

Farmers Vehicle Insurance



Insurance Product Information Document








This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. ERS Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and 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. You can find your policy document at www.ers.com.

What is this type of insurance?

Third Party Only – You are covered for loss or damage caused by third party liability only.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ 	<p>Whilst driving your vehicle you will be covered for any one claim or claims arising out of one incident following:</p> <p>Property damage up to £20,000,000 for private cars and £10,000,000 for other vehicles; Property damage costs/expenses up to £5,000,000; Legal costs up to £35,000; Prosecutions against Health & Safety up to £1,000,000.</p> <p>Third Party Cover for driving other vehicles is provided when shown on your motor certificate.</p> <p>Unauthorised use of the vehicle or unlicensed driver(s).</p>	<ul style="list-style-type: none"> ✗ ✗ ✗ 	<p>Your policy excesses as shown in policy documentation.</p> <p>Compensation for not being able to use your vehicle.</p> <p>Loss or damage covered by another insurance policy.</p> <p>N.B. Please refer to your policy wording for full terms and conditions.</p>

	Are there any restrictions on cover?
<ul style="list-style-type: none"> <li data-bbox="76 315 105 342">! <li data-bbox="76 376 105 403">! <li data-bbox="76 465 105 492">! 	<p>Endorsements may apply to your policy, these will be shown in your policy documents.</p> <p>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.</p> <p>Where the driving other vehicles benefit applies, the vehicle you are driving must be insured in its own right.</p>
	Where am I covered?
	<p>We will provide the cover shown on your schedule for up to 60 days while you are using your commercial vehicles or private cars 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>
	What are my obligations?
<ul style="list-style-type: none"> <li data-bbox="76 801 105 828">- <li data-bbox="76 929 105 956">- <li data-bbox="76 1057 105 1084">- <li data-bbox="76 1122 105 1149">- 	<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>In the event of a claim or possible claim: 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>
	When and how do I pay?
<ul style="list-style-type: none"> <li data-bbox="76 1283 105 1310">- 	<p>For full details of when and how you pay, you need to contact your broker directly.</p>
	When does the cover start and end?
<ul style="list-style-type: none"> <li data-bbox="76 1384 105 1411">- 	<p>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.</p> <p>The start date & time of your policy is !!COVERDATE!! !!COVERTIME!! and will finish on !!EXPDATE!! at 23:59.</p>
	How do I cancel the contract?
<ul style="list-style-type: none"> <li data-bbox="76 1568 105 1594">- <li data-bbox="76 1632 105 1659">- 	<p>You may cancel the insurance at any time by informing your broker.</p> <p>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 written 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.</p>