

ENDORSEMENT ATTACHING TO AND FORMING PART OF THE BARKER INSURANCE BROKERS PERSONAL INSURANCE POLICY WORDING WITH EFFECT FROM 1 AUGUST 2014.

The following changes are made to the Barker Insurance Brokers Personal Insurance Policy Wording:

1. General Exclusions is extended to include the following:

“12. Trade and economic sanctions

We cannot provide any cover where to do so would violate trade or economic sanctions. Should we become aware of the fact that you are subject to such sanctions, we would have to void (cancel) your policy from its start date. We will refund any premiums due to you, and no claims will be payable.”

2. Description of Use under the Vehicle Insurance Section is removed and replaced by:

“DESCRIPTION OF USE (AS STATED IN THE CERTIFICATE OF THIS SECTION)

USE BY OR FOR:

- 2.1 Use 1: Private use with annual mileage restricted to ten thousand kilometres (10 000) km.

Note that in the above category, the following uses are excluded:

travel for business, commercial or professional purposes; renting the vehicle out; vehicles owned by vehicle renting concerns; the carrying of passengers for financial gain, whether on a fare-paying or hire basis; paid driving instruction; the carrying of trade samples or goods; racing or speeding of any sort; driving on a course or racetrack, whether as part of an event or not; towing a vehicle for financial gain; overloading your vehicle; or while in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the vehicle.

2.2 Use 2: Private and business purposes but not commercial use, with annual mileage restricted to thirty five thousand kilometres (35 000) km.

Note that in the above category, the following uses are excluded:

travel for business, commercial or professional purposes; renting the vehicle out; vehicles owned by vehicle renting concerns; the carrying of passengers for financial gain, whether on a fare-paying or hire basis; paid driving instruction; the carrying of trade samples or goods; racing or speeding of any sort; driving on a course or racetrack, whether as part of an event or not; towing a vehicle for financial gain; overloading your vehicle; or while in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the vehicle.

2.3 Use 3: Commercial use, and carriage of goods for trade purposes with no mileage restriction

Note that in the above category, the following uses are excluded:

travel for business, commercial or professional purposes; renting the vehicle out; vehicles owned by vehicle renting concerns; the carrying of passengers for financial gain, whether on a fare-paying or hire basis; paid driving instruction; racing or speeding of any sort; driving on a course or racetrack, whether as part of an event or not; towing a vehicle for financial gain; overloading your vehicle; or while in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the vehicle.

If you are unsure of the category of use that applies to your vehicle, please check the Certificate.”