

Private Client Ultimate Motor Insurance

Insurance Product Information Document

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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.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability, motor breakdown plus Motor Legal Expense cover.

What is insured?

- ✓ **Whilst driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:
 - Property damage** up to £20,000,000; **Property damage costs/expenses** up to £5,000,000;
 - Legal costs** up to £100,000.
- ✓ **Comprehensive cover** for **driving other cars** for you and named drivers if shown on your certificate of motor insurance.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.
- ✓ **Enhanced vehicle replacement costs** - If the replacement value of your vehicle is greater than the agreed value, we will agree to uplift the value up to an additional 50%. The most we will pay is £500,000.
- ✓ **New car replacement** (the vehicle must be within 24 months if being registered as new in the UK)
- ✓ Damage to your **windscreen or windows** is provided.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen and have not been recovered, provided you let the police know and we deem it necessary to replace the above stated items due to a risk of the vehicle being stolen.
- ✓ **Personal belongings** up to £5,000.
- ✓ **Replacement hire vehicle** up to £10,000 in the event of each accepted claim.
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.
- ✓ **Personal Accident** cover for you and named drivers, if involved in an accident & within three months of that accident it is the only cause of death or injury. The most we will pay in any period of insurance is £7,000. Death £7,000. Loss of any limb or permanent loss of sight in one or both eyes £5,000.
- ✓ **Carjacking & Road rage** – Each covered separately up to £5,000 per incident and £15,000 per period of insurance for medical expenses and psychiatric services.
- ✓ **Motor Breakdown Assistance** – You will be covered for roadside assistance and recovery if your vehicle breaks down at or away from your home including the European Union and accepted territories.
- ✓ **Motor Legal Expenses** cover (managed by Arc Legal Assistance Ltd and underwritten by AmTrust Specialty Ltd).

What is not insured?

- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Any vehicle used on any race track, race circuit or toll road without a speed limit (such as the Nürburgring)
- ✗ Any vehicle used for racing or pace-making, used in any contest (apart from treasure hunts, road safety and non-competitive rallies) or speed trial or is involved in any rigorous reliability testing.
- ✗ Any vehicle used on an airport, airfield or aerodrome.
- ✗ Loss or damage to your vehicle as a result of deception.
- ✗ Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows open or reasonable precautions not been taken to protect your vehicle.
- ✗ Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- ✗ For **Personal Accident**, death or injury caused by suicide or attempted suicide.
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Loss or damage covered by another insurance policy.
- ✗ **N.B. Please refer to your policy wording for full terms and conditions.**

 **Are there any restrictions on cover?**

- ! Endorsements may apply to your policy; these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.
- ! Where the driving other cars benefit applies, the vehicle you are driving must be insured in its own right.

 **Where am I covered?**

- ✓ United Kingdom, Channel Islands and the Isle of Man.
- ✓ We will provide the cover shown on your schedule while you are using your vehicle in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Norway, Montenegro, Serbia or Switzerland (including Liechtenstein).
- ✓ We can provide policy cover to additional countries for which we have agreed to.

 **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.
- **Windscreen excesses:**
- If your windscreen is replaced, you must pay the agreed excess shown in your schedule

 **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?**

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

 **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).