

KennCo Underwriting Ltd.

Motor Trade Road Risks Endorsements

This document is for reference purposes only and you should refer to your Schedule, Policy Booklet, Certificate of Insurance, etc. for the exact wordings that apply to your Insurance Policy as endorsements can be amended to suit the specifications of your policy.

MT001 Windscreen Cover Excluded

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the indemnity provided under Section 6 (Windscreen Cover) shall be excluded from this Policy.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002 Maximum Indemnity Value - Own Vehicles

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €100,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002B Maximum Indemnity Value - Own Vehicles (€130,000)

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €130,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002C Maximum Indemnity Value - Own Vehicles (€150,000)

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €150,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002D Maximum Indemnity Value - Own Vehicles (€200,000)

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €200,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002E Maximum Indemnity Value - Own Vehicles (€250,000)

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €250,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT002F Maximum Indemnity Value - Stock Vehicles (€150,000)

The maximum indemnity amount as shown in Section 2(2) (i) of this Policy is increased to €150,000 in respect of *your* stock vehicles only.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT004 Caravanette Excluding Fire and Contents

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the *Insured vehicle* being a caravanette or motor home type vehicle then we shall not be liable in respect of:

- a) Any loss arising in respect of Fire damage arising out of the use of any heating lighting or cooking appliance.
- b) Any loss or damage to the fixtures fittings or contents of the vehicle.

Subject otherwise to the terms, exceptions and conditions of this *Policy*.

MT005 Third Party Property Damage - Increased Indemnity

The maximum indemnity amount as shown in Exceptions to Section 1 (2) (ii) of this *Policy* increased to €2,500,000.

Subject otherwise to the terms, exceptions and conditions of this *Policy*.

MT005B Third Party Property Damage – Increased Indemnity

The maximum indemnity amount as shown in Section 1 (2) (ii) of this Policy is increased to €6,500,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT006 Maximum Indemnity Value - Customer Vehicles

The maximum indemnity amount as shown in Section 2 (2) (ii) of this *Policy* is increased to €150,000.

Subject otherwise to the terms, exceptions and conditions of this *Policy*.

MT006B Maximum Indemnity Value - Customer Vehicles (€130,000)

The maximum indemnity amount as shown in Section 2 (2) (ii) of this Policy is increased to €130,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT006C Maximum Indemnity Value - Customer Vehicles (€200,000)

The maximum indemnity amount as shown in Section 2 (2) (ii) of this Policy is increased to €200,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT006D Maximum Indemnity Value - Customer Vehicles (€225,000)

The maximum indemnity amount as shown in Section 2 (2) (ii) of this Policy is increased to €225,000.

Subject otherwise to the terms, exceptions and conditions of this Policy.

MT008B Demonstration Cover (Full Licence Required)

Section 2 of this *Policy* shall be operative while an *Insured Vehicle* owned by you is being driven for the purpose of demonstration with your permission by any person provided that such person:

- a) Is not a business partner, director, employee, spouse, family member, partner or member of the *Insured Person's* household or driver named on the *Certificate of Motor Insurance*.
- b) Is accompanied at all times by *you* or any person named in the valid *Certificate of Motor Insurance* as entitled to drive.
- c) Is not entitled to an indemnity under any other insurance.
- d) Shall act in accordance with the full terms of this *policy* in so far as they can apply.
- e) Holds or has held a full Irish or full EU licence to drive such vehicle and is not disqualified from holding or obtaining such a licence. It is therefore important that *you* or any person named in the *Certificate of Motor Insurance* ask the appropriate questions including inspecting the licence before allowing anyone to drive an *Insured Vehicle*.

We will not pay for loss of or damage to the *Insured Vehicle* if it is stolen unless the tracking device which has been fitted to the *Insured Vehicle* is fully operational and activated. Following a claim, the full set of vehicle keys and all relevant activating accessories must be provided to *us*. If any key or activating accessory has been lost or destroyed there will be no cover unless we have already been notified in writing of such a loss.

MT009 Vehicle Tracker

We will not pay for loss of or damage to the *Insured Vehicle* if it is stolen unless the tracking device which has been declared as fitted to the *Insured Vehicle*, or any subsequent tracking device fitted to the *Insured Vehicle* and approved by us, is fully operational and activated. Following a claim, the full set of vehicle keys and all relevant activating accessories must be provided to us. If any key or activating accessory has been lost or destroyed there will be no cover unless we have already been notified in writing of such a loss.

MT009B Vehicle Tracker & Immobiliser

Unless otherwise agreed in writing with KennCo Underwriting it is a condition that all vehicles with a value of €100,000 or more be fitted with a Vehicle Tracker and Immobiliser.

We will not pay for loss of or damage to the *Insured Vehicle* if it is stolen unless the Tracking Device and Immobiliser are both fully operational and activated when the vehicle is not in use. Following a claim, the full set of vehicle keys and all relevant activating accessories must be provided to us. If any key or activating accessory has been lost or destroyed there will be no cover unless we have already been notified in writing of such a loss.

MT010 Several Liability Notice

The subscribing insurers obligations under the contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

MT011 Standard Excess

It is hereby noted and agreed that the standard policy excess is €500. However, In addition to the standard policy excess and any voluntary excess that may apply to the *Policy*, a further €500 compulsory excess will apply when the *Insured Person* (whether driving or the last person in charge of the *Insured Vehicle*) is aged under 25 years of age at the time of the accident/incident or if the *Insured Person* (whether driving or the last person in charge of the *Insured Vehicle*) holds a provisional driver's licence at the time of the accident/incident.

MT011B Standard Excess

The following excess will apply when the *Insured Person* (whether driving or the last person in charge of the *Insured Vehicle*) is:

- aged 25 or over and has a full Irish or full EU licence for the vehicle: €500
- aged 25 or over and does not have a full Irish or full EU licence for the vehicle: €1,000
- aged 24 or under and has a full Irish or full EU licence for the vehicle: €1,000
- aged 24 or under and does not have a full Irish or full EU licence for the vehicle: €2,500

These policy excesses will be increased by any voluntary excess that may apply to the *Policy*.

MT011C Policy Excess

The excess on the policy will be determined by the value of the vehicle which has suffered a loss or is being driven. The following excesses apply in respect of each and every claim:

- Vehicle with value over €150,000: €5,000 excess
- Vehicles with a value between €100,000 and €149,000: €2,500 excess
- All others: €1,000

MT011D Policy Excess (€5,000)

The excess on the policy is €5,000.

MT011E Policy Excess

The excess on the policy will be determined by the value of the vehicle which has suffered a loss or is being driven. The following excesses apply in respect of each and every claim:

- Vehicles with a value between €100,001 and €150,000: €2,500 excess
- Vehicles with a value between €50,000 and €100,000: €1,500 excess
- All others: €1,000

MT012C – Voluntary Excess – 120

In addition to the Motor Trade standard excess, it is hereby noted that a further €120 voluntary excess will apply.

MT012D – Voluntary Excess – 240

In addition to the Motor Trade standard excess, it is hereby noted that a further €240 voluntary excess will apply.

MT012E – Voluntary Excess – 480

In addition to the Motor Trade standard excess, it is hereby noted that a further €480 voluntary excess will apply.

MT014B Where the Insured trades from home

Where the *business trade premises* forms part of *your* private domestic dwelling, loss or damage to an *Insured Vehicle* as a result of fire, theft or attempted theft is covered when the vehicle is located on premises or within a 1 kilometre radius of the private domestic dwelling, noting the following:

- *Insured Vehicles* stored at this location in a garage or building other than a *private domestic garage* are excluded
- The maximum amount payable under this extension for any incident or series of incidents occurring within a 24 hour period is €80,000.

Subject to the terms, conditions and exclusions under the policy.

MT014C Trading From Home

Subject to theft cover operating:

Where the *business trade premises* forms part of *your* private domestic dwelling, loss or damage to an *Insured Vehicle* as a result of fire, theft or attempted theft is covered when the vehicle is located on the premises or within a 1 kilometre radius of the private domestic dwelling, noting the following:

- The maximum amount payable under this extension for any incident or series of incidents occurring within a 24 hour period is €80,000.

Subject to the terms, conditions and exclusions under the policy.

MT014D Trading From Home

Subject to theft cover operating:

Where the *business trade premises* forms part of *your* private domestic dwelling, loss or damage to an *Insured Vehicle* as a result of fire, theft or attempted theft is covered when the vehicle is located on the premises or within a 1 kilometre radius of the private domestic dwelling, noting the following:

- The maximum amount payable under this extension for any incident or series of incidents occurring within a 24 hour period is €100,000.

Subject to the terms, conditions and exclusions under the policy.

MT016 Excluded Vehicle

It is hereby noted and agreed that the following vehicles fall under the heading of Excluded Vehicles on the policy:

TBD

MT016B Excluded Vehicles

It is noted and agreed that all vehicles owned by or registered to Business Partners or Directors or Named Drivers on the policy fall under the heading of Excluded Vehicles on the policy.

MT016C Excluded Vehicles

Should any Business Partner, Director or Named Driver on the policy own, operate or work with another business or company, it is noted that all vehicles that are owned by or registered to or in the custody of these businesses/companies or entities are noted as Excluded Vehicles on the policy.

MT016D Excluded Vehicles (PSVs)

It is noted and agreed that all mini-buses, buses, coaches, taxis, limousines, and all other Public Service Vehicles are noted as *Excluded Vehicles* under the policy.

MT021 Classic/Vintage Car

It is hereby noted and agreed that cover for the below vehicle is restricted to Third Party, Fire & Theft:

Make, Model, Registration:

Notwithstanding anything contained herein to the contrary it is hereby noted and understood that if *your* claim for loss or damage is covered under this policy the following will apply when *we* are dealing with *your* claim:

- Unless *we* have expressly agreed the value of this *insured vehicle* with *you*, *we* will not pay more for a claim than the *market value* of this *insured vehicle* immediately prior to the loss or damage, and in any event *we* will not pay more than the value advised by *you* to *us*;
- *We* will not pay more than the current retail price (plus the reasonable cost of fitting) for any part or accessory currently available from a supplier.

MT021B Classic/Vintage Car

In relation to all vintage/classic vehicles that *you* own or which fall under the heading of an *Insured Vehicle* under the policy, notwithstanding anything contained herein to the contrary it is hereby noted and understood that if *your* claim for loss or damage is covered under this policy the following will apply when we are dealing with *your* claim:

- Unless we have expressly agreed the value of this *Insured Vehicle* with *you* in writing, we will not pay more in the event of a claim than the *market value* of this *Insured Vehicle* immediately prior to the loss or damage, and in any event we will not pay more than the value advised by *you* to *us*;
- We will not pay more than the current retail price (plus the reasonable cost of fitting) for any part or accessory currently available from a supplier.

MT025 Recovery Vehicle

It is hereby noted and agreed, subject to the normal terms, conditions and exclusions under the policy, that recovery vehicle:

Make:

Model:

Registration:

is noted as an Insured Vehicle under the policy, on the following conditions:

- It has a max capacity to carry one and tow one vehicle
- It will be used to tow/recover cars and light commercial vehicles only
- It is owned by and registered to you, the Proposer
- It has a GVW of less than 12.5 tonnes
- It is a flat bed, purpose built recovery vehicle

All other recovery vehicles registered to the proposer are excluded under the policy, unless otherwise agreed by KennCo Underwriting.

MT025B Recovery Vehicle

It is hereby noted and agreed, subject to the normal terms, conditions and exclusions under the policy, that recovery vehicle:

Make:

Model:

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Registration:

is noted as an Insured Vehicle under the policy, on the following conditions:

- It has a max capacity to carry one and tow one vehicle
- It is owned by and registered to you, the Proposer
- It is a flat bed, purpose built recovery vehicle

All other recovery vehicles registered to the proposer are excluded under the policy, unless otherwise agreed by KennCo Underwriting.

MT025C Recovery Vehicle(s)

It is noted and agreed, subject to the normal terms, conditions and exclusions under the policy and subject to any other endorsements that may apply, that any Recovery Vehicle(s) noted under the "Specified Vehicles" list on the Insurance Schedule are noted as covered on the following conditions.

Unless otherwise agreed in writing with KennCo Underwriting it is noted and agreed for each Recovery Vehicle specified that:

- the maximum carrying capacity that has been declared is correct and accurately reflected in the "Specified Vehicles" table;
- the Gross Vehicle Weight of the Recovery Vehicle that has been declared is correct and accurately reflected in the "Specified Vehicles" table;
- the Recovery Vehicle is owned by and registered to *you*, the Proposer;
- the only driver(s) who are covered to drive this vehicle will be noted under "Permitted Drivers" in the "Specified Vehicles" list;
- it is a flat-bed, purpose-built Recovery Vehicle.

If *you* have informed *your* Insurance Broker that *you* use the Recovery Vehicle for the collection of *your* own vehicles only, then *you* will not be covered should *you* offer or engage in a breakdown/recovery service. If *you* require such cover please contact *your* Insurance Broker.

All other Recovery Vehicles registered to *you* which have not been noted on the "Specified Vehicles" list are excluded under the policy, unless otherwise agreed in writing by KennCo Underwriting.

MT025D Recovery Vehicle(s)

It is noted and agreed, subject to the normal terms, conditions and exclusions under the policy and subject to any other endorsements that may apply, that any Recovery Vehicle(s) must be specifically agreed in writing as covered and are noted as covered on the following conditions.

Unless otherwise agreed in writing with KennCo Underwriting it is noted and agreed for each Recovery Vehicle specified that:

- the maximum carrying capacity that has been declared to KennCo in writing is correct
- the Gross Vehicle Weight of the Recovery Vehicle that has been declared in writing is correct
- the Recovery Vehicle is owned by and registered to *you*, the Proposer;
- the only driver(s) who are covered to drive this vehicle will be Named Drivers on the policy, aged between 25 and 70, holding a Full Irish or Full EU Licence for the vehicle in question
- it is a flat-bed, purpose-built Recovery Vehicle.

If *you* have informed *your* Insurance Broker that *you* use the Recovery Vehicle for the collection of *your* own vehicles only, then *you* will not be covered should *you* offer or engage in a breakdown/recovery service. If *you* require such cover please contact *your* Insurance Broker.

All other Recovery Vehicles registered to *you* which have not been agreed in writing as covered are noted as excluded under the policy.

MT026 Motorcycle

The cover for this Policy has been extended to include the below motorcycle for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts), solely by the Proposer/Proprietor of the business, provided that the motorcycle is owned by and registered to the Proposer/Proprietor of the business (as described in the Proposal Form/Statement of Facts):

Make/Model:

Registration:

The Proposer/Proprietor must hold a current full, valid, endorsement free motorcycle drivers licence and the motorcycle cannot be over 150 BHP (Brake Horse Power) for cover to operate.

This cover is limited to Third Party Only (Section 1 of the Policy).

MT026B Motorcycles (TPO)

The cover for this Policy has been extended to include the below motorcycle for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts), solely by the Proposer/Proprietor of the business, provided that the motorcycle is

owned by and registered to the Proposer/Proprietor of the business (as described in the Proposal Form/Statement of Facts):

Make/Model:

Registration:

The Proposer/Proprietor must hold a current full, valid, endorsement free motorcycle driver's licence and the motorcycle cannot be over 200 BHP (Brake Horse Power) for cover to operate.

This cover is limited to Third Party Only (Section 1 of the Policy).

MT026C Motorcycles

The cover for this Policy has been extended to include the below motorcycle for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts), solely by the Proposer/Proprietor of the business, provided that the motorcycle is owned by and registered to the Proposer/Proprietor of the business (as described in the Proposal Form/Statement of Facts):

Make/Model:

Registration:

The Proposer/Proprietor must hold a current full, valid, endorsement free motorcycle driver's licence and the motorcycle cannot be over 200 BHP (Brake Horse Power) for cover to operate.

MT026D Motorcycles (TPO)

The cover for this Policy has been extended to include the below motorcycle for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts), solely by the Proposer/Proprietor of the business, provided that the motorcycle has a maximum Break Horse Power of 200BHP and is owned by and registered to the Proposer/Proprietor of the business (as described in the Proposal Form/Statement of Facts):

Make/Model:

Registration:

The Proposer/Proprietor must either:

- a) Hold a current full, valid, endorsement free motorcycle driver's licence, or
- b) Hold a motorcycle learner permit and have successfully completed the Initial Basic Training (IBT) in line with the Road Safety Authority guidelines

This cover is limited to Third Party Only (Section 1 of the Policy).

MT026E Motorcycles

The cover for this Policy has been extended to include the below motorcycle for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts), solely by the Proposer/Proprietor of the business, provided that the motorcycle has a maximum Break Horse Power of 200BHP and is owned by and registered to the Proposer/Proprietor of the business (as described in the Proposal Form/Statement of Facts):

Make/Model:

Registration:

The Proposer/Proprietor must either:

- a) Hold a current full, valid, endorsement free motorcycle driver's licence, or
- b) Hold a motorcycle learner permit and have successfully completed the Initial Basic Training (IBT) in line with the Road Safety Authority guidelines

MT026F Motorcycle(s)

It is noted and agreed, subject to the normal terms, conditions and exclusions under the policy and subject to any other endorsements that may apply, that any motorcycle(s) noted under the “Specified Vehicles” list on the Insurance Schedule are noted as covered on the following conditions.

Unless otherwise agreed in writing with KennCo Underwriting:

- The cover is for Social, Domestic & Pleasure Use plus Business Use (but purely in connection with the business use described in the Proposal Form/Statement of Facts);
- The Motorcycle is owned by and registered to you, the Proposer;
- The only driver(s) who are covered to drive this Motorcycle will be noted under “Permitted Drivers” in the “Specified Vehicles” list;
- “Permitted Drivers” must hold a current full, valid, endorsement free motorcycle driver’s licence;
- Where a driver does not have a full, valid, endorsement free motorcycle driver’s licence, cover may be agreed in writing on the basis that they have a valid learner permit and have successfully completed the Initial Basic Training (IBT) in line with the Road Safety Authority guidelines. (This must be agreed in writing with KennCo and agreement will depend on the driver’s age, driving experience, etc.)
- The motorcycle cannot be over 200 BHP (Brake Horse Power) for cover to operate.

All other Motorcycles registered to *you* which have not been noted on the “Specified Vehicles” list are excluded under the policy, unless otherwise agreed in writing by KennCo Underwriting.

MT028 Young Driver Endorsement

There will be no liability in respect of damage or injury occurring while an *Insured Vehicle* is being driven for Social, Domestic & Pleasure use by any person under 25 years of age where such *Insured Vehicle*:

- a) has an engine capacity exceeding 1650cc
- b) has been altered or adapted to give increased performance beyond the manufacturer's specifications
- c) has an engine which is supercharged or a petrol engine which is turbo assisted

MT028B Young Driver Endorsement

There will be no liability in respect of damage or injury occurring while an *Insured Vehicle* is being driven for Social, Domestic & Pleasure use by any person under 25 years of age where such *Insured Vehicle*:

- a) has an engine capacity exceeding 1650cc (petrol), or 130 BHP (diesel)
- b) has been altered or adapted to give increased performance beyond the manufacturer's specifications
- c) has an engine which is supercharged or a petrol engine which is turbo assisted

Unless otherwise agreed in writing with KennCo Underwriting.

MT029 Policy Amendment

It is hereby noted and agreed that No. (2) (xiv) Of Section 3 is deleted

MT030 Open Driving Endorsement

OPEN DRIVE FOR MOTOR TRADE PURPOSES AND FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES:

The Insured or any business partner, director, employee who is driving with the permission of the Insured aged between 25 years and 70 years inclusive and holding a full EU licence, other than any person(s) named as per 6C of the Certificate of Motor Insurance.

MT030B Open Driving Endorsement

OPEN DRIVE FOR MOTOR TRADE PURPOSES AND FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES:

The *Insured* or any business partner, director, employee who is driving with the permission of the *Insured* aged between 25 years and 70 years inclusive and holding a full Irish or EU licence, but excluding:

- Any driver who has been noted as specifically excluded from driving in Section A of the Schedule of Drivers, and
- Any driver noted in Sections B or C on the Schedule of Drivers as being restricted to Motor Trade or Social, Domestic and Pleasure Use only.

MT033A Spouse's Vehicle

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include a vehicle owned by and registered to the *Insured's Spouse* who is named on the policy, subject to the following criteria being met:

- This person is the Spouse or Common Law Partner of the Proposer
- The vehicle is owned by and registered to the aforementioned Spouse
- The Insured's Spouse is the owner of just one motor vehicle
- The vehicle has a maximum market value of €25,000
- The Insured's Spouse is named on the Certificate of Insurance

MT033C Spouse's Vehicle

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include a vehicle owned by and registered to the *Insured's Spouse* who is named on the policy, subject to the following criteria being met:

- This person is the Spouse or Common Law Partner of the Proposer/Director
- The vehicle is owned by and registered to the aforementioned Spouse
- The Insured's Spouse is the owner of just one motor vehicle
- The Insured's Spouse is named on the Certificate of Insurance

MT033D Spouse's Vehicle

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include a vehicle owned by and registered to the *Insured's Spouse* who is named on the policy, subject to the following criteria being met:

- The vehicle is not covered under any other motor insurance policy
- This person is the Spouse or Common Law Partner of the Proposer/Director
- The vehicle is owned by and registered to the aforementioned Spouse
- The Insured's Spouse is the owner of just one motor vehicle
- The Insured's Spouse is a Named Driver on the policy

Subject to the terms, conditions and exclusions under the policy.

MT033E Spouse's Vehicles (x2)

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include up to two vehicles owned by and registered to the *Insured's Spouse* who is named on the policy, subject to the following criteria being met for each vehicle:

- The vehicle is not covered under any other motor insurance policy
- This person is the Spouse or Common Law Partner of the Proposer/Director
- The vehicle is owned by and registered to the aforementioned Spouse
- The Insured's Spouse is a Named Driver on the policy

Subject to the terms, conditions and exclusions under the policy.

MT035 Unaccompanied Demonstration

For the purpose of a demonstration drive only indemnity under Section 1 of the Policy (Third Party Only Cover) will be provided for any person who with the permission of the Insured is driving an Insured Vehicle without being accompanied by an Insured Person. The extension of cover is operative only if:

- a) The Insured Person has obtained as security for identification purposes the current driving license of the person driving and holds such licence until the demonstration drive has been completed and the vehicle on demonstration has been returned
- b) The vehicle is being driven during Business Hours.
- c) The person driving has arrived in a car and the Insured Person has retained as security the vehicle keys of the vehicle belonging to the person driving the demonstration vehicle
- d) The person driving is not in your employment or a member of your family
- e) The person driving is not entitled to indemnity under any other insurance
- f) The person driving is aged 25 or over with a full Irish/EU license for the vehicle being driven and is not disqualified from holding or obtaining such a licence
- g) The person driving has been given the vehicle keys and permission to drive by an Insured Person or an authorised Employee of the Insured, and that this permission is logged in a timesheet by the Insured Person/Employee
- h) The vehicle being driven is an Insured Vehicle and is a car or light commercial vehicle with a maximum Gross Vehicle Weight of 3.5 ton

MT037 Horsebox

It is noted and agreed that the below horsebox is noted as an Insured Vehicle when the horsebox is being driven by you for Social, Domestic and Pleasure purposes and it is noted that cover is restricted to Third Party Only cover. It is also noted and agreed that there is no cover whatsoever for animals/horses being transported.

Make/Model/Registration:

Subject to the terms, conditions and exclusions under the policy.

MT037B Horsebox (TPO)

It is noted and agreed that a horsebox which has a maximum Gross Vehicle Weight of 10 tonnes and is owned by and registered to *you* and has been agreed in writing by KennCo Underwriting Ltd will be noted as an *Insured Vehicle* under the policy.

The driving of this vehicle is permitted when the horsebox is being driven for Social, Domestic and Pleasure purposes only and it is noted that cover is restricted to Third Party Only cover.

It is also noted and agreed that there is no cover for animals/horses being transported therein.

Subject to the terms, conditions and exclusions under the policy.

MT037C Horsebox

It is noted and agreed that a horsebox which has a maximum Gross Vehicle Weight of 10 tonnes and is owned by and registered to *you* and has been agreed in writing by KennCo Underwriting Ltd will be noted as an *Insured Vehicle* under the policy.

The driving of this vehicle is permitted when the horsebox is being driven for Social, Domestic and Pleasure purposes only.

It is also noted and agreed that there is no cover for animals/horses being transported therein.

Subject to the terms, conditions and exclusions under the policy.

MT037D Horseboxes (TPO)

It is noted and agreed that the driving of horseboxes with a maximum Gross Vehicle Weight of 10 tonnes is permitted when the horsebox is being driven by an *Insured Person* for Social, Domestic and Pleasure purposes only. It is a condition that the person driving has a Full Irish or Full EU licence to drive the vehicle in question.

It is also noted that cover will be restricted to Third Party Only and there is no cover for any animals/horses being transported therein.

Subject to the terms, conditions and exclusions under the policy.

MT037E Horseboxes

It is noted and agreed that the driving of horseboxes with a maximum Gross Vehicle Weight of 10 tonnes is permitted when the horsebox is being driven by an *Insured Person* for Social, Domestic and Pleasure purposes only. It is a condition that the person driving has a Full Irish or Full EU licence to drive the vehicle in question.

It is also noted that there is no cover for any animals/horses being transported therein.

Subject to the terms, conditions and exclusions under the policy.

MT038 Tractor Endorsement (Servicing)

It is noted that less than 10% of your business/occupation will involve servicing tractors. It is noted and agreed that the definition of an Insured Vehicle is extended to include customers' tractors only while in the custody or control of the Insured Person for the purpose of being repaired or serviced. All other agricultural vehicles are excluded under the policy and all agricultural vehicles owned by or registered to an Insured Person are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT038B Tractor Endorsement (Servicing)

It is noted that *your* business/occupation will involve servicing tractors. It is noted and agreed that the definition of an *Insured Vehicle* is extended to include customers' tractors while in the custody or control of the *Insured Person* for the purpose of being repaired or serviced. Unless otherwise agreed in writing all other agricultural vehicles are excluded under the policy and all agricultural vehicles owned by or registered to an *Insured Person* are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT039 Tractor Endorsement (Sales)

It is noted that less than 10% of your business/occupation will involve selling tractors. It is noted and agreed that the definition of an *Insured Vehicle* is extended to include tractors that are owned by you for re-sale. All other agricultural vehicles are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT039B Tractor Endorsement (Sales)

It is noted that *your* business/occupation will involve selling tractors. It is noted and agreed that the definition of an *Insured Vehicle* is extended to include tractors that are owned by *you* for re-sale. Unless otherwise agreed in writing all other agricultural vehicles are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT039C Tractor Endorsement (Sales & Servicing)

It is noted that *your* business/occupation will involve servicing/repairing and buying/selling tractors. The definition of an *Insured Vehicle* is extended to include:

- Customers' tractors while in the custody or control of the *Insured Person* for the purpose of being repaired or serviced;
- Tractors that are owned by *you* for re-sale only.

Unless otherwise agreed in writing all other agricultural vehicles are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT039D Tractor Endorsement

It is noted that *your* business/occupation will involve working on tractors. The definition of an *Insured Vehicle* is extended to include:

- Customers' tractors while in the custody or control of the *Insured Person* for a purpose which is consistent with the Business/Occupation noted on the Insurance Schedule

Unless otherwise agreed in writing all other agricultural vehicles are excluded under the policy and all agricultural vehicles which are owned by or registered to *you* are excluded unless they have been noted as covered by separate endorsement.

All loss damage and liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT040 Additional Business Use

It is hereby noted and agreed that the below named person is covered to drive the below vehicle in connection with their work as _____:

Driver: _____

Make/Model/Registration: _____

Subject to the terms, conditions and exclusions under the policy.

MT040B Additional Business Use (Policyholder Only)

It is noted and agreed that the Policyholder is covered to drive an *Insured Vehicle* which is a standard car or light commercial vehicle up to 3.5 tonnes only, for limited business use in connection with another occupation which has been declared and agreed in writing with KennCo Underwriting.

Driving in connection with this occupation is limited to the following:

- Commuting to and from one fixed place of work, plus
- Business mileage up to 2,000 kilometres per year for the purpose of travelling between different offices or for travelling to meet clients outside of their own office

It is also noted that:

- This extension will not be granted for tradesmen/tradeswomen or where the business use includes daily travel to different locations
- The carriage of goods or passengers is not covered unless otherwise agreed in writing with KennCo

The above is subject to the terms, conditions and exclusions under the policy.

MT040C Additional Business Use (Spouse)

It is noted and agreed that the Insured's spouse who is named on the policy is covered to drive an *Insured Vehicle* which is a standard car or light commercial vehicle up to 3.5 tonnes only, for limited business use in connection with another occupation which has been declared and agreed in writing with KennCo Underwriting.

Driving in connection with this occupation is limited to the following:

- Commuting to and from one fixed place of work, plus
- Business mileage up to 2,000 kilometres per year for the purpose of travelling between different offices or for travelling to meet clients outside of their own office

It is also noted that:

- This extension will not be granted for tradesmen/tradeswomen or where the business use includes daily travel to different locations
- The carriage of goods or passengers is not covered unless otherwise agreed in writing with KennCo

The above is subject to the terms, conditions and exclusions under the policy.

MT041 Farming Use (No Cattle)

It is noted and agreed that the below named person is covered to drive the below vehicle in connection with their work as a farmer, including driving to and from local marts, but excluding transporting cattle:

Driver: _____

Make/Model/Registration: _____

Subject to the terms, conditions and exclusions under the policy.

MT042 Farming Use

It is noted and agreed that the below named person is covered to drive the below vehicle in connection with their work as a farmer. It is also noted that whilst this *Insured Person* is transporting animals or livestock, cover is restricted to Third Party Only and there is no cover whatsoever offered for injury or loss of/to animals or livestock.

Driver: _____

Make/Model/Registration: _____

Subject to the terms, conditions and exclusions under the policy.

MT042B Farming Use

It is noted and agreed that *Insured Persons* are covered to drive an *Insured Vehicle*, which is a standard car or jeep only, for farming use. It is also noted that whilst this *Insured Person* is transporting animals or livestock, cover is restricted to Third Party Only and there is no cover whatsoever offered for injury or loss of/to animals or livestock.

Subject to the terms, conditions and exclusions under the policy.

MT043 Carriage of Passengers Exclusion

Notwithstanding anything contained herein to the contrary it is noted that this Policy shall not indemnify you against liability arising from or out of or in connection with the carriage of passengers.

MT045 Unaccompanied Demonstration (Comprehensive)

For the purpose of a demonstration drive only indemnity will be provided for any person who with the permission of the *Insured* is driving an *Insured Vehicle* without being accompanied by an *Insured Person*. The excess that is applicable to this cover will be 20% of the value of the vehicle being driven or €1,500, whichever is higher. This extension of cover is operative only if:

- a) The *Insured Person* has obtained as security for identification purposes the current driving licence of the person driving and holds such licence until the demonstration drive has been completed and the vehicle on demonstration has been returned
- b) The vehicle is being driven during Business Hours
- c) The person driving has arrived in a car and the *Insured Person* has retained as security the vehicle keys of the vehicle belonging to the person driving the demonstration vehicle
- d) The person driving is not in *your* employment or a member of *your* family
- e) The person driving is not entitled to indemnity under any other insurance
- f) The person driving is aged 25 or over with a full Irish/EU licence for the vehicle being driven and is not disqualified from holding or obtaining such a licence
- g) The person driving has been given the vehicle keys and permission to drive by an *Insured Person* or an authorised Employee of the Insured, and that this permission is logged in a timesheet by the *Insured Person/Employee*
- h) The vehicle being driven is an *Insured Vehicle* and is a car or light commercial vehicle with a maximum Gross Vehicle Weight of 3.5 ton
- i) The vehicle being driven has a value of €75,000 or less.

Subject to the terms, conditions and exclusions under the policy.

MT045B Unaccompanied Demonstration

For the purpose of this endorsement: Prospective purchaser shall mean a person, or company represented by a person, being *your* potential customer and Unaccompanied Demonstration shall mean the use of a vehicle for demonstration purposes by a prospective purchaser with *your* permission whilst unaccompanied. We will indemnify *you* under the Motor Trade Road Risks Section in respect of damage to *Insured Vehicles* whilst in the charge a person for the purposes of an Unaccompanied Demonstration, provided that:

- a) *You* shall inspect the driving licence of every driver and by reference to such licence and additional enquiry, establish that:
 - i) the driver aged between 21 and 70, except that the minimum of 21 shall not apply in respect of motorcycles less than 250cc,
 - ii) the driver has held a full licence to drive such vehicle for at least 1 year, or at least 24 months in respect of motorcycles,
 - iii) the driver has not been involved in more than one motoring accident or claim during the preceding three years,
 - iv) the driver has not been convicted of any Road Traffic Act offence (spent convictions do not apply),
 - v) the driver has a maximum of 6 penalty points,
 - vi) the driver has not been charged or convicted of a criminal offence,
 - vii) the driver does not have any prosecution pending for any criminal offence (except for the Road Traffic Act offences of parking, or speeding on one occasion if there are no convictions),
 - viii) the prospective purchaser's bona fides are established by checking the identity of such person by inspecting their driving licence and at least one other document being their passport or bank cheque or credit/debit card.

- b) *You* shall keep a record of all information gathered in accordance with this extension for 6 months after the demonstration or in the event of a claim, or for any additional period that we shall decide.

- c) *You* shall limit Unaccompanied Demonstration to a maximum period of 2 hours duration. However this limit shall not apply:
 - i) if the prospective purchaser's own vehicle (including its keys) is deposited with *you* as security during the period of demonstration; or
 - ii) if the prospective purchaser does not have a vehicle to deposit, the original documents shown in a) viii) are deposited with *you*. In the event of any claim for theft or attempted theft in

connection or arising out of this extension, an excess of €2,500 of each and every loss shall apply, or the policy excess stated in the schedule whichever is the greater.

MT045C Unaccompanied Demonstration (Comprehensive)

For the purpose of a demonstration drive only indemnity will be provided for any person who with the permission of the *Insured* is driving an *Insured Vehicle* without being accompanied by an *Insured Person*. The excess that is applicable to this cover will be €950.

This extension of cover is operative only if:

- a) The *Insured Person* has obtained as security for identification purposes the current driving licence of the person driving and holds such licence until the demonstration drive has been completed and the vehicle on demonstration has been returned
- b) The vehicle is being driven during Business Hours
- c) The person driving has arrived in a car and the *Insured Person* has retained as security the vehicle keys of the vehicle belonging to the person driving the demonstration vehicle
- d) The person driving is not in *your* employment or a member of *your* family
- e) The person driving is not entitled to indemnity under any other insurance
- f) The person driving is aged 25 or over with a full Irish/EU licence for the vehicle being driven and is not disqualified from holding or obtaining such a licence
- g) The person driving has been given the vehicle keys and permission to drive by an *Insured Person* or an authorised Employee of the Insured, and that this permission is logged in a timesheet by the *Insured Person/Employee*
- h) The vehicle being driven is an *Insured Vehicle* and is a car or light commercial vehicle with a maximum Gross Vehicle Weight of 3.5 ton
- i) The vehicle being driven has a value of €75,000 or less.

Subject to the terms, conditions and exclusions under the policy.

MT046 Demonstration Use Excluded

Demonstration Use is not covered under the policy.

MT046B Demonstration Use Restriction

It is noted that Demonstration Use is not covered under the policy unless the vehicle being driven is an *Insured Vehicle* which is a car or light commercial vehicle with a Gross Vehicle Weight of less than 3.5 tonnes.

MT047 Customers' Motorcycles

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include customers' Motorcycles in your custody or control for the purpose of servicing/repairing, subject to the below conditions and exclusions (unless otherwise agreed in writing):

- It is a condition of cover that servicing/repairing motorcycles makes up no more than 10% of your business activities and/or turnover
- The motorcycle cannot be over 200 BHP for cover to operate
- Social, domestic and pleasure use under this extension is excluded
- Motorcycles can only be driven by *Insured Persons* aged 25 or over with an EU motorcycle licence
- It is a condition of cover that the motorcycle has a maximum market value of €35,000
- In the event that the motorcycle is being driven by somebody with a learner permit for motorcycles, cover is reduced to Third Party Only
- Motorcycles owned by or registered to *you* are excluded unless they have been noted as covered under a separate endorsement

MT047B Customers' Motorcycles

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include customers' Motorcycles in your custody or control for the purpose of carrying out an activity that is noted as a Business Description or Occupation on the *Insurance Schedule*, subject to the below conditions and exclusions (unless otherwise agreed in writing):

- It is a condition of cover that servicing/repairing motorcycles makes up no more than 10% of your business activities and/or turnover
- The motorcycle cannot be over 200 BHP for cover to operate
- Social, domestic and pleasure use under this extension is excluded
- Motorcycles can only be driven by *Insured Persons* aged 25 or over with an EU motorcycle licence
- It is a condition of cover that the motorcycle has a maximum market value of €35,000
- In the event that the motorcycle is being driven by somebody with a learner permit for motorcycles, cover is reduced to Third Party Only

Motorcycles owned by or registered to *you* are excluded unless they have been noted as covered under a separate endorsement

MT047C Customers' Motorcycles

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include customers' Motorcycles in your custody or control for the purpose of carrying out the activity that is noted as a Business Description or Occupation on the *Insurance Schedule*, subject to the below conditions and exclusions (unless otherwise agreed in writing):

- The motorcycle cannot be over 200 BHP for cover to operate
- Social, domestic and pleasure use under this extension is excluded
- Motorcycles can only be driven by *Insured Persons* aged 25 or over with an EU motorcycle licence
- It is a condition of cover that the motorcycle has a maximum market value of €35,000
- In the event that the motorcycle is being driven by somebody with a learner permit for motorcycles, cover is reduced to Third Party Only

Motorcycles owned by or registered to *you* are excluded unless they have been noted as covered under a separate endorsement

MT048 Sale of Motorcycles

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include Motorcycles that *you* hold as stock, subject to the below conditions and exclusions (unless otherwise agreed in writing):

- It is a condition of cover that the sale of motorcycles makes up no more than 10% of your business activities and/or turnover
- The motorcycle cannot be over 200 BHP for cover to operate
- Social, domestic and pleasure use under this extension is excluded
- The motorcycle must be owned by *you* as a stock vehicle (proof of purchase or ownership required)
- Motorcycles can only be driven by *Insured Persons* aged 25 or over with an EU motorcycle licence
- In the event that the motorcycle is being driven by somebody with a learner permit for motorcycles, cover is reduced to Third Party Only
- Demonstration use for motorcycles is excluded
- It is a condition of cover that the motorcycle has a maximum market value of €35,000

MT048B Sale of Motorcycles

Subject to the normal terms, conditions and exclusions under the policy, the definition of an *Insured Vehicle* is extended to include Motorcycles that *you* hold as stock, subject to the below conditions and exclusions (unless otherwise agreed in writing):

- The motorcycle cannot be over 200 BHP for cover to operate
- Social, domestic and pleasure use under this extension is excluded
- The motorcycle must be owned by *you* as a stock vehicle (proof of purchase or ownership required)
- Motorcycles can only be driven by *Insured Persons* aged 25 or over with an EU motorcycle licence
- In the event that the motorcycle is being driven by somebody with a learner permit for motorcycles, cover is reduced to Third Party Only
- Demonstration use for motorcycles is excluded
- It is a condition of cover that the motorcycle has a maximum market value of €35,000

MT049 Contingency Cover for Vehicle Lent or Hired to Customers

This extension will extend cover to an *Insured Vehicle* only whilst the *Insured Vehicle* is loaned or hired by the *Insured* to a customer whilst the customer's vehicle is in the *Insured's* custody or control for the purpose of being repaired, serviced, tested, maintained, altered, cleaned, valeted or inspected.

The Company will treat the customer of the *Insured* as though they were the *Insured* provided always that:

- a) cover under this section will not apply to any Vehicle lent or let out on hire by the *Insured* other than in accordance with the circumstances outlined above
- b) a substitution was arranged under the customer's own insurance
- c) the customer is not entitled to indemnity under any other policy
- d) the customer shall as though he were the *Insured* observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they can apply
- e) the customer driving holds a Licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a Licence

MT050 Insurance Transfer Extension (TPO)

This extension will extend cover to an *Insured Vehicle* only whilst the *Insured Vehicle* is loaned or hired by the *Insured* to a customer whilst the customer's vehicle is in the *Insured's* custody or control for the purpose of being repaired, serviced, tested, maintained, altered, cleaned, valeted or inspected.

The Company will treat this customer as though they were the *Insured* provided always that:

- a) the customer was instructed to substitute or add the loaned or hired vehicle or purchased vehicle to their own insurance policy and failed to do so
- b) the customer is not entitled to indemnity under any other policy
- c) the customer shall as though they were the *Insured* observe fulfil and be subject to the terms, exceptions and conditions of this policy in so far as they can apply
- d) the customer driving holds a Licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a Licence

MT051 Contingent Liability

The Company will indemnify the *Insured* and no other person in connection with

- a) any Vehicle being used in the course of the Business provided such Vehicle is not the property of nor in the custody or control of the *Insured*
- b) an *Insured Vehicle* whilst in the custody or control of a sub-contractor to the *Insured*
- c) an *Insured Vehicle* whilst
 - i) lent by the *Insured* to a customer
 - ii) hired by the *Insured* to a customer whilst the customer's Vehicle is in the *Insured's* custody or control for repair, testing, servicing, maintenance, alteration or inspection

Provided that:

- i) indemnity is not available under any other policy
- ii) the Company shall not be liable to pay any sum for causing or permitting a vehicle to be used without an insurance complying with the Road Traffic Acts

MT052 Short Term (Weekend) Cover for Loan of Courtesy Vehicle

This extension will extend the section cover to an *Insured Vehicle* only in the following circumstances:

- a) between the hours of 16:45 Hrs on Friday to 10:00 Hrs on Monday or 10:00 Hrs on Tuesday where the Monday was a Bank Holiday and
- b) whilst the *Insured Vehicle* is loaned as a Courtesy Vehicle by the Insured or a Director/Partner in the Business to a customer whilst the customer's vehicle is in the *Insured's* custody or control for repair servicing testing maintenance alteration cleaning or inspection
 - a. and
- c) the *Insured* loaned the vehicle to the Customer and was unable to make a substitution of vehicles under the Customer's own insurance due to the Customer's insurance company being closed for business (outside normal working hours) the Company will treat the customer of the Insured as though he were the *Insured* provided always that:
 - i) this extension will not apply to any Vehicle let out on loan or hired by the *Insured* other than in accordance with the circumstances outlined above in i), ii) and iii)
 - ii) a substitution is arranged under the customer's own insurance as soon as the relevant Company opens for business but no later than 10:00 Hrs on Monday or 10:00 Hrs on Tuesday if the Monday was a Bank Holiday
 - iii) the customer is not entitled to indemnity under any other policy
 - iv) the customer shall as though they were the Insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they can apply
 - v) the customer driving holds a Licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a Licence

MT053 Exhibition Cover

This section extends to cover *Insured Vehicles* away from the Business Premises whilst at any exhibition within the Territorial Limits subject to the following:

- a) the *Insured Vehicle(s)* are immobilised at all times
- b) the Company will not be responsible for:
 - a) the first €1250 of each and every loss, or
 - b) the section deductible of each and every loss, or
 - c) 20% of each and every loss

whichever is greater.

MT054 Carriage of Passengers Exclusion

Notwithstanding anything contained herein to the contrary it is noted that this Policy shall not indemnify the *Insured* against liability arising from or out of or in connection with:

- The carriage of passengers
- Demonstration and/or tuition activities in connection with any Public Service Vehicle

It is noted and agreed that there is no cover under the Policy for driving a mini-bus, bus or coach or any Public Service Vehicle whilst passengers are on board.

MT055A Definition of an Insured Vehicle – Buses/Coaches (18 Seats)

It is noted that the definition of an *Insured Vehicle* extends to a customer's mini-bus, bus or coach with a maximum of 18 seats while it is in *your* custody for Motor Trade purposes that are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or EU licence for the vehicle in question.

MT055B Definition of an Insured Vehicle – Buses/Coaches

It is noted that the definition of an *Insured Vehicle* extends to a customer's mini-bus, bus or coach while it is in *your* custody for Motor Trade purposes that are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or EU licence for the vehicle in question.

MT055C Definition of an Insured Vehicle – Customers' HGVs

It is noted that the definition of an *Insured Vehicle* extends to customers' Heavy Goods Vehicles with a Gross Vehicle Weight of up to 46 tonnes that are in *your* custody for Motor Trade purposes that are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or EU licence for the vehicle in question.

MT055D Definition of an Insured Vehicle – Agricultural Vehicles

It is noted that the definition of an *Insured Vehicle* extends to customers' Agricultural Vehicles that are in your custody for Motor Trade purposes that are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or EU licence for the vehicle in question.

MT055E Definition of an Insured Vehicle – HGVs (46 tonnes)

It is noted that the definition of an *Insured Vehicle* extends to Heavy Goods Vehicles with a Gross Vehicle Weight of up to 46 tonnes that are in your custody for Motor Trade purposes which are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or full EU licence for the vehicle in question.

MT055F Definition of an Insured Vehicle (18 tonnes GVW)

It is noted that the definition of an *Insured Vehicle* extends to Heavy Goods Vehicles with a Gross Vehicle Weight of up to 18 tonnes that are in your custody for Motor Trade purposes which are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or full EU licence for the vehicle in question.

MT055G Definition of an Insured Vehicle – Own Buses/Coaches

It is noted that the definition of an *Insured Vehicle* extends to mini-buses/buses/coaches, with a maximum Gross Vehicle Weight of 46 tonnes, which are owned by you and registered in your name and being driven for the purpose of test-driving or servicing/repairing them.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or full EU licence for the vehicle in question.

MT055H Definition of an Insured Vehicle (12 tonnes GVW)

It is noted that the definition of an *Insured Vehicle* extends to Heavy Goods Vehicles with a Gross Vehicle Weight of up to 12 tonnes that are in your custody for Motor Trade purposes which are consistent with the business description noted on the *Insurance Schedule*.

This is on the basis that the person driving or in charge of this vehicle is driving for Motor Trade purposes only and that he/she is an *Insured Person* with a full Irish or full EU licence for the vehicle in question.

MT056 Third Party Working Risk Exclusion

The following is excluded:

Any accident injury loss damage or liability while any vehicle is operating as a tool of trade and such vehicle or plant forming part of such vehicle or attached thereto is designed to operate as a tool of trade (except so far as is necessary to meet the requirements of Road Traffic Legislation).

MT057 Forklift Endorsement

It is noted and agreed that the definition of an *Insured Vehicle* is extended to include a forklift whilst it is in use at the risk address noted on the *Schedule* only, as long as it is owned by and registered to *you*.

It is a condition that the following procedures are followed in relation to forklifts:

- a) Operatives must:
 - i) have completed a training course in the safe use of forklifts through an Accredited Training Provider
 - ii) complete a refresher course within 5 years of the initial training programme
- b) *You* must retain appropriate documentation verifying a and b above
- c) Whenever a forklift is unattended the ignition keys must be removed or the vehicle otherwise immobilised to prevent unauthorised use
- d) The carriage of passengers or unauthorised use of application as a tool outside of the design capabilities of the vehicle is prohibited at all times
- e) Operatives must engage safety restraints whenever such restraints have been fitted to the vehicle

This cover is subject to the terms, conditions and exclusions under the policy.

MT057B Forklift Endorsement (TPO)

It is noted and agreed that the definition of an *Insured Vehicle* is extended to include a forklift whilst it is in use at the risk address noted on the *Schedule* only, as long as it is owned by and registered to *you*. This cover is on a Third Party Only basis.

It is a condition that the following procedures are followed in relation to forklifts:

- a) Operatives must:
 - iii) have completed a training course in the safe use of forklifts through an Accredited Training Provider
 - iv) complete a refresher course within 5 years of the initial training programme
- b) *You* must retain appropriate documentation verifying a and b above
- c) Whenever a forklift is unattended the ignition keys must be removed or the vehicle otherwise immobilised to prevent unauthorised use
- d) The carriage of passengers or unauthorised use of application as a tool outside of the design capabilities of the vehicle is prohibited at all times
- e) Operatives must engage safety restraints whenever such restraints have been fitted to the vehicle

This cover is subject to the terms, conditions and exclusions under the policy.

MT058 Classic/Vintage Tractor

It is hereby agreed that the definition of an *Insured Vehicle* is extended to cover one classic/vintage tractor which is owned by and registered to *you*, and has been agreed in writing by KennCo Underwriting Ltd.

It is noted that the transportation of cattle is excluded and cover for this vintage tractor is restricted to Third Party Only.

Subject to the terms, conditions and exclusions under the policy.

MT058B Classic/Vintage Tractor

It is hereby agreed that the definition of an *Insured Vehicle* is extended to cover two classic/vintage tractors which are owned by and registered to *you*, and has been agreed in writing by KennCo Underwriting Ltd.

It is noted that the transportation of cattle is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT058C Classic/Vintage Tractors

It is noted and agreed that the definition of an *Insured Vehicle* is extended to cover classic/vintage tractors which are owned by and registered to *you*, and have been agreed in writing as covered by KennCo Underwriting Ltd.

It is noted that the transportation of cattle or other farming use is excluded and cover for vintage tractors is restricted to Third Party Only.

Subject to the terms, conditions and exclusions under the policy.

MT059 Licence Requirement

It is noted and agreed that a full Irish or full EU licence is required to drive recovery vehicles under this policy, or any vehicle with a Gross Vehicle Weight of 3.5 tonnes or more.

Subject to the terms, conditions and exclusions under the policy.

MT060 Licence Endorsement

There will be no liability in respect of damage or injury occurring while an *Insured Vehicle* is being driven by any person with a learner permit (or who does not have a Full Irish/EU Licence for the vehicle in question) where such *Insured Vehicle*:

- a) has an engine capacity exceeding 1650cc (petrol), or 130 BHP (diesel)
- b) has been altered or adapted to give increased performance beyond the manufacturer's specifications
- c) has an engine which is supercharged or a petrol engine which is turbo assisted

Unless otherwise agreed in writing with KennCo Underwriting.

MT060B Licence Endorsement

There will be no liability in respect of damage or injury occurring while an *Insured Vehicle* is being driven by any person with a learner permit (or who does not have a Full Irish/EU Licence for the vehicle in question) where such *Insured Vehicle*:

- a) has an engine capacity exceeding 1200cc (petrol), or 115 BHP (diesel)
- b) has been altered or adapted to give increased performance beyond the manufacturer's specifications
- c) has an engine which is supercharged or a petrol engine which is turbo assisted

Unless otherwise agreed in writing with KennCo Underwriting.

MT061 Specified Vehicles

Any vehicle noted under the "Specified Vehicles" section of the Insurance Schedule is noted as covered subject to the terms, conditions and exclusions under the policy, with the following conditions:

- **Permitted Drivers:** When a vehicle is noted under "Specified Vehicles", the driver(s) who are covered to drive this vehicle will be noted under "Permitted Drivers". Only Permitted Drivers noted on the Schedule are covered to drive this vehicle under the Policy.
- **Licences:** Unless otherwise agreed in writing with KennCo it is a condition that the driver of the Specified Vehicle has a Full Irish or Full EU licence to drive the vehicle in question.
- **Vehicle Details:** The vehicle has been noted as covered based on the information provided to KennCo. Should it transpire that the information provided was incorrect to the point that it would have affected our decision to offer cover or it would have affected the terms under which cover would have been agreed, then we reserve the right to decline any claim involving this vehicle. This will be done in accordance with the Consumer Insurance Contracts Act 2019 or any subsequent Act which replaces it.
- **Ownership:** Unless otherwise agreed in writing it is a condition that all of the vehicles listed as "Specified Vehicles" are owned by *you*. Should a vehicle listed be sold or should the ownership change then it should no longer be regarded as covered (whether still listed or not under "Specified Vehicles") and *you* should contact *your* Insurance Broker to have the Schedule updated.
- **Value (where Comp or TPFT cover applies):** It is hereby noted and understood that if *your* claim for loss or damage is covered under this policy the following will apply when *we* are dealing with *your* claim:
 - o Unless *we* have expressly agreed the value of this *Insured Vehicle* with *you* in writing, *we* will not pay more in the event of a claim than the *market value* of this *Insured Vehicle* immediately prior to the loss or damage, and in any event *we* will not pay more than the value advised by *you* to *us*;

- We will not pay more than the current retail price (plus the reasonable cost of fitting) for any part or accessory currently available from a supplier.

MT062 Gross Vehicle Weight Limit – 3.5 tonnes

It is noted that the maximum Gross Vehicle Weight permitted under the policy is amended to 3.5 tonnes. Subject to the terms, conditions and exclusions under the policy.

MT063A Insured Vehicle – Tractor

It is noted and agreed that cover is extended to include one tractor owned by and registered to the *Insured* and agreed separately in writing by KennCo Underwriting Ltd.; however this policy will not indemnify the *Insured* in respect of any claim arising from any contract work undertaken for hire or reward or for use in connection with farming or any occupation outside of the motor trade.

MT063B Insured Vehicle – Tractor (TPO)

It is noted and agreed that cover is extended to include one tractor owned by and registered to the *Insured* and agreed separately in writing by KennCo Underwriting Ltd.; however this policy will not indemnify the *Insured* in respect of any claim arising from any contract work undertaken for hire or reward or for use in connection with farming or any occupation outside of the motor trade. It is noted that this tractor will be covered on a Third Party Only basis.

MT063C Insured Vehicle – Tractors (TPO)

It is noted and agreed that cover is extended to include tractors that are owned by and registered to the *Insured* and agreed separately in writing by KennCo Underwriting Ltd.; however this policy will not indemnify the *Insured* in respect of any claim arising from any contract work undertaken for hire or reward or for use in connection with farming or any occupation outside of the motor trade. It is noted that any cover for tractors will be on a Third Party Only basis.

MT063D Insured Vehicle – Tractors (TPO)

It is noted and agreed that cover is extended to include tractors owned by and registered to the *Insured* which have been agreed separately in writing by KennCo Underwriting Ltd, and that this cover will be on a Third Party Only basis. However, this policy will not indemnify the *Insured* in respect of any claim arising from any contract work undertaken for hire or reward.

MT063E Insured Vehicle – Tractors

It is noted and agreed that cover is extended to include tractors owned by and registered to the *Insured* which have been agreed separately in writing by KennCo Underwriting Ltd. However, this policy will not indemnify the *Insured* in respect of any claim arising from any contract work undertaken for hire or reward.

MT064 Vehicle(s) Exclusion

The list of Excluded Vehicles under Section 8 of the policy is amended to note that all vehicles owned by or registered to Company Directors, Business Partners, Named Drivers and/or their Spouses are completely Excluded on the policy, regardless of the use for which they are being driven.

MT064B Vehicle(s) Exclusion

Unless otherwise agreed in writing, the list of Excluded Vehicles under Section 8 of the policy is amended to note that all vehicles owned by or registered to Company Directors, Business Partners, Named Drivers and/or their Spouses are completely Excluded on the policy, regardless of the use for which they are being driven.

Vehicles owned by the Policyholder as stock vehicles for sale are covered subject to the normal terms, conditions and exclusions under the policy.

MT065A Definition of an Insured Vehicle

The definition of an *Insured Vehicle* on the policy is amended to the below:

“The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it fits with the below and is not contained in the list of excluded vehicles in *General Exclusions*:

- a customer’s vehicle in *your* custody or control whilst it is in *your* custody for the purpose of tyre repairs/tyre fitting”

All vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065B Definition of an Insured Vehicle

The definition of an *Insured Vehicle* on the policy is amended to the below:

“The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it fits with the below and is not contained in the list of excluded vehicles in *General Exclusions*:

- a customer’s vehicle in *your* custody or control whilst it is in *your* custody for the purpose of servicing/repairing”

All vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065C Definition of an Insured Vehicle

The definition of an *Insured Vehicle* on the policy is amended to the below:

“The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it fits with the below and is not contained in the list of Excluded Vehicles in *General Exclusions*:

- a customer’s Car/Light Commercial Vehicle in *your* custody or control whilst it is in *your* custody for the purpose of the Business or Occupation noted on the *Schedule*”

All vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065D Definition of an Insured Vehicle (Own HGV Work)

The definition of an *Insured Vehicle* on the policy is amended to the below:

“The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it fits with the below and is not contained in the list of Excluded Vehicles in *General Exclusions*:

- A Standard Car or Light Commercial Vehicle owned by and registered to any Company Director or Business Partner who is noted as a Named Driver on the policy;
- A Car, Light Commercial Vehicle or Heavy Goods Vehicle up to 46 tonnes which is owned by and registered to *you* and is being driven for the purpose of test driving it after servicing only.”

MT065E Definition of an Insured Vehicle (Loading/Unloading)

The definition of an *Insured Vehicle* on the policy is amended to the below:

“Any mechanically propelled vehicle with a maximum Gross Vehicle Weight of 10 tonnes while it is being loaded/unloaded from *your* separately insured vehicle by an *Insured Person*, for the duration of the loading/unloading process only.”

All vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065F Definition of an Insured Vehicle (Loading/Unloading)

The definition of an *Insured Vehicle* on the policy is amended to the below:

“Any mechanically propelled vehicle with a maximum Gross Vehicle Weight of 20 tonnes, while:

- a) it is being loaded/unloaded from *your* separately insured vehicle, and
- b) it is being driven by an *Insured Person* on private property only immediately before or after it has been loaded or unloaded from *your* separately insured vehicle.”

All other vehicles and all vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065G Definition of an Insured Vehicle

The definition of an *Insured Vehicle* on the policy is amended to the below:

“The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it fits with the below and is not contained in the list of Excluded Vehicles in *General Exclusions* in the policy booklet:

- A Car, Light Commercial Vehicle or Heavy Goods Vehicle up to 46 tonnes which is a customer’s vehicle in *your* custody or control for the purpose of servicing/repairing and is being driven by a Named Driver for the purpose of test driving it after servicing/repairing only.”

All vehicles owned by the Policyholder or any Business Partner, Director or Named Driver are noted as Excluded Vehicles on the policy.

MT065H Definition of an Insured Vehicle (Customers’ Vehicles for Resale)

It is noted and agreed that the definition of an *Insured Vehicle* is amended to the following:

The vehicle shown on the current *Schedule* and *Certificate of Motor Insurance*, providing it falls into one of the following categories and is not contained in the list of *Excluded Vehicles* under *General Exclusions*.

- a vehicle owned by *you* and registered in *your* name
- a vehicle owned by *you* for the purposes of resale in connection with *your* motor trade business only (evidence of purchase will be required)
- a vehicle in *your* custody or control for the purposes of resale in connection with *your* motor trade business only (unless otherwise insured)
- a customer’s vehicle in *your* custody or control whilst it is being repaired, serviced, tested, maintained, altered, cleaned, valeted or inspected by *you*.

MT066 Rally / Race / Drift Cars Exclusion

The following are noted as Excluded Vehicles on the policy:

- Vehicles modified for off road activities
- Race/Rally/Drift/Motorsport prepared vehicles

MT066B Rally / Race / Drift Cars Exclusion

The following are noted as Excluded Vehicles on the policy:

- Vehicles modified for off road activities
- Race/Rally/Drift/Motorsport prepared vehicles

It is agreed however that *you* are covered to drive/move the above vehicle types within your own private property only, on the condition that *you* do not exceed a speed limit of 30kmph and on the condition that it is an *Insured Vehicle* under the policy. Subject to the terms, conditions and exclusions under the policy.

MT067 Tractors (Sales & Servicing)

It is noted that *your* business/occupation will involve selling and servicing tractors. It is noted and agreed that the definition of an *Insured Vehicle* is extended to include:

- a) Customers' tractors while in the custody or control of the *Insured Person* for the purpose of being repaired or serviced
- b) Tractors that are owned by *you* for re-sale only which are not registered to *you* and which are not currently in use

Unless otherwise agreed in writing all other tractors/agricultural vehicles are excluded under the policy and all tractors/agricultural vehicles that are registered to *you* or an *Insured Person* or that are used by an *Insured Person* for farming work are excluded under the policy.

All loss damage and liability caused by or arising out of the use of any tractor or agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade is excluded.

Subject to the terms, conditions and exclusions under the policy.

MT068 Exclusion for Section 5 – Driving Abroad

There is no cover offered under the policy for driving outside of the *geographical limits*, and there is no cover offered under Section 5 of the Policy Booklet.

MT069 Vehicle Restriction

Vehicle _____ is noted as an *Insured Vehicle* on the policy, subject to the following restrictions and requirements:

- An excess of €5,000 applies
- The vehicle value that has been declared to *us* in writing will be the maximum settlement amount for the vehicle in the event of a claim
- The vehicle must be parked behind locked gates (in a fully enclosed compound) or in a locked garage overnight
- The vehicle must be fitted with a Vehicle Tracker and Immobiliser. *We* will not pay for loss of or damage to the *Insured Vehicle* if it is stolen unless the Tracking Device and Immobiliser are both fully operational and activated when the vehicle is not in use. (If a separate endorsement is noted in respect of Vehicle Trackers or Immobilisers then the full wording of the other endorsement will apply).
- Cover is restricted to Named Drivers on the policy only, who are aged between 30 and 69 years and hold a valid, full Irish or full EU licence for this vehicle.
- Demonstration cover for this vehicle is not permitted, unless otherwise agreed in writing by *us*.

MT070 Arson/Malicious Damage Exclusion

There is no cover offered under the policy for loss or damage arising from or in connection with deliberate acts of arson or malicious damage.

MT071 Cover Restriction for Large Vehicles

It is noted that in the event that cover is provided for a vehicle with a Gross Vehicle Weight of 10 tonnes or over, that cover will be restricted to Third Party Only.

MT072 Part Time Restriction

It is noted that in addition to being a Motor Trader that *you* are also an employee in an office or factory with one fixed place of work only, (or an employee in another environment which has been noted and agreed in writing by KennCo).

With the exception of commuting to one fixed place of work only, it is noted that this Motor Trade Road Risks policy does not offer any cover for driving in connection with any occupation outside of the Motor Trade Occupation which is noted on your Schedule of Insurance. There is no cover for driving to attend meetings, visit clients, offer services, deliver/collect goods or products or any other driving in connection with other occupation(s).

MT073 No Cover for Animals

It is noted and agreed that there is no cover whatsoever provided for animals/horses being transported.

MT074 Engineering/Assessor Report

It is a condition of cover that all vehicles have a valid engineering/assessor report confirming their roadworthiness.

MT075 Directors' Vehicles

It is noted and agreed that the definition of an *Insured Vehicle* includes vehicles owned by and registered to Company Directors, where:

- a) the Policyholder is a Limited Company
- b) these individuals have been declared to KennCo as Company Directors, and
- c) they are noted as Named Drivers on the policy where Open Drive does not apply

This is subject to the normal terms, conditions and exclusions under the policy.

MT076 Restriction for Specially Adapted Vehicles

It is noted and agreed that for any driver where their licence shows that they are restricted to driving vehicles that have been adapted to suit their disability, that the driver in question complies with this restriction in full. There is no cover for driving vehicles that have not been professionally adapted to suit the driver's disability.

MT077 Vehicle Leasing Exclusion

It is noted and agreed that there is no cover in place for any leased vehicles under this policy. It is a condition of the policy that *you* notify KennCo at the earliest possible opportunity should *you* become involved in vehicle leasing at any stage.

MT077B Exclusion for Vehicles Hired/Loaned

It is noted and agreed that there is no cover whatsoever provided for vehicles loaned out, leased, hired or rented to another party and it is a condition that *you* or the person in charge of or dealing with this process gets written confirmation and evidence that the vehicle in question has been insured elsewhere for the duration of the loan/hire, etc. and that this written confirmation is obtained before the vehicle is released, and maintained on file for a period of two years. There is no cover offered under the policy should alternative insurance fail to provide cover in the event of an incident, for whatever reason.

MT078 Use of Recovery Vehicles

There will be no cover under the policy for loss or damage that occurs at a time when more than two recovery vehicles are in use at the same time.

MT079 Refer to AXA Wording

Refer to the AXA Schedule of Insurance, Certificate of Insurance and the AXA Policy Wording for full detail on the endorsements, policy wordings, conditions and restrictions which apply to this policy.

MT080 Geographical Limits

It is noted and agreed that the *Geographical Limits* as defined in the Policy Booklet is amended to read: The Republic of Ireland only.

MT081 Business Trade Premises

It is noted that where *you* have more than one *Business Trade Premises*, that any exclusions, limitations or policy conditions will apply to each of *your Business Trade Premises*. For the purpose of this endorsement, it is noted that a *Business Trade Premises* will include any premises or location from which *you* trade or operate a business, except for *your* personal private residence.

MT082 Recovery Vehicles Excluded

It is noted and agreed that all Recovery Vehicles and Trailers are noted as Excluded Vehicles under the policy.

MT083 Camper Vans Exclusion

It is noted and agreed that for the duration of this policy, all Camper Vans that are owned by or registered to *you* are excluded unless they have been specifically agreed in writing by KennCo Underwriting Ltd.

MT084 EU Condition

It is hereby noted and agreed that cover in the EU or outside of the policy *Geographical Limits* will only be provided by prior agreement with KennCo.

MT085 Contingency Cover for 48 Hour Test Drives

For the purposes of demonstration only indemnity will be provided for any customer or prospective customer of the *Insured* who with the permission of the *Insured* is driving any *Insured Vehicle* as part of a Test Drive. Where such customer is not accompanied by an *Insured Person* the total liability of the Company in respect of any one accident or number of accidents arising out of one cause shall not exceed the sum of €135,000 and a policy excess of €1,500 will apply. This indemnity will be provided for a maximum period of consecutive two days per vehicle per customer.

The Company will treat this customer as though they were an *Insured Person* provided always that:

- a) The customer was instructed to substitute or add the vehicle to their own insurance policy and failed to do so
- b) The customer is not entitled to indemnity under any other policy
- c) The customer shall as though they were the *Insured* observe fulfil and be subject to the terms, exceptions and conditions of this policy in so far as they can apply
- d) The vehicle will be driven for Social, Domestic and Pleasure purposes only
- e) The vehicle is released to the customer who made the booking only and is for this sole customer's use. No other drivers will be covered.
- f) The driver must be aged between 25 and 75 years' old
- g) The driver must be a permanent Irish resident and must hold a valid full Irish or full EU driving licence which they have held for at least 12 months prior to the date of the Test Drive
- h) The driver must have no more than 6 penalty points in the last five years before the date of the Test Drive and must have no endorsement, prosecution or Garda enquiry pending for any conviction (other than speeding)
- i) The driver must have no more than 2 accident/loss claims in the last five years before the date of the Test Drive (other than Windscreen claims)

- j) The driver must not have been subject to a driving disqualification in Ireland or any other jurisdiction
- k) The vehicle must not be driven outside of the Republic of Ireland and there will be no liability provided should the vehicle be driven or located outside of the Republic of Ireland
- l) Where the vehicle is an Electric Vehicle, the customer must follow the guidelines set out by the *Insured* and the manufacturer for charging the vehicle
- m) The Terms and Conditions as laid out by the *Insured* at the beginning of the Test Drive are adhered to in full, and a signed and dated copy of the agreement is kept by the *Insured* for a period of at least 3 years