

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Definitions Insured Vehicle	Any vehicle which is not, owned by you or your spouse, if he or she is named as a driver under the policy, leased to you on a lease agreement of a minimum duration of 12 months, or in your custody or control for motor trade purposes	7
Definitions Insured Vehicle	Vehicles owned by the insured and leased to any, other person	7
Definitions Insured Vehicle	Vehicle transporters capable of carrying more than two vehicles or any vehicle on such a transporter	7
Definitions Insured Vehicle	A vehicle that has been seized by any government or public authority which was not your property, the property of your spouse if he or she is declared as a driver on this policy, or in your custody or control at the time of seizure	7
Exceptions to Section 2 (e)	Your legal liability as an employer	22
Exceptions to Section 1.1 and Section 2.3	Any vehicle in or on the Business Premises. Any Vehicle on a road at or within 400 metres of the business premises, unless in the course of a journey Any private residence you or any named driver uses is not a business premises under this insurance	19 22
Exceptions to Section 1.9	Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation or consult your insurance broker or intermediary	19
Exceptions in Section 1.9	Additional young driver excesses Drivers aged under 25 years £500, Drivers aged 25 years and over with a full UK licence of less than 12 months £200	19