

## Driver Matrix

The excesses shown below are applied in addition to the standard policy excess stated in the schedule of insurance.

In the event of a claim whereby the driver of the 'Insured Vehicle' is under 25 years of age and/or who has held a full UK/EU driving licence, appropriate for the use of the vehicle, for a period of 0-24 months refer to the table and notes below.

Licence Required and Vehicle Type	Drivers Age			
	17-18	19-20	21-22	23-24
<b>CARS &amp; LIGHT VEHICLES</b>				
B - Any Private Car (Up to Group '35')	Excluded	£1,000.00	£500.00	£250.00
B - Any Private Car (Group '36' and Above)	Excluded	£7500.00*	£5,000.00*	£2,500.00*
B - Commercial Vehicles up to 3,500kg with trailer up to 750kg	Excluded	£1,000.00	£500.00	£250.00
B+E - Commercial Vehicles up to 3,500kg with a trailer of any size (trailer limited to 3,500kg if test passed on or after 19th January 2013)	Excluded	£1,000.00	£500.00	£250.00
<b>MEDIUM SIZED VEHICLES</b>				
C1 - Commercial Vehicles between 3,500 and 7,500kg with a trailer up to 750kg	Excluded	£1,250.00	£750.00	£500.00
C1+E C1 - Category Commercial Vehicles with a trailer over 750kg. The combined weight cannot exceed 12,000kg	Excluded	£1,500.00*	£750.00	£500.00
<b>LARGE VEHICLES</b>				
C - Commercial Vehicles over 3,500kg with a trailer up to 750kg	Excluded	£2,000.00*	£1,500.00	£1,000.00
C+E C - Category Commercial Vehicles with trailer over 750kg	Excluded	£3,000.00*	£2,000.00	£1,250.00

All drivers of any private car must be full time employees of the Policyholder's business (20+ hours p/w contract as a minimum).

In the event where the driver has held a **full relevant UK/EU driving licence** for:

**0 to 12 months** an All Sections **Excess of £1,000\*** including Third Party Damage (see below), or

**12 to 24 months** an All Sections **Excess of £500\*** including Third Party Damage (see below) will apply in addition to the above table.

**\* Denotes an All Sections Excess (meaning it includes Own Damage, Fire, Theft, Windscreen and Third Party Damage). One single Excess applies to each and every claim.**