

BIBU Farmcare Motor Endorsements

Endorsement Number	Description	
F01	Driver age exclusions	We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age shown against this endorsement .
F02	Driver age exclusions	We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age shown against this endorsement , other than any person named against this endorsement .
F03	Excluding inexperienced drivers	We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has not held the appropriate current full UK licence for more than 12 months.
F04	Excluding travelling to and from work or study	We will not provide cover while your vehicle is being driven by, or is in the charge of, any person named against this endorsement if your vehicle is being used to travel to and from a place of work or study.
F05	Damage excess	We will not pay the amount shown against this endorsement for any damage claim made under Section 1 – Loss or Damage of your policy . This amount is in addition to any other excess which may apply to your policy .
F06	Damage excess for specified people	We will not pay the amount shown against this endorsement for any damage claim made under Section 1 – Loss or Damage of your policy while your vehicle is being driven by, or is in the charge of, anybody named against this endorsement . This amount is in addition to any other excess , which may apply to your policy .
F07	Official use	We will provide cover for your vehicle while it is being used to carry passengers for which you receive an allowance from public funds.
F09	Tools of Trade cover	We will provide the level of cover shown in the policy schedule for this vehicle while it is being used as a tool of trade except when digging below the level of its wheel base except to meet the requirements of any road traffic legislation
F10	Limited road use	We will only provide cover as shown in the policy schedule for this vehicle when being used on a road or highway to which the public has access . for up to 6 miles per week
F11	Warranted immobiliser	We will not pay for any theft or attempted theft claim unless your vehicle is fitted with an electronic engine immobiliser which is in operation when your vehicle is left unattended.
F12	Drink & Drugs clause	We will not be liable if the person named against this endorsement is involved in an accident whilst driving and is subsequently convicted of an offence involving drink or drugs, or an equivalent offence under the law of other countries where your policy is providing cover, except to meet the requirements of any road traffic legislation

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F13	Reduction of cover while driving unaccompanied	<p>The cover will be as shown against this endorsement while your vehicle is being driven by, or is in the charge of, the driver named against this endorsement, unless such driver is accompanied by one of the following</p> <ul style="list-style-type: none"> a) you b) a parent of the driver c) a qualified driving instructor or examiner d) someone who is aged 25 or over <p>provided that the person accompanying the driver has held a full UK driving licence for at least three years and has not been disqualified during that period</p>
F14	Warranted vehicle security tracking device	We will not pay for any theft or attempted theft claim unless a vehicle security tracking device is activated and operational on your vehicle .
F14A	Warranted vehicle security tracking device	We will not pay for any theft or attempted theft claim unless a vehicle security tracking device is activated and operational on your vehicle . A maintenance contract must be in force with the company which installed the security device or any other company agreed with us and the maintenance company must be advised of any apparent defect in the security device
F15	Ownership endorsement	The person or organisation named against this endorsement who is the owner of your vehicle and will receive any payment we make as settlement as a result of loss or damage to your vehicle covered by this policy
F17	Warranted accompanied driver	<p>We will not provide cover while your vehicle is being driven on a road, or public highway to which the Road Traffic Act applies, by, or is in the charge of, any driver named against this endorsement unless such driver is accompanied at all times by one of the following</p> <ul style="list-style-type: none"> a) you b) a parent of the driver c) a qualified driving instructor or examiner d) someone who is aged 25 or over <p>provided that the person accompanying the driver has held a full UK driving licence for at least three years and has not been disqualified during that period</p>
F18	Limited Mileage	The mileage of your vehicle during any one period of insurance is not permitted to exceed the mileage shown against this endorsement .
F19	Excluding inexperienced drivers	We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has not held the appropriate current full UK licence for more than 24 months.
F20	Removal of	In respect of trailers attached to the vehicle shown against this

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	unspecified trailer cover	endorsement Section 8 – Trailers is deleted unless the trailer is specified in your policy schedule
F22	Garaging endorsement	We will only provide cover under your policy in respect of theft or attempted theft if this vehicle is kept in a locked and secured building or compound either at your address shown on the policy schedule or at any other address specifically agreed by us , between the hours of 10pm and 7am.
F23	Removal of Loss of Keys Cover	Section 1 – Loss or Damage - Replacement Locks does not apply to this policy
F82	Fire & Theft excess	We will not pay the amount shown against this endorsement for any fire, theft or attempted theft claim made under Section 1 – Loss or Damage of your policy . This amount shall be in addition to any other excess , applicable to your policy .
F31	Vintage Tractor	The limit of indemnity shown in Section 4 – Liability to Third Parties of your policy is amended to £2,000,000 while the above vehicle (s) are partaking in any vintage rallies &/or ploughing matches
F32	Multi Section Discount	A multi-sectional discount has been applied to your policy on the understanding that a minimum of one other vehicle type will be added to the policy as and when the vehicle(s) are due for renewal. If another vehicle type is not added prior to the next renewal period then this discount will be removed and renewals issued as a single section policy
F33	Limited Use	We will only provide cover as shown in the policy schedule for your vehicle providing your vehicle is only being used for agricultural & forestry purposes and your vehicle has been re-registered for limited agricultural use.
F34	Vehicles Hired to Third Parties	There is no cover under this policy in respect of any vehicle hired to/ or in the care custody and control of a third party (other than to meet the requirements of the Road Traffic Acts or any other legislation applicable to motor insurance)
F35	Driver Exclusion	We will not provide any cover while your vehicle is being driven by, or is in the charge of the above named person
F36	Refrigeration Equipment Failure	Excluding any claims arising from or attributable to the mechanical break down or mechanical failure of the above noted vehicle (s) refrigeration unit (s)
F37	Fire Limitation endorsement	We will not provide cover under Section 1 – Loss or damage of your policy wording for fire arising from the use of, or directly caused by heating, lighting or cooking apparatus unless a serviceable fire extinguisher is being carried on the above noted vehicle (s).
F38	Removal of unspecified Trailer cover	In respect of trailers attached to any vehicle shown on the policy schedule, Section 8 – Trailers is deleted unless the trailer is specified in your policy schedule.
F39	Accidental Damage, Fire & Theft Cover	Section 4 – Liability to Third Parties is not applicable in respect of the vehicle shown against this endorsement
F40	Fire & Theft	Section 4 is not applicable and Sections 1,2,5,8 & 9 are only

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	Cover	applicable in respect of damage caused by Fire & Theft In respect of the vehicle shown against this endorsement
F41	Road Traffic Act cover	We will only provide you with the minimum level of cover as required to comply with the Road Traffic Act and any other legislation applicable in respect of the vehicle shown against this endorsement
F42	New Driver Exclusion	We will not provide cover whilst any private car or commercial vehicle shown on the policy schedule is being driven on a road, or public highway to which the Road Traffic Act applies, by, or is in the charge of, any driver under the age of 25 or over the age of 75 unless already declared and accepted by underwriters
F83	Fire & Theft excess for specified people	We will not pay the amount shown against this endorsement for any fire, theft or attempted theft claim made under Section 1 – Loss or Damage of your policy while your vehicle is being driven by, or is in the charge of, anybody named against this endorsement . This amount shall be in addition to any other excess , applicable to your policy .
F84	Application of Heat	We will not provide cover under Section 1- Loss or Damage or Section 8 – Trailers in respect of fire unless the following precautions are complied with on each occasion there is application of heat involving a naked flame or open heat source or use of hot air paint strippers, grinding wheels, angle grinders, disc cutters or gas space heaters in a building at your premises:- a) The area of work will be cleared of combustible material for a safe distance from or beneath the place where such work is being carried out. A safe distance shall not be less than fifteen meters when welding or cutting operations are carried out. Where such precautions are impractical such material will be covered with non- combustible blankets or screens Combustible parts of premises will be similarly protected b) At least one fire extinguisher of a type and capacity suitable for the combustible material and the premises will be kept immediately adjacent to the area of work in full working order and available for immediate use. c) Equipment will be lit as short a time as possible before use and extinguished immediately after use d) Equipment which is lit or switched on will not be left unattended e) A thorough examination for any signs of combustion will be made within or below the area in which the work has been undertaken half an hour after the termination of each period of work.
F99	Subsidiary endorsement	The full wording of this endorsement will be shown in your policy schedule been issued to you.
FE6	Protected No Claim Bonus	Protected no claim discount as described in Section 6 - No Claim Discount applies to this vehicle

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FW1	Amended glass excess	The glass excess stated in Your Vehicle Section 3 of your policy is amended to the amount shown against this endorsement .
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