



	<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>
✓	<p>We will provide the cover shown on your schedule for up to 30 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>
-	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><b>In the event of a claim or possible claim:</b>          You will need to pay the agreed excess as shown in your schedule.          If you report the incident to ERS after 48 hours of occurring an additional £500 excess may be applicable.          If you report the incident to ERS within 24 hours of occurring we will discount your excess by £100.</p>
-	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.
	<b>The start date &amp; time of your policy is !!COVERDATE!! !!COVERTIME!! and will finish on !!EXPDATE!! at 23:59.</b>
	<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 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.