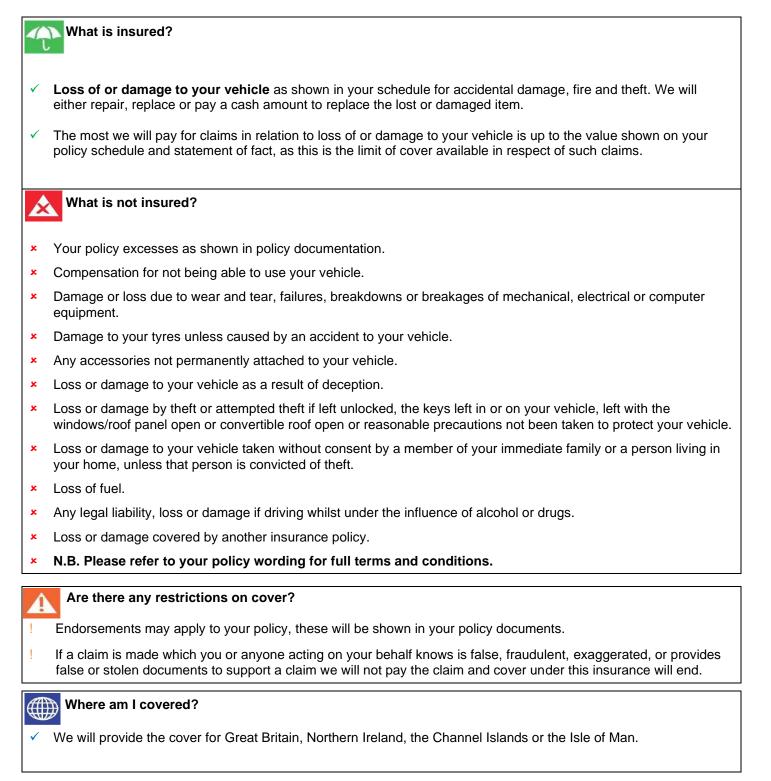


# Prestige Motor Insurance Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com. What is this type of insurance?

Accidental Damage, Fire & Theft cover – You are covered for loss or damage caused by accidental damage, fire and theft.



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### What are my obligations?

- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you
  have failed to give us complete and accurate information, this could lead to us changing the terms of your policy,
  refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- In the event of a claim or possible claim:
- You will need to pay the agreed excess as shown in your schedule.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.

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### When and how do I pay?

For full details of when and how you pay, you need to contact your broker directly.

### When does the cover start and end?

- Renewal will be subject to the terms and conditions that apply at the time of renewal.
- Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.



## How do I cancel the contract?

- You may cancel the insurance at any time by informing your broker.
- If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim(s), we will refund a proportional amount of premium based on the number of days remaining on your policy. The minimum amount that will be retained by ERS will be £50 (plus insurance premium tax (IPT) where applicable).