Private Client Prestige Motor Insurance

Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's), which is registered in the UK and managed by Starr Syndicate Management Limited.

Starr Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the 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.

What is this type of insurance?

Third Party, Fire and Theft cover – You are covered for loss or damage caused by fire, theft, third party liability and motor legal expenses.

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.
- ✓ **Third Party Cover** for **driving other cars** is provided when shown on your certificate.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for 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.
- ✓ **Uninsured driver promise** applies if you are involved in an accident that is not your fault and the responsible party is traced.
- ✓ **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 accessories not permanently attached to your vehicle.
- × 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/roof panel open or convertible roof 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.
- × Loss of fuel.
- × Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- × Loss or damage covered by another insurance policy.

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.

Please refer to your policy wording for full terms and conditions.

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, 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.

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).