reduced by the amount of the Total Excess all as shown in the Schedule.

The expression "claim" shall mean a claim or series of claims arising out of one occurrence.

Section 3 - Loss or damage to your car by Fire or Theft

We will indemnify you in the terms and exceptions of Section 2 - Loss or Damage to your Car, but only so far as concerns loss of or damage to your car caused by:

- a) Fire, lightning or explosion
- b) Theft or any attempt thereat, but not including loss or damage caused by any person obtaining property by deception.

Your Vehicle must be missing for 14 days after Europa General Underwriters (N.I) Ltd has been notified before we will consider it having been permanently lost by theft.

Section 4- Foreign use

European Community (EC) Compulsory Cover

We will provide the minimum insurance to allow you to use your car.

1. In member countries of the European Community
2. In any other countries which have made arrangements which meet the insurance requirements of and are approved by the Commission of the European Community.

Green Card

Your full policy cover operates for up to 30 days in any one-year at no extra charge (in addition to automatically providing the minimum cover required by law) in the countries listed below.

It is not necessary to have a Green Card when travelling to the following countries (although in the absence of a Green Card, your Certificate of Motor Insurance should be carried instead):

Austria Belgium Croatia Cyprus Czech Republic Denmark Estonia Finland France Germany Greece Hungary Iceland Ireland Italy Latvia Lithuania Luxembourg Malta Netherlands Norway Poland Portugal Romania Slovakia Slovenia Spain Sweden Switzerland.

There are other countries party to the Green Card arrangements where you will need to have a Green Card or purchase insurance at the Border. These are:

Andorra Albania Bulgaria Bosnia Herzegovina Belarus Former Yugoslav Republic of Macedonia Moldova Morocco Serbia & Montenegro Tunisia Turkey Ukraine

Please let us know at least 3 weeks before you leave if you require a Green Card which will be supplied free of charge.

Please supply the following information:

1. The period for which cover is required i.e. the date you leave and the date you arrive back in the U.K.
2. Your Policy number
3. The registration number and make and model of your vehicle
4. Trailer or Caravan details
5. Countries to be visited

Section 5- No Claims Discount

In the event of no claim being made or arising under this Policy, we will allow a reduction from the renewal Premium in accordance with the following scale, provided that the renewal be for a period of twelve months:

Period of Cover

Number of Preceding Years	No Claims Discount
1 Year	10%
2 Years	20%
3 Years	30%
4 Years	40%
5 Years	50%

If during a year of insurance incidents happen giving rise to claims under the policy, the NCD at the next renewal will be reduced as follows

Last Renewal	Next renewal One Incident	Next renewal more than one incident
50%	30%	Nil
40%	20%	Nil
30%	10%	Nil
20%	Nil	Nil
10%	Nil	Nil

Europa General Underwriters (N.I) Ltd may change these scales at any renewal date.

Section 6 - Additional Extensions Available

Each of these extensions will only apply if shown as operative in the schedule.

Extensions:

A Windscreen

If damage to your car is limited to accidental breakage of glass in the windscreen or windows or any scratching of body work resulting solely and directly from such breakage we will indemnify you against such damage for a sum not exceeding the amount shown in the schedule.

Europa General Insurance will pay for broken glass in windscreens, windows and roof of your vehicle. If a claim is made only for glass breakage you will be responsible for the first £60 of replacement cost. This excess will not be payable by you if the glass is repaired and not replaced. Europa General Underwriters (N.I) Ltd will also pay for any scratching to the bodywork of your vehicle resulting solely and directly from the broken glass.

A payment under this extension will not affect your entitlement to a No Claims Discount.

Unless the replacement is handled by one of the following windscreen companies, the maximum Europa General Underwriters (N.I) Ltd will pay is £150 from which the £60 windscreen Excess is deductible.

- **Autoglass - 0800 363636**

- **RAC Auto Windscreens - 0800 919700**

Remember to carry your certificate with you as you will need to show this to the windscreen company before work commences.

B Driving Other Cars

Section 1 - Liability to Third Parties is extended to apply to the driving by you with the owner's permission of any car not belonging to you and not hired or leased to you under Hire Purchase or Leasing Agreements.

C Protection of No Claims Discount

Provided that

- 1 No more than one accident or claim (other than a windscreen breakage claim) has occurred, been made or notified during the current period of insurance.

And /or

- 2 You have not been prosecuted or threatened with criminal proceedings in connection with any motoring offence your No Claims Discount will not be prejudiced at renewal date.

D Personal Effects

We will indemnify you against loss of or damage to personal effects whilst locked in the boot of your car, by fire theft or attempted theft or by accidental means or at your request we will indemnify the owner of the lost or damaged property Provided that;

- 1 Our liability under this Extension shall be limited to £100 for any one occurrence.
2. We shall not be liable for any loss or damage to
 - a) Money, stamps, tickets, documents or securities.
 - b) Goods or samples carried in connection with any trade or business
 - c) Property insured against loss or damage under any other policy.
 - d) Damage caused by wear and tear, deterioration, moths or insects
3. Payments to any person other than yourself shall be paid direct to such other person who shall observe, fulfil and be subject to the terms and conditions of the Policy in so far as they can apply and whose receipt shall be a full discharge of our liability.

Section 7 - General Policy Conditions

1. Due Observance

The due observance and fulfilment of the terms and conditions of this policy and of the endorsements issued by us for attachment thereto and the truth of the statements and particulars in your proposal shall be a condition precedent to any liability of ours under this Policy.

If you shall make any claim or statement in connection therewith knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall become null and void and all claims thereunder shall become forfeited.

The Underwriters will only provide the insurance described in the document if:

- a) Any person claiming indemnity has complied with all its terms conditions and endorsements,
- b) The declaration of any information given on the proposal form which has been relied upon by the underwriters in entering into this insurance is correct and complete to the best of your knowledge and belief.
- c) The Insured Vehicle is being driven in accordance with the terms of the Certificate of Insurance,
- d) The Insured Vehicle is being used in accordance with the Certificate of Insurance.

2. Claims Procedure

After any accident or loss or event likely to give rise to a claim under this Document you or the person entitled to indemnity shall as soon as reasonably possible

- a) Contact us or your broker; complete and return a motor accident report form;
- b) Forward to us all letters from any Third Party and every claim, writ, summons, or process you receive immediately, unanswered;

- c) Advise us of the time and place of any impending prosecution, inquest or court appearance;
- d) Make every endeavour to obtain the names and addresses of all witnesses;

You shall not make any admission of liability or payment or offer of payment or incur legal expenses without our written consent and you shall give assistance as we may reasonably require and shall not in any way act to the detriment or prejudice of our interests.

We are entitled to take sole control of all negotiations and proceedings and are entitled to use your name to settle and/or prosecute and or defend any claim and we reserve the right to abandon same at any time.

We shall be entitled to exercise the same rights in respect of claims which we would not be liable to pay but for the provisions of the law of any territory in which this Policy operates relating to the Insurance liability to Third Parties without prejudice to our right of reimbursement from you under this policy.

3. Other Insurance

If at the time of the happening of any accident, injury, damage or loss covered by this Policy there shall be in existence any other insurance or Indemnity of any nature whatsoever covering the same, whether effected by you or not, then, we shall not be liable to pay more than our rateable proportion other than for the conditions applying in Exceptions to Section 1C - Liability to Third Parties.

4. Condition of Vehicle

You shall take all due and reasonable precautions to safeguard your car and to keep it in a good state of repair. We shall not be liable for loss; injury or damage howsoever caused if your car is in unsafe condition. We shall at all times have free access to examine your car.

In addition, you must ensure that you have a valid MOT certificate where appropriate.

If you do not do so, Europa General Underwriters (N.I) Ltd reserves the right not to pay a claim.

5. Cancellation

You may at any time cancel this Policy by giving us 7 days notice and we will return a proportion of the premium upon receipt of the Certificate of Insurance, subject to there being no prejudicial claim under this Policy.

If the premium is paid by instalments, and a claim has been settled during the current period, you must continue with instalment payments or alternatively Europa General Underwriters (N.I) Ltd will deduct outstanding instalments from any claim payment that may be due to you.

The Document holder will be entitled to a return of premium based on short period rates, which are as follows:

Period not exceeding (Months)	1	2	3	4	5	6	7	>7
% of Annual Premium Retained	20%	30%	40%	50%	60%	70%	80%	100%

We may at any time cancel this Policy by giving 7 days notice by registered letter to your last known address and in such an event we will return a pro-rata proportion of the premium upon surrender of the Certificate of Motor Insurance which must be returned to us within the period of 7 days mentioned herein.

6. Arbitration

If any difference shall arise to the amount paid under this Policy (liability being otherwise admitted) such difference shall be referred to an Arbitrator to be appointed by the parties in accordance with the statutory provisions in force at the time.

Where any difference is by condition to be referred to arbitration the making of an award shall be a Condition Precedent to any right of action against us.

7. Transfer of Interest

This Policy is a contract personal to you and is not assignable in any circumstance whatsoever and no person other than you or your legal representative shall have any right against us either as an Assignee or Transferee of any interest in the subject matter hereof or of any right to receive monies payable hereunder either before or after loss whether admitted or not on any other case whatsoever except as appears by endorsement hereon and signed by us.

8. Changing your vehicle

You must always notify Europa General Underwriters (N.I) Ltd immediately if you change your vehicle as the cover provided by your policy is applicable only to the vehicle bearing the Registration Mark shown on the Schedule and Certificate of Motor Insurance. You must advise Europa General Underwriters (N.I) Ltd (Or your Broker) in advance so that a replacement certificate or temporary Cover Note may be issued. If you fail to advise us, not only will you be left without the protection of this policy, you will fail to satisfy the requirement of the relevant law governing the use of a motor vehicle on the road.

9. Other Changes

You must always advise Europa General Underwriters (N.I) Ltd of any change in the following material information which may affect your policy:

- a) You change your address' occupation or business (Including any part-time work)
- b) A different person is the main driver of your vehicle
- c) Your vehicle is used for a different purpose
- d) You or any other permitted driver has had a motoring conviction

- e) To your knowledge any driver suffers from diabetes, epilepsy, heart condition or any other disease or infirmity which might impair ability to drive
- f) You intend to use your vehicle outside of the UK for more than 30 days in the year
- 9) Your vehicle has been modified either mechanically or bodily (other than in accordance with the manufacturer's specification)

If you fail to notify Europa General Underwriters (N.I) Ltd of any of the above changes in circumstances (including change of vehicle) which could affect the amount of premium you pay, your insurance cover may not protect you in the event of a claim.

10. Drivers

You should never, under any circumstances, allow an uninsured driver who is not named on your Certificate of Insurance to use your vehicle. If you do so you are personally liable for any accident that happens and your insurance policy will not cover you. If you are in any doubt on this or any other matter do not hesitate to contact your Broker who will be delighted to assist you.

11. Car Sharing

If you receive contributions for carriage of passengers as part of a car sharing arrangement for social or other similar purposes, Europa General Underwriters (N.I) Ltd will not regard it as the carriage of passengers for hire and reward (or use of the vehicle for hiring) provided that the total contributions you receive for the journey do not involve a profit for you.

Section 8 - General Exceptions

These General Exceptions apply to the whole policy. We shall not be liable for:

1. Any claim unless the person indemnified or (where applicable) the person driving:
 - a) Holds a licence to drive the Insured Motor Vehicle;
 - b) Has held and is not disqualified from holding or obtaining such a licence;
 - c) Is complying with the statements on the Proposal.
2. Any claim arising whilst any motor vehicle for which indemnity is provided by this Policy is being used otherwise than in accordance with the use Permitted by the Certificate of Motor Insurance issued to you.
3. Loss and/or damage caused as a consequence of war, invasion, act of a 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.
4. Any accident, injury, loss or damage (except under Section 1 - Liabilities to Third Parties) arising during (unless it be proved by you that the accident, injury, loss or damage was not occasioned thereby) or in consequence of riot or civil commotion occurring elsewhere than in the Republic of Ireland, Great Britain, the Isle of Man or the Channel Islands.

5.
 - 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 direct or indirectly caused by or contributed to by, or arising from;
 - É Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - É The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
6. Any liability which attaches to you or the person indemnified by reason of any agreement but for which said agreement no such liability would have existed.
7. Loss or destruction of or damage to any property whatsoever or expense whatsoever resulting or arising there from or any consequential loss, and/or any legal liability of whatsoever nature directly or indirectly caused by or contributed by or arising from Pollution.
8. Loss or destruction or damage under
 - a. Section 2
Loss or Damage to Your Car
 - b) Section 3
Loss or Damage to Your Car by Fire and Theft
 - c) Section 6(A) ó Windscreen
 - d) Section 6(D) ó Personal Effects

directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

9. Any accident, injury, loss, damage, or any liability of whatsoever nature while your vehicle is in or on part of an aerodrome, airport provided for
 - a. The take-off and landing of aircraft and for the movement of aircraft on the surface
 - b. Aircraft parking aprons including the associated service roads and ground equipment parking areas, those parts of passenger terminals of an international airport which comes within the Customs examination area.