

Significant and unusual exclusions or limitations of the policy

continued

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
Exceptions to Section 1.13	Loss or damage as a result of deception, fraud, trick or false pretence, or by use of a counterfeit or other form of payment, a bank or building society will not accept	20
Exceptions to Section 1.18	Loss or damage to any motorcycle, quadbike or trike	20
Exceptions to Section 1.10	Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked	19
Exceptions to Section 1.13	Loss or damage to the vehicle following theft or attempted theft by a purported buyer	20
Definitions Insured Vehicle	Any accident, injury, loss, damage or liability whilst the following vehicles are being used other than for motor trade purposes: <ul style="list-style-type: none"> • Commercial vehicles over 3.5 tons GVW • Caravanettes, motor homes, motorcycles, quad bikes, three-wheeled vehicles or kit vehicles • Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the UK • Vehicles with more than 7 passenger seats • Vehicles manufactured before 1 January 1980 • Vehicles modified from the manufacturer's original specification in order to improve performance • Vehicles with a fibreglass bodyshell 	7
Exceptions applicable to all Sections	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	16
Conditions applicable to all Sections	Failure to declare vehicles owned by you will prejudice your claim. We may at our option reduce cover to Third Party Only, which means the damage to your vehicle will not be covered	14