

# Classic Car 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. You can find your policy document at [www.ers.com](http://www.ers.com).

### What is this type of insurance?

**Accidental Damage & Third Party cover** – You are covered for loss or damage caused by accidental damage and third party liability cover.

	What is insured?		What is not insured?
✓	<p>Whilst <b>driving your vehicle</b> you will be covered for any one claim or claims arising out of one incident following:  <b>Property damage</b> up to £20,000,000;  <b>Property damage costs/expenses</b> up to £5,000,000;  <b>Legal costs</b> up to £35,000.</p>	✗	<p>Your policy excesses as shown in policy documentation.</p>
✓	<p><b>Third Party Cover</b> for <b>driving other vehicles</b> is provided when shown on your motor certificate.</p>	✗	<p>Compensation for not being able to use your vehicle.</p>
✓	<p><b>Loss of or damage to your vehicle</b> as shown in your schedule for accidental damage. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. The most we will pay for the loss of or damage to your vehicle is up to the value shown on your schedule.</p>	✗	<p>Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.</p>
✓	<p><b>Inflatable storage device</b> lost or damaged in or on your vehicle caused by fire, theft or attempted theft up to £500.</p>	✗	<p>Damage to your tyres unless caused by an accident to your vehicle.</p>
		✗	<p>Any accessories not permanently attached to your vehicle.</p>
		✗	<p>Loss or damage to your vehicle as a result of deception.</p>
		✗	<p>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.</p>
		✗	<p>Loss of fuel.</p>
		✗	<p>Loss or damage covered by another insurance policy.</p>
			<p><b>N.B. Please refer to your policy wording for full terms and conditions.</b></p>

	<b>Are there any restrictions on cover?</b>
<ul style="list-style-type: none"> <li>! Endorsements may apply to your policy, these will be shown in your policy documents.</li> <li>! 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.</li> <li>! Where the driving other vehicles benefit applies, the vehicle you are driving must be insured in its own right.</li> </ul>	
	<b>Where am I covered?</b>
✓	<p>We will provide the cover shown on your schedule for up to 90 days per trip while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).</p> <p>Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.</p>
	<b>What are my obligations?</b>
-	<p>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.</p> <p><b>In the event of a claim or possible claim:</b> You will need to pay the agreed excess as shown in your schedule. You must notify us within 72 hours of the incident happening.</p> <p>You must not admit to, negotiate on or refuse any claim unless you have our permission.</p> <p>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.</p>
	<b>When and how do I pay?</b>
-	For full details of when and how you pay, you need to contact your broker directly.
	<b>When does the cover start and end?</b>
-	Your insurance is a 12 month contract which may be renewed each year. 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.
	<b>How do I cancel the contract?</b>
-	You may cancel the insurance at any time by informing your broker.
-	If you change your mind about this subject off as a result of a claim, we will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 plus Insurance Premium Tax.