

Driver Negligence

Notwithstanding the conditions in our Terms of Business we will indemnify you for the negligent acts of the temporary driver(s) supplied by us that result in the loss or damage to the vehicle driven at the time of the incident.

The maximum amount payable for any claim for loss or damage to such vehicle shall be limited to £10,000.00. (This includes the reasonable cost of removal to the nearest repairer). Each claim will be subject to an excess of £500.

In the event of a claim the maximum amount payable relating to the total loss or destruction of the vehicle shall be market value immediately prior to such loss or destruction but not exceeding in total the limit referred to above.

You must at all times operate the same system of check and supervision as if the temporary driver were your own employee.

Cover will only be granted in respect of a driver who:

- i. Is over the age of 23 years, and
- ii. Holds a full driving licence with no unspent endorsements other than endorsements for speeding and/or parking offences to a maximum of nine points, and
- iii. Has held an LGV licence or the required licence for the vehicle in the drivers' charge for more than two years, and
- iv. Has worked as a driver of an LGV or the required licence for the vehicle in the drivers' charge for more than 180 days in the last 24 months, and
- v. Has not been involved in two or more accidents and/or claims in the last three years.