



ERS Enthusiast vehicle insurance

Providing specialist motor insurance for over 70 years, our passionate team of underwriters live and breathe enthusiast vehicles and understand the special relationships our clients have with their cherished Classics, Collections, Motorhomes, Modified and Kit cars.



The specialist motor insurer

ers.com/enthusiast

You can depend on us



Every ERS policy comes with an A+ rating
and is honoured by Lloyd's, so you and
your customers can rely on us.

Find out more at ers.com/lloyds



The specialist motor insurer



Working together in the evolving classic car market

With the challenges created by COVID-19, 2020 has been quite different for most. At ERS, we want to make sure that we support our brokers as much as possible whilst everyone adapts to the new ways of working.

Our Lloyd's A+ rated products provide complete financial security for our brokers and their clients in these uncertain times. Our dedicated Enthusiast team focus on delivering tailor-made solutions, helping you give drivers the very best cover and service for their cherished vehicles.

Since March, we have hosted monthly Stay Connected webinars for our brokers, where our experts talk through our latest appetites, features and benefits, and our Marketing Hub provides product brochures and leaflets. Our Enthusiast

product offering covers everything from Classics and Collections to Modified and Motorhomes. In 2019, we paid out on 99% of claims*, highlighting that we are here for your clients when they need us most.

As electric classic conversions continue to grow and the Motorhome market thrives off the staycation trend, we are excited to continue to work with you in the year ahead, to continue to support your business growth.




Adrian Moody
Enthusiast Product Manager

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*Based on claims received and declined on all motor products between January and December 2019



"Talented ERS Underwriters with strong understanding, proven pedigree and often personal empathy with specialist lines. Policies with relevant, niche specific cover features and a flexible approach to working with us to grow our business. Backed by the best possible policyholder security there is in the form of Lloyd's of London's central fund and an A+ rating"

Greenlight Insurance | June 2020



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What's your dream Classic Car, if money was no object?

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.

We asked our Enthusiast team to tell us their dream car of choice to take on their UK holiday, if money was no object...



Adrian Moody

Enthusiast Product Manager

"I'd take a Mercedes 300 SL Gullwing, anywhere picturesque in the sun.

Why the 300 SL Gullwing? Just look at it, what a thing of beauty. Costing north of £1m for the best examples its not one I'm likely to own but I can dream! It's the road version of the Mercedes W194 which had victories at Le Mans and the Nurburgring.

The doors are something else, not what you see everyday as well as the performance of the vehicle itself. Not only does it look good it drives great too!"



Andrew Halsey

Underwriter

"I would take an original 23 window, split screen VW Camper, the most celebrated of the VW buses. Perfect for holidaying in the UK, no need to pay for additional accommodation. Id take a trip along the Kent coastline, maybe with a music festival or 2 along the way. These are super desirable now and worth an absolute fortune (more windows = more value)"



Alice White

Underwriter

"The VW Beetle began back in 1938 and over 21 million were made. Although it's sadly not made any more, it's the longest running and most-manufactured car of a single platform ever made. The convertible didn't come along until after the second world war, but it's remained hugely popular for enthusiasts around the world. It's also starred in many movies, including one of my favourites, Herbie, and has a character that modern cars just don't have. It's simple, stylish, has a unique sound and would be the perfect companion on a trip to the coast. I'd love to drive on down to the beaches of Cornwall, park up and have a cream tea."



Alan Bradbury

Senior Underwriter

"If money was no object, then my choice of classic would be an Alfa 33 Tipo Stradale.... Very rare and very expensive, but simply one of the most beautiful classics ever created. Only 18 were produced, but in my opinion, the epitome of classic Italian styling. As for where I'd like to take it, well surely this car belongs in the Cote D'Azur, but I would settle for a spirited drive along the A470 in Wales – from Llandudno in the north to Cardiff in the south, taking in Snowdonia, Cambrian Mountains and the Brecons – some beautiful scenery and a worthwhile journey in any car."



Steve Simpson

Senior Underwriter

"I'd take a series 1 Lotus Elise 111S on holiday to Cornwall. It's British, it's open top and its handling is perfect for the B roads there."



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Classic car

Classic car drivers have a special relationship with their vehicles. We understand the love and care they put into them. Our dedicated classic car team focuses on delivering tailor-made solutions, helping you give drivers the very best cover and service.


Features and benefits




Dedicated claims handling team who will discuss repair options




Agreed value at no extra charge (subject to evidence)




Salvage retention option to customer following total loss




Cherished plate covered up to £10,000




Loss of keys and lock replacement, child seat cover and personal belongings cover




Cover for public road rallies and trials, treasure hunts, road safety and non-competitive rallies




Multi vehicle coverage for classic vehicle collections



Up to 90 days European use per trip



Cover for dismantled parts




Stand alone breakdown cover available


Appetite

- Collectible cars (at least 20 years old, unless highly collectible e.g. Morgans) that are not the sole vehicle or used daily
- Classic commercial vehicles (at least 30 years old)
- Classic collections
- Military vehicles
- Drivers aged 17 to 85 (subject to experience and vehicle type), apart from those with unemployed occupational status
- Vehicle or owner based in the UK
- Vehicle must be stored in a private garage/locked building, driveway or professional storage facility
- SD&P, commuting, personal and company business use, occasional wedding hire use (subject to annual mileage)
- Claim free risks through to those with multiple claims and/or single large losses
- Conviction free drivers through to drivers with motoring convictions and criminal convictions
- Vehicles with a value over £1,500 and with no upper value limit
- All postcode areas (subject to vehicle storage and security requirements)
- All basis of cover (comprehensive through to “laid-up” ADF&T)


Ways to trade



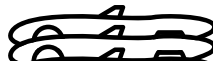
Manual underwriting
Contact bespokeuwquotes@ers.com or call on 0345 600 3890



EDI via IHP
Product access is not guaranteed, please speak to your Regional Development Manager for more information.



via Bordereau
Depending on volume, please speak to your Regional Development Manager for more information.



Classic car collections

We also have the appetite and underwriting capability to offer tailor-made policies for your client’s cherished Classic motor collections. Choose our Classic Collections offering for your client’s Classic multi-vehicle policies as well as single Classic motor insurance.

Features and benefits



Single renewal date



Salvage retention option to customer following total loss



Agreed value



Cherished plate covered up to £10,000



Multi vehicle coverage for classic vehicle collections



Cover for dismantled parts



Dedicated claims handling team who will discuss repair options



Up to 90 days European use per trip



Cover for public road rallies and trials, treasure hunts, road safety and non-competitive rallies




Stand alone breakdown cover available


Appetite

- Classic car collections (2+ vehicles)
- Vehicles can be stored at multiple locations (subject to appropriate security)
- Flexible on driving restrictions for Collections
- Collectable cars (at least 20 years old, unless highly collectable e.g. Morgans) that are not the sole vehicle or used daily
- SD&P, commuting, personal and company business use and occasional wedding hire use (subject to annual mileage)
- Drivers aged 17 to 85 (subject to experience and vehicle type) apart from those with unemployed occupational status


Ways to trade



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Kit Car & Replica

Kit car drivers have invested love and time in finding, or creating their perfect vehicle. As such they know and value every single component. So we make sure to protect every single inch.

Features and benefits



Dedicated claims handling team who will discuss repair options



Salvage retention option to customer following total loss



Multi vehicle coverage for kit and replica cars



Up to 90 days European use per trip



Loss of keys and lock replacement, child seat cover and personal belongings cover



Cover for public road rallies and trials, treasure hunts, road safety and non-competitive rallies



Stand alone breakdown cover available

Appetite

- Rollovers on existing books of business
- New but substantially sized schemes

Ways to trade



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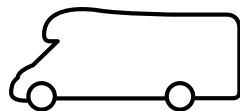
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Motorhome

A motorhome says freedom like nothing else. From sporting weekends to driving tours of Europe, they enable a lifestyle that their owners cherish. Our comprehensive cover means that drivers can always be confident that, whether their trip is for six days or six months, we have a policy that will meet their needs.

Features and benefits



Up to 180 days European use per trip



£2,000 personal effects cover



£1,000 awnings, gas cylinders and generators cover



New motorhome replacement cover in the event of a total loss within 12 months of ownership from new



Loss of keys and lock replacement and child seat cover



Protected no claims discount option



Unlimited windscreen cover when your clients need it the most



Stand alone breakdown cover available

Appetite

- Motorhomes ranging from USA manufactured RV's, A-class and coach built motorhomes, to professionally converted or self-converted panel vans
- Vehicles registered as "Body Type: Motor Caravan" with the DVLA (or in the process of conversion, subject to timescales)
- Drivers aged 17 to 85 (subject to experience and vehicle type), apart from those with unemployed occupational status
- Vehicle or owner based in the UK
- SD&P, commuting, personal and company business use
- Claim free risks through to those with multiple claims and/or single large losses
- Conviction free drivers through to drivers with motoring convictions and criminal convictions
- Vehicles with a value over £3,000 and with no upper value limit
- All postcode areas (subject to risk profile and security requirements)
- All basis of cover (comprehensive through to "laid-up" ADF&T)

Ways to trade



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via Bordereau

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Modified or imported

We are passionate about insuring car enthusiasts who have modified or imported their vehicles, from those that choose to extensively modify their rides, to others that simply want to stand out from the crowd. Our modified and imported policy will ensure the owners pride and joy is protected.

Features and benefits



Dedicated claims handling team who will discuss repair options



Salvage retention option to customer following total loss



Multi vehicle coverage for modified car collections



Loss of keys and lock replacement, child seat cover and personal belongings cover



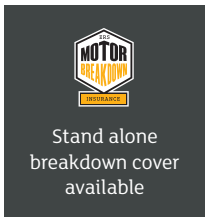
Up to 60 days European use per trip



Cover for public road rallies, trial, treasure hunts and road safety and non-competitive rallies (exc. racing, pace-making or speed trials)



Protected no claims discount option



Appetite

- Rollovers on existing books of business
- New but substantially sized schemes

Ways to trade



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The rise of the Motorhome

With new Motorhome sales increasing by 83% in the last decade, this category is definitely one to look out for. So, what's behind this burgeoning British love affair with the motorhome?

Well, there are several reasons. We've been having hotter summers, for one thing. The all-round experience and facilities at our campsites and holiday parks have also been steadily improving, as have the quality and range of motorhomes available.

It may also have something to do with Brexit; since the EU referendum, holidays to Europe have declined while more than half of UK tourist businesses have reported an increase in domestic tourism.

And it's certainly being encouraged by younger holidaymakers. Before COVID-19 hit us, more than half of 25-34-year olds were already intent on spending more holidays in the UK. This is an environmentally-conscious audience less inclined to get on a plane; a demographic in pursuit of authentic 'experiences' over the convenience of conventional holiday packages. Millennials have popularised the #vanlife hashtag and presented the motorhome industry with an entirely new customer segment.

Then of course, during the COVID-19 ordeal, millions of people are in need of a wellbeing boost and, if the lockdown has taught us anything, it's that

many of life's richest pleasures are simple and too often taken for granted. Exploring the countryside and enjoying quality time with our families and friends certainly fit into this category, and again, motorhomes represents the perfect way for people to get back to basics with their holiday pursuits, kickstarting Britain's tourist industry without compromising anyone's health and safety.

Whether it's a COVID-related purchase or a product of #vanlife inspiration, we're seeing a substantial increase in the number of drivers entering the magnificent world of motorhomes.

This is great news for brokers given that all of these vehicles need appropriate insurance cover. But of course, it isn't always easy to find a competitive policy for these customers, particularly if it's a young and comparatively inexperienced driver about to get behind the wheel of a large three-tonne vehicle for the first time. For brokers, the task is two-fold: firstly, secure the best possible cover for existing motorhome customers; secondly, help make prospective customers aware of exactly what they're taking on.

High-end motorhomes can be expensive to insure, as can younger drivers or drivers with no prior experience operating larger vehicles. There are specific DVLA requirements on how a motorhome is defined which can create all manner of confusion in the hands of an inexperienced insurer. Used models don't always perform as well as new vehicles, and all motorhomes also require considerably more ongoing maintenance than the average road vehicle.

Further, when you factor in all of the fittings, there's considerably more that can go wrong with them.

This is where ERS being a specialist motor insurer can really help. Underwriting motorhome insurance policies is a complex business. We take into account many different factors – from driver profile and motorhome manufacturer to security systems and mileage – to make sure that the policy we quote is genuinely fit for the customer's specific needs.

Because we understand the space, we can also cut through some of the popular misconceptions that disadvantage certain customer segments – for example, our data shows that millennial's typically make far fewer claims than older motorhome owners.

Read more about Motorhomes and the importance of the right cover in our recent blogs:

[**A motorhome is for life not just for lockdown**](#)

[**Preparing UK's motorhomes for post-lockdown staycation boom**](#)



The specialist motor insurer

ers.com/enthusiast



Specialist claims handlers, just in case the worst happens

Nobody likes the hassle and inconvenience of making a claim so when one of your clients needs to claim on their policy we'll deal with it quickly and efficiently to get them back on the road.

**Last year* we paid out on 99% of our claims,
so your customers can rely on us when they need us the most.**



New claims notifications

Where possible, claims need to be reported within **24 hours** to ensure the most suitable claims solutions are arranged by our dedicated team of expert handlers. Using our Approved Repairer Network and Third-Party capture scheme helps lower claims costs.

Call our handlers on **0330 123 5992** or email **fnol.motor@ers.com**

For enquiries about existing claims, email claims@ers.com



Expert claims handlers and engineers

Our claims service is made up of experts who know and understand the specialist vehicles we insure. Our team of expert engineers are at the front-end of each claim too so if you need to get in touch, you'll be speaking to someone who knows your vehicle and how to get it repaired quickly. Our engineers aim to authorise the repair within **48 hours** of receiving all the information needed.



Genuine parts and great service, every time

Unless your customer says otherwise, we'll always use genuine replacement parts for a repair and all our work comes with a **five-year warranty**. Subject to policy terms, we'll also provide a courtesy car, pick up and deliver the vehicle to and from your customers' home or workplace cleaned inside and out.



A repair network for specialist vehicles

Our approved repair network can look after all the vehicle types we insure, from a standard car or van, to a Tesla, McLaren or Bentley or even a 45T truck. As we only work with BS10125 accredited repairers, your customers are in safe hands. When using our approved repair network, the cost is on average £600 lower than a non-network repair.



Tough on fraud

We have a zero tolerance approach to claims fraud because criminals who create fake or exaggerated accidents negatively affect innocent policyholders, adding extra costs to their premiums. Where we identify fraud we will always seek to prosecute.

If you suspect fraud, then please call our dedicated hotline on 03330 535 892.

*Based on claims received and declined on all motor products between January and December 2019



The specialist motor insurer

ers.com/claims

Your specialist Enthusiast team

Product Manager



Adrian Moody
Product Manager

Underwriting



Alan Bradbury
Senior Underwriter



Steve Simpson
Senior Underwriter



Andy Halsey
Underwriter



Alice White
Underwriter

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Jeni Holdcroft-Young
Marketing Manager

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Clare Hughes
Operations Team Leader

for New Business Submissions, Renewals, MTAs and Cancellations

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0345 600 3890

for Claims

0330 123 5992



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Your specialist national and regional network

Our development team is here to help your business grow.



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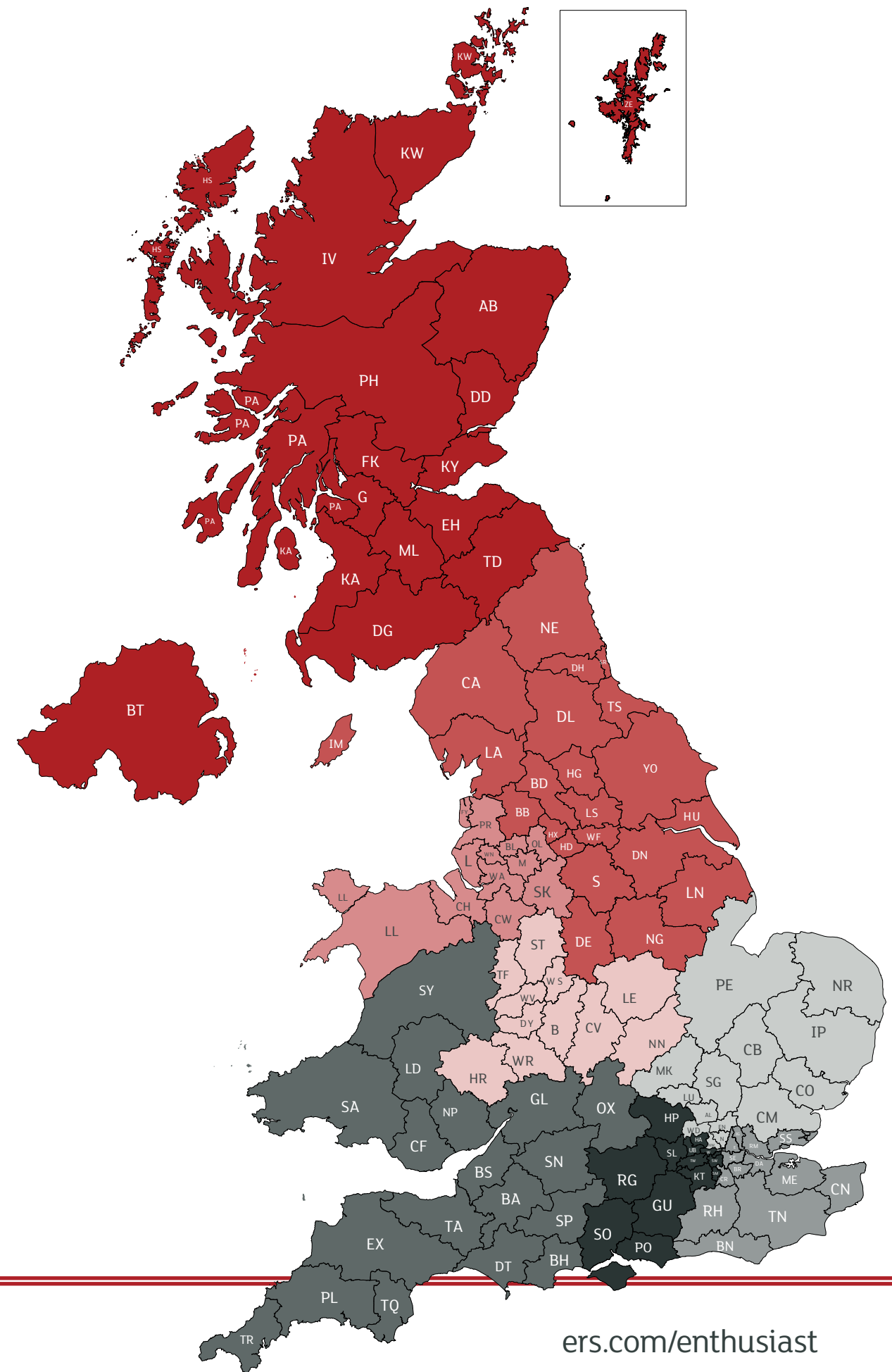
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Visit our Marketing Hub for our latest product brochures and co-branded leaflets.
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