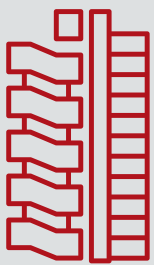




Specialist Motor Insurance for  
Classic Cars & Cherished Collections

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# Working together we can make 2019 a Classic year

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At ERS, the classics are a part of our DNA. We have over 70 years' experience of providing specialist motor insurance, delivered by a passionate team of underwriters who live and breathe enthusiast vehicles and understand the special relationships our clients have with their classic cars.



While we take a moment at London Classic Car Show to look back together at some of the most iconic classics of all-time, the show is also a great chance to look forward to 2019, and consider how ERS can best support you in delivering fast and bespoke solutions for your customers' cherished prestige vehicles and collections.

Alongside individual policies for iconic cars, multi-vehicle classic policies are a huge growth area for us this year. We understand the complexities of larger collections – which currently account for half of our manually underwritten classics – and have both the expertise and appetite to write more of them in 2019.

Talking about the future, there's been much hype recently with the growing electric car market, and we're starting to see more and more electric conversions, with iconic brands taking petrol engines out and replacing them with clean electric motors. Understandably this is causing a controversial debate in the car enthusiast world. Is it better to go greener & cleaner or should iconic classics be left alone? Whatever your thoughts, you can air them in our Big Electric Classic Debate at the show, as well as through our online poll at [ers.com/electricclassics](https://ers.com/electricclassics).

Enjoy the show!

A handwritten signature in black ink, consisting of a large capital 'A' followed by a stylized, flowing surname.

**Adrian Moody**  
*ERS Enthusiast Product Manager*



# Meet our team of Enthusiast experts

At ERS we have a team of dedicated and specialist experts who understand those complex risks that other insurers can't write, from the rarest classics to the most spectacular modified vehicles. Our Enthusiast team focuses on delivering tailor-made solutions, helping you give drivers the very best cover and service for their cherished vehicles & classic car collections.

**We asked our team to share what they enjoy most about their role:**



**Adrian Moody**  
*Enthusiast Product Manager*

"The sheer variety of the vehicles we will cover at ERS. This can range from highly modified vehicles to fully spec'd high performance race vehicles on our AD Track scheme, and from the out of the ordinary vehicles that within previous roles I would never have encountered, such as the Zeclat concept car to the more traditional Classic Cars."



**Alan Bradbury**  
*Senior Underwriter*

"Being involved in events where I can satisfy my passion for all things automotive, and the ability to underwrite niche motor risks."



**Steve Simpson**  
*Senior Underwriter*

"Helping enthusiasts insure their passion, and every day bringing a risk that is unusual or difficult for the wider market to underwrite."



**Andrew Halsey**  
*Underwriter*

"Getting to look at some of the cool collections we receive, also finding rare and exotic vehicles I'd never heard of before, which still happens quite regularly. I'm still learning every day."



**Alice White**  
*Underwriter*

"I learn new things everyday about different types of Enthusiast products, the Customers that own them and the Brokers who insure them."



# ERS Classic Car Insurance

Classic cars come in all shapes and sizes. From vintage designs or more modern classics to aged 'barn finds' for restoration, each car has unique qualities. For a driver, they share a special relationship with their vehicles, putting in countless hours of work and care to insure their vehicle maintains – or even increases its value.

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# The Big Electric Classic Debate: Are Friends Electric?

By motoring broadcaster and car enthusiast **Jonny Smith**

We have seen the rise in sales and – I think – big shift towards acceptance of electric new cars in the last few years. Tesla has acted as the poster child of making EVs (electric vehicles) desirable, tech-sexy and able to embarrass fossil fuel propelled machines.



The other more established car brands are now following in hot pursuit. Jaguar, Nissan, BMW, Renault, Mercedes, Audi, Kia, Hyundai, Volkswagen and others are bringing EVs to market that intend to coax us out of diesels and into emission-free guilt-free tax-escaping luxury.

It was very easy to scoff when Jaguar Heritage unveiled a restored E-Type roadster with a battery pack mounted precisely where the 3.8-litre six-cylinder engine once sat. It divided opinion - albeit Prince Harry is a fan clearly, given he and Meghan Markle used it as their wedding chariot. Jaguar has since been followed by Aston Martin, who will happily convert your classic DB to EV in-house.

Even right now, with over 100 years of refinement, the internal combustion engine can only manage to be about 25-30% efficient. An electric motor? At least 95% efficient. And in terms of servicing intervals and moving parts an ICE (internal combustion engine) is far more complex and susceptible to needing maintenance. Crumbs.

I have personally seen a change of attitude towards plug-in cars since emission taxation continues to clamp down on drivers. People in Porsche Cayennes are swapping them for Tesla Model Xs. A two-car family is committing to changing one of their cars to a pure EV for the shorter journeys. Longer journeys are getting easily thanks to a rapidly increasing public fast charge network.

But where do classic cars sit in this silent revolution? Most of us are drawn to vehicles of yesteryear for their sound, their smell and their mechanical simplicity. I like to think I am deep-rooted car enthusiast with a broad church of appreciation for vehicles. As such I have gradually come around to the merits of EV and driven several classics converted to run voltage instead of unleaded.

These OEMs aren't the first to do this – private enthusiasts and cottage industries like EV West in the US have been doing this for over 10 years now. Now there are several reputable converters in the UK and Europe doing the same. I've seen good ones, and I've seen appalling Frankenstein messes, so I judge the classic EV argument on a case-by-case basis.

The first thing you need to consider is what purpose you want to put your classic to. Do you drive it every day? Where do you live? If you live in central Singapore and want to drive a 1960s Jensen Interceptor then you'll either pay through the nose or simply be denied driving an old car in such a clean-air urban space. Increasingly we are seeing cities oust the car.

I have owned dozens of classic cars and I drive an electric car every day. I also had a classic electric car, which had always been an EV but needed updating. For the purest classic car fan, the concept of converting to battery will be a hard pill to swallow. The way I see it if the car is common enough and the conversion is performed to a high standard, it can mean your classic gets out on the road and is used far more frequently. It's far less hassle to maintain, less to go wrong and no need to warm up any engine or gearbox oil. An MoT and tax exempt classic EV will cost buttons to run.





So when it is okay and not okay? For me if the main attraction to one particular classic is its powertrain, then EV isn't a great idea – unless you want to drive it in areas where it would otherwise be outlawed. In other words only a brave person would convert a Ferrari V12, Porsche flat six or Audi UR Quattro Turbo.

There are some classics where the aesthetics are the main draw and the oil parts are frankly disappointing, underpowered or sinfully unreliable. Step forward Citroen DS (gorgeous looks, lacklustre motor), DeLorean DMC12 (that PRV 2.7 V6 was slooow), Jeep Wagoneer, Volkswagen Type 2 Split Screen and any 4-wheeled Morgan. The party piece of these cars, by and large, is not the engine. By binning the pistons and embracing the EV they would probably become cooler, not to mention far more useable.

Make no mistake an EV conversion isn't a decision to be made lightly. It is costly and you will never get a return on your investment. Convert to electric has to be a personal thing with a view to (hopefully) using your car more or, in the case of a lot of young people and those on the periphery of purchasing an old car, it might be the clinching factor to buying a classic. If you like the look of a car, but have no mechanical interest then you can effectively get the classic look without the classic car mechanical 'hassle'.

I have a feeling this debate will swell and swell as 2019 turns into 2020. Before you knock-back the notion of silence and instant torque you first have to try it. If nothing else my driving an electric car most of the week means that driving a piston classic at the weekend becomes even more of a rewarding event. Who'd have thought it?

## ERS' Big Electric Classic Debate



Should classic cars ever be electrified?

Join the conversation at  
[ers.com/electricclassics](http://ers.com/electricclassics)  
and on Twitter @ersmotor  
#electricclassics

The UK's favourite car enthusiasts join our own experts at The London Classic Car Show



**Jonny Smith**  
TV Presenter



**Edd China**  
TV Presenter



**Tiff Needell**  
TV Presenter



**Paul Hudson**  
Motoring  
Editor



**Joe Macari**  
Ferrari  
Specialist



**Mike Fernie**  
Content Editor  
DriveTribe



**Alan Bradbury**  
ERS Specialist



**Tom Donachie**  
ERS Specialist

# Raising a glass to the iconic vehicles of cinema

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Can it really be 60 years since the Mini first hit the streets of the UK? The Mini is one of the auto world's true icons, not just because of its popularity or design innovations, but because of its association with *The Italian Job*, the most iconic motoring heist movie in history. *The Italian Job* not only made the Mini cool, but it ensured the vehicle would transcend motoring and forever occupy a place in the hearts of film lovers across the globe.

Both the Mini and the *Italian Job* – which celebrates its own 50 year anniversary in 2019 – are to be honoured at next month's London Classic Car Show, of which we are a proud sponsor, and these anniversaries got us thinking about examples of other vehicles turned silver screen icons.

A quick water cooler chat at ERS Towers and our list began to grow. From the Ford Mustang so pivotal to Steve McQueen's *Bullitt*, to the underwater Lotus Esprit that captured the imagination in *The Spy Who Loved Me*, to the Triumph TR6 motorcycle in *The Great Escape* (McQueen again). And that's before we saw Walmart's amazing new grocery pick-up advert, which features a whole host of instantly recognisable icons.

One joker also suggested that the Mini is just as synonymous with globally popular man-child Mr Bean as with the *Italian Job*. However, we're dismissing this association on the basis that Mr Bean's Mini did not receive its film debut until the 2007 romp, 'Mr Bean's Holiday', which is yet to be lauded as a landmark piece of cinema.

Where we struggled was coming up with modern film car stars. Thanks to product placement and sizeable auto manufacturers' marketing budgets, new vehicles are more prominent within today's movies than ever before. So why is it that we don't necessarily make the same associations with them that we used to?

Well, this may be down to the changing nature of film-making. For example, back in the 1960s films were a lot more basic. Yes, there were stunts, but there little in the way of technology to draw upon. Hence new, surprising or remarkable vehicles really stood out on the screen.

Today the emphasis has shifted; advanced CGI and digital effects take prominence over everything else on the screen. A perfect example is the recent *Jurassic World* collaboration with Mercedes, which saw the GLE Coupe and other vehicles prominently positioned in key shots over the course of the film. While the GLE Coupe is a fine vehicle – and indeed we have several on our books – the association between auto and movie wasn't strong enough for us to recall it unprompted, hence we had to look it up online. Sure, the car is given a prominent position on one side of the screen, but when there's an *Indominus Rex* on the other side, it's the dinosaur you remember.

In contrast, we were able to recall the Jeep Wranglers from the original *Jurassic Park* movie instantly, further evidence that achieving icon status is far more complex than simply occupying screen time.

"At ERS, insuring classic cars is one of our core specialisms and true passions, and we've been fortunate enough to underwrite policies for a number of iconic vehicles over the years – from the Rolls Royce 20/25 Pick Up to the Ferrari F40 GT," said Adrian Moody, Product Manager at ERS. "This is a complex business. If a car has a special history then its value will be higher and the risks more significant. In fact, even if it wasn't the exact vehicle used in the film, the very association can often drive up the value."

That's why, as you immerse yourself in a world of iconic vehicles at this year's London Classic Car Show, it's worth remembering that there's a world of difference between insurers that offer free cinema tickets if you'll insure your vehicle with them, versus insurers that truly understand how cinematic icon status can affect your prized vehicle.





"At ERS, insuring classic cars is one of our core specialisms and true passions"

**Steve Simpson**, *Senior Underwriter – Enthusiast Vehicle*

# Your ERS specialist network nationwide

With over 700 staff in Swansea & London, supported by a UK wide network of Development Managers, we're here to help you get the most out of ERS.

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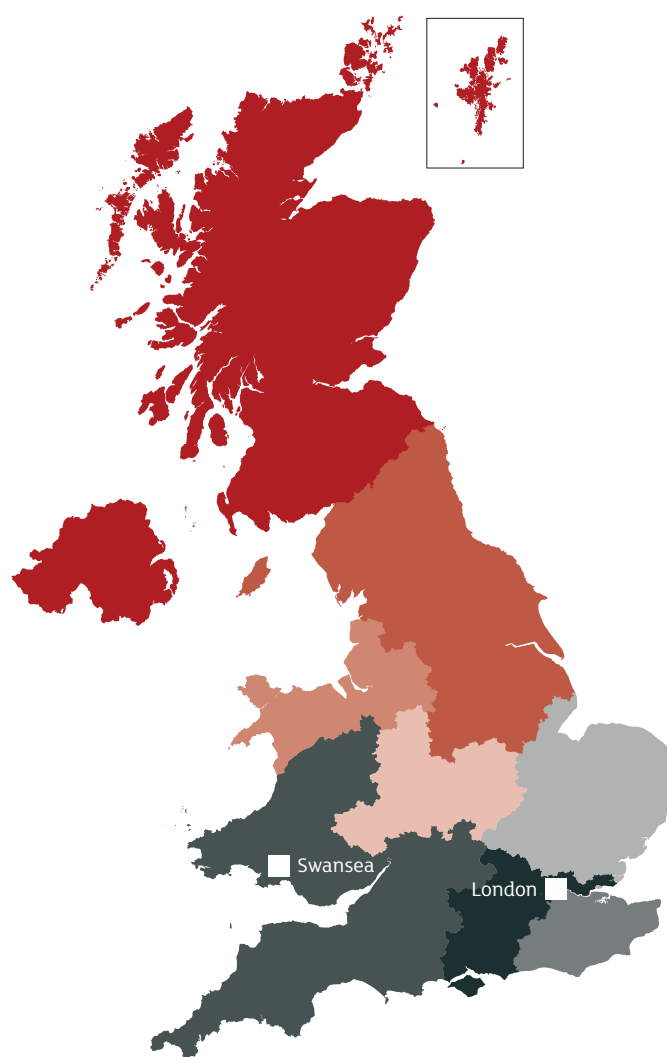
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