

# MOTOR INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company:** Markel International Insurance Company Limited. 20 Fenchurch Street, London, EC3M 3AZ

**Product:** Hagerty Classic Car Insurance

Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Firm Reference Number 202570.



This document provides a summary of the key information relating to this classic car insurance policy and should be read in conjunction with your Policy Wording and Policy Schedule to ensure that you understand the full terms and conditions that apply.

**What is this type of insurance?** This policy is designed to meet the needs of classic car owners who want cover for loss of or damage to their classic car and claims for compensation arising from the ownership or use of their vehicle.



### What is insured?

- ✓ The legal liability of you and any insured persons to compensate others following an accident arising from the maintenance, operation or use of an insured vehicle which causes: death or bodily injury; or physical loss or damage to property.
- ✓ Up to £20,000,000 for damage to property and unlimited for death or bodily injury.
- ✓ We will also pay reasonable costs to defend a claim.
- ✓ Damage to your vehicle up to the amount insured or agreed value shown in the schedule if the loss occurs during the first 30 days of the policy, or thereafter if we have received a valuation certificate or acceptable photographs of your vehicle. Otherwise, we will pay the lower of vehicle's market value or the amount insured.
- ✓ If an accident resulting in a covered claim leads to your or a named insured person's disablement, we will cover the costs to modify your or their vehicle. Up to £10,000.
- ✓ We will reimburse payments made for emergency treatment under the UK Road Traffic Act as a result of a covered accident.
- ✓ Cover is extended to trips within the territorial limits for up to 90 days.
- ✓ Costs to repair or replace damaged window or sunroof glass. Up to £1,500 for vehicles manufactured after 1990.
- ✓ Medical costs for you or a named insured person following an accident while occupying an insured vehicle. Up to £500.
- ✓ If you or a named insured person die, lose a limb or an eye in an accident involving an insured vehicle, we will pay a benefit of £10,000.
- ✓ We will pay for physical loss of or damage to your personal effects in an insured vehicle due to an accident, fire or theft. Up to £500.
- ✓ We will compensate your loss arising loss of a personal registration plate if the vehicle is stolen and not recovered. Up to £5,000.
- ✓ Theft of or physical damage to trailers or non-motorised horseboxes. Up to £5,000.
- ✓ Legal costs and expenses for legal proceedings started on behalf of the named insured person during the period of insurance and in connection with pursuing civil claims arising from an insured incident relating to the use of an insured vehicle or any other vehicle attached and being towed by the insured vehicle which results directly in the death of or personal injury to the named insured person and any other uninsured losses the named insured person incurs.



### What is not insured?

- ✗ Loss of use of the insured vehicle, or any indirect loss.
- ✗ Loss or damage if you have exceeded the mileage declared in the proposal form.
- ✗ Assault by a relative or person known to you.
- ✗ Personal accident benefit if you or the named insured person were intoxicated or under the influence of an illegal substance at the time of the accident.
- ✗ Liability arising from terrorism, other than as necessary to comply with the UK Road Traffic Act.
- ✗ Deliberate acts by you, an insured person or someone on your behalf.
- ✗ Reduction in value of an insured vehicle, including as a result of repairs.
- ✗ The use of an insured vehicle for racing, rallies, trials pace-making, speed testing or on any track or pre-organised event (such as the Gumball Rally or Cannonball Run), unless agreed by us.
- ✗ Anyone using an insured vehicle without the owner's permission.
- ✗ Use of an insured vehicle to carry people or property for a fee.
- ✗ Any insured vehicle that has been hired, leased or loaned to you or an insured person for a fee.
- ✗ Death or injury of an employee that is covered under a compulsory employers' liability policy.
- ✗ Any vehicles with fewer than four wheels, unless agreed by us.
- ✗ Any vehicles with ten or more seats, including the driver.
- ✗ Waterborne or amphibious vehicles.
- ✗ Any vehicles whose main purpose is to transport explosives, gasoline, liquid petroleum or gasses in liquid, compressed or gaseous form.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss or damage caused by wear and tear, mechanical or electrical breakdown or computer error or malfunction.
- ✗ Legal Expense: Costs charged by a solicitor or claims adjuster without our consent.
- ✗ Physical damages or losses arising from you or a named insured person having a blood alcohol level exceeding the prescribed limit as decreed by the United Kingdom RoadTraffic Act (or any according legislation of any other applicablecountry within the territorial limits) or are under the influence ofany illegal substance.

# MOTOR INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT



### Are there any restrictions on cover?

#### Physical Damage

- ! Unless agreed otherwise, we won't cover loss or damage suffered between 10pm and 6am if the insured vehicle is within 500 metres of your or an insured person's address, unless the vehicle is in a secure locked garage or returned to the garage address.
- ! If your vehicle was manufactured after 1990, the most we will pay for glass claims is £1,500.
- ! We will not cover the amount of the excess. No excess is payable for repairing broken windows or sunroofs or for damage to personal effects. An excess of £100 applies to replacement windows and sunroofs.
- ! We will not cover loss or damage unless you are covered under the relevant section of the policy.
- ! Loss or damage in respect of theft or attempted theft of your vehicle may be excluded if you have an alarm, immobiliser or tracking device fitted to the vehicle and it is not operative. Please refer to your insurance intermediary for confirmation of cover.

#### Legal Expense

- ! Prospects of success must be greater than 51%



### What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to make sure any insured vehicle is in a roadworthy condition and has a valid MOT certificate, where relevant.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss by calling our 24/7 helpline, detailed in the policy.
- You must let us know and obtain our permission before any repair work is carried out on an insured vehicle.
- You must not admit liability or make any offer in respect of any injury or damage.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



### When and how do I pay?

- Payment must be made in full before cover commences. Payment can be made by Credit/Debit card in a single transaction or by premium credit agreement.



### When does the cover start and end?

- Cover starts on the start date shown on the Schedule and ends on the end date shown on the Schedule, both days inclusive.



### Where am I covered?

- The United Kingdom and the European Union, the Channel Islands, the Isle of Man, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, Switzerland or in transit by rail, sea, land or air between these countries.



### How do I cancel the contract?

- You can cancel this contract by writing to Hagerty International Limited, 141b The Command Works, Old Skimmingdish Lane, Bicester Heritage, Bicester, OX27 8FZ at any time and returning the Motor Insurance Certificate to us.
- You will receive a full refund if you cancel before your policy commences. If you cancel within 14 days of insuring and have not made a claim, you will receive a refund less a proportionate deduction for the time we have provided cover. If you cancel after the first 14 days and have not made a claim, we will return a pro-rata proportion of your premium less an administration charge of £25.