
ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in your policy document. You can find your policy document at www.ers.com.

INSURER

ERS (Syndicate 218 at Lloyd's) is managed by ERS Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Registered number 204851).

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English.

Unless we have agreed otherwise with you, English law will apply to this insurance.

If you are a resident of (or, in the case of a business, the registered office or principal place of business is in) the Channel Islands or the Isle of Man at the start of the contract, the law of that area of jurisdiction will apply.

TYPE OF INSURANCE AND COVER

ERS offers an all-inclusive Trailer insurance policy for Loss and Damage to your own Trailer and for Third Party risks.

COVER SPECIFIC FEATURES AND BENEFITS (referenced to the numbered sections contained in the insurance document)

Section 1 - Liability to others, Section 2 - Loss of or damage to your Trailer and Section 3 - Foreign use.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

SECTION 1

The most we will pay for property damage, inclusive of costs and expenses; is £2,000,000 for any one claim or claims arising out of one incident.

SECTION 2

You must pay the first £100 towards any claim that you make under section 2 of your insurance. This is called the 'excess'. Details of all excesses, will be shown in your policy document and/or on your policy schedule.

The most we will pay for the loss of or damage to your trailer is up to the value shown on your schedule.

We may use recycled or non-original parts and equipment when repairing your trailer.

If your insurance ends due to the total loss of your trailer, you will not receive a refund of premium.

We will not provide any cover for the loss of or damage to the contents of your trailer.

We will not provide any cover for the loss of or damage to the trailer by theft or attempted theft or an unauthorised person taking it if an additional proprietary anti-theft wheel-clamp has not been fitted; it has been left unlocked; it has been left with the keys left in or on it or reasonable precautions had not been taken to protect it.

If your trailer is taken without consent by a member of your immediate family or a person living in your home, we will not provide any cover for the loss of or damage to the trailer unless that person is convicted of theft.

SECTION 3

The territorial limits of your policy are automatically extended to provide cover while you are using your trailer in the European Union.

PERIOD OF INSURANCE

The insurance offered 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.

CANCELLATION

You may cancel the insurance at any time by informing us of your requirement to cancel the insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind

As long as your trailer has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the policy schedule within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. 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 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Call our 24-hour helpline on 0345 602 3396.

PREVENTING AND DETECTING FRAUD AND CLAIMS HISTORY

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies are contained in your policy document.

DISCLOSURE OF INFORMATION

You must tell us immediately about any changes to the information you have already provided. Contact your broker if you are not sure if information is relevant. If you do not tell us about relevant changes, your insurance may not cover you fully, or at all.

COMPLAINTS

We aim to provide a first class service. If you have any reason to complain about your insurance policy, or us, the complaints procedure is as follows.

The first step is to contact our dedicated complaint handling department who will review your case on behalf of our Chief Executive. The address is:

ERS Governance Affairs
PO Box 3937
Swindon SN4 4GW.
Tel: 0345 268 0279
Email: complaints@ers.com

If you are not satisfied with our response you may ask the Complaints department at Lloyd's to review your case. The address is:

Complaints, Lloyd's, One Lime Street,
London
EC3M 7HA
Tel: 020 7327 5693.
Email: complaints@lloyds.com

If you are still not satisfied after contacting Lloyd's, you can refer your complaint to the Financial Ombudsman Service (FOS.) The address is:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

This does not affect your right to take legal action.

If you ask someone else to act on your behalf we will require your written authority to allow us to deal with them.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If ERS is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.