

### Zenith+ Dashcam and Excess Waiver

1. Customers who purchase a Zenith+ policy through the zenith-insure.com website, associated price comparison website, or via the telephone, subject to these terms and conditions of Markerstudy Insurance Services Limited (trading as Zenith) (“we” or “us”), will receive one ‘VTGO112 Dashcam’ (“camera”) and one 16GB SD card.
2. A £1000 compulsory excess is applied as standard to all Zenith+ policies.
3. In the event of a valid claim, the compulsory excess will be reduced to nil (waived) where a customer can provide footage of the incident when requested to do so by the claim handler.
4. In order to qualify for the compulsory excess waiver, the footage must be supplied from the camera supplied by Zenith, be of reasonable quality, and depict the incident for which the claim is being made.
5. The claim handler reserves the right to refuse footage and apply the excess where the conditions set out in 4 are not met.
6. All insurance policies are subject to underwriting acceptance criteria and all customers must have residence in the UK or Northern Ireland.
7. The camera will be dispatched within 3 working days of the inception date of the policy.
8. We will also waive the compulsory excess in the event that an accident occurs within 14 days of the policy start date and dashcam has not been fitted to the insured vehicle, or if an accident occurs whilst the insured vehicle is parked and the dashcam was inoperative due to the vehicle ignition being switched off.
9. The terms and conditions of the manufacturer of the camera will apply including the warranties therein. It is the customers’ responsibility to read the user manual provided with the camera, and any associated health and safety information.
10. The camera will be dispatched upon the purchase of a new policy only. No further camera will be dispatched to customers amending or renewing their policy.
11. In the event of a policy cancellation, Zenith reserves the right to withhold the cost of the camera and SD card, RRP £59.99.
12. Zenith reserves the right to withdraw or replace the product or promotion at any time and without notice.
13. To the fullest extent permitted by law we exclude our liability to any customer arising under these terms and conditions and in relation to the camera, including that we will not be liable to any customer in contract, tort (including negligence), breach of statutory duty, or otherwise, for direct, indirect, special or consequential loss or damage.
14. Nothing in these terms and conditions shall limit or exclude our liability for: death or personal injury caused by our negligence, or the negligence of our employees, agents or subcontractors; or for fraud or fraudulent misrepresentation.
15. These terms and conditions and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms and conditions or their subject matter or formation.