




	<b>Are there any restrictions on cover?</b>
!	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.
	<b>Where am I covered?</b>
✓	We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).
	We will provide the cover shown on your schedule in these countries for up to 180 days per trip.
	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.
	We can provide full policy cover when you travel abroad or additional countries for which we have agreed to
	<b>What are my obligations?</b>
-	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.
	<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 not admit to, negotiate on or refuse any claim unless you have our permission.
-	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.
	<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 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 £25 (plus insurance premium tax (IPT) where applicable).
-	Cancellation after 14 days from the start date will be charged in line with the short term period rates as shown in your policy wording.