

INTRODUCTION

This is your ERS Classic Car motor insurance policy document. You should read this policy and any schedule, endorsement and certificate of motor insurance as if they were one document. If you have any questions about any of your motor insurance documents, call your intermediary or ERS office.

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this insurance is governed by English law.

Classic Car motor insurance

This document is a legally-binding contract of insurance between you (the insured) and us (ERS). The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without getting anyone else's permission. The contract is based on the information you provided in your signed proposal form or statement of facts. We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this booklet. The insurance provided by this document covers any liability, loss or damage that occurs during any period of insurance for which you have paid, or agreed to pay the premium.

Signed for and on behalf of ERS



Mark Bacon
Active Underwriter

WHAT TO DO IF YOU HAVE AN ACCIDENT

To help us to give you the best service, as well as control the claim costs and the future cost of your insurance, it is important that you:

- tell us about a claim as soon as possible (if safe to do so, from the scene of the accident); and
- take photographs of the damage to all vehicles and follow advice in the 'Claims against you' section on the next page.

Claims helpline 0845 602 3382

Call this number if you need to report an accident, fire or theft claim. Our 24-hour helpline, open 365 days a year, will take details of the incident. Our expert staff are here to help you get back on the road quickly.

Windscreen helpline 0845 602 3378

Call this number if you need to report a windscreen claim. Our windscreen helpline is open 24-hours a day, 365 days a year.

We are committed to:

- providing a market-leading customer experience;
- using a specialist team to handle all claims;
- providing a network of approved suppliers to get you back on the road quickly;
- tackling fraud to keep your premiums low;
- handling third-party claims in a positive way to reduce claim costs; and
- using the most sophisticated up-to-date industry tools to help us handle claims.

Repairs to your vehicle

If damage to your vehicle is covered under your policy, we will discuss suitable repair options with you.

Our service includes:

- roadside recovery if your vehicle cannot be driven;
- collection and redelivery after repairs;
- using our approved repairer network, if suitable for your vehicle and your needs; and
- the reassurance of your claim being handled by an expert claim handler.

We want to get our customers back on the road as quickly as possible.

Important note

Protect your vehicle - make sure it is locked and the keys are in a safe place.

Your insurance will not cover loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if:

- it has been left unlocked;
- it has been left with the keys in it;
- it has been left with the windows, roof panel or the roof of a convertible vehicle open; or
- you have not taken reasonable precautions to protect it.

Claims against you

To help us reduce the amount of any claim that might be made against you and protect you against fraudulent claims; remember the following.

- Do not apologise or admit fault.
- Take the other person's:
 - name, address and contact number;
 - registration number and make and model of their vehicle; and
 - insurer's name and policy number.
- Take photos of:
 - damage to the other person's vehicle;
 - damage to your own vehicle; and
 - the accident scene (if safe to do so).

WHAT TO DO IF YOU HAVE AN ACCIDENT (CONTINUED)

Claims against you (continued)

- Make a note of any injuries.
- Note the number of passengers in the other vehicle.
- Take the name, address and contact number of any witnesses to the accident.
- Record the name and number of any police officer who attends the scene of the accident.
- Note any unusual behaviour from the other person and the direction the other motorist takes when leaving the scene.

DEFINITIONS

Accessories	Parts added to your vehicle that do not affect its performance.
Agreed value	If your vehicle is stolen and not recovered or is a total loss, we agree to pay you the agreed value and not the market value of the vehicle. If your insurance has been accepted on an agreed value you will be issued with a separate agreed value certificate. If we ask you to, you must supply a valuation certificate from a recognised independent or specialist car club and six recent colour photographs of your vehicle.
Breakdown	Mechanical or electrical breakdown (failures or breakages), or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.
Certificate of motor insurance	A document which is legal evidence of your insurance and which forms part of this document, and which you must read with this document.
Endorsement(s)	A change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the schedule or a revised schedule.
ERS	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 Prudential Regulation Authority. (Registered number 204851.) ERS Syndicate Management Limited is registered in England and Wales No. 426475. The registered office is Library House, New Road, Brentwood, Essex CM14 4GD.
Excess	A contribution by you towards a claim under this insurance.
Home	The place where your vehicle is normally kept.
Market value	The cost of replacing your vehicle with another one of the same make, model and specification and of similar age, mileage and condition at the time of an accident or loss.
Period of insurance	The period of time covered by this insurance (as shown in the schedule) and any further period we accept your premium for.
Road	Any place which is a road for the purpose of any compulsory motor insurance law that operates in the United Kingdom.
The schedule or amended schedule	The document showing the vehicle we are insuring and the cover which applies.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
We/Us/Our	ERS
You/Your	The person named as 'the insured' in the schedule, or as 'the policyholder' in any certificate of motor insurance or renewal notice applying to this insurance.
Your vehicle/the insured vehicle	Any vehicle shown in the schedule or described in the current certificate of motor insurance (and under section 1 an attached caravan or trailer).

DATA PROTECTION NOTICE

Please read this notice carefully as it contains important information about the details you will give or have given us. It is a condition of this insurance that you read and accept the terms of this data-protection notice. You should show this notice to anyone covered by this insurance.

We will process the details you have provided in line with the Data Protection Act 1998 and other laws which may apply. We share information with approved organisations for the purposes of providing the insurance and to prevent fraud. Your information may also be processed outside of the European area. In all instances we make sure that your information has enough protection.

So that we can assess the terms of an insurance contract or deal with any claims that may arise, we may need to share information such as your name, address, date of birth, or other information which is classed as 'sensitive' under the Data Protection Act 1998. For example, this could include details of your medical conditions or criminal convictions. We may pass your information to other organisations that we have carefully chosen as well as other companies within our group.

If we provide a credit facility for you to pay your premiums, we may share your information with credit-reference agencies and other companies for use in credit decisions, to prevent fraud and to find people who owe money.

We share information with other insurers, certain government organisations and other authorised organisations for the following purposes.

Insurance underwriting

We examine the possible risk in relation to your prospective policy (or anyone else involved in the policy) so that we can:

- consider whether to accept a risk;
- make decisions about providing and dealing with insurance and other related services for you and members of your household;
- set price levels for your policy;
- confirm your identity to prevent money laundering; and
- check the claims history for you or any person or property likely to be involved in the policy or a claim at any time. We may do this:
 - when you apply for insurance;
 - if there is an accident or a claim; or
 - at the time you renew the policy.

Preventing and detecting fraud and claims history

We will share information about you with other organisations and public organisations including the police for the purpose of:

- tracing debtors or beneficiaries;
- recovering debt;
- managing your accounts and insurance policies;
- carrying out fraud searches; and
- preventing fraud.

DATA PROTECTION NOTICE (CONTINUED)

Insurers pass information to the Claims Underwriting and Exchange Register and the Motor Insurance Anti-Fraud and Theft Register run by Insurance Database Services Limited (IDSL). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.

Preventing and detecting fraud and claims history

- If you give us false or inaccurate information:
- it may mean your insurance policy or prospective insurance policy is not valid;
- we will pass details to fraud-prevention agencies;
- law-enforcement agencies may access and use this information; and
- we and other organisations may access and use this information to prevent fraud and laundering.

Cheat line

To protect our policyholders, we are members of the Insurance Fraud Bureau (IFB). If you suspect insurance fraud is being committed, you can call them on their confidential cheat line on 0800 422 0421.

Keeping to legal responsibilities

Managing claims

If you make a claim, we may need to release information to another person or organisation involved in that claim. This includes, but is not restricted to, others involved in the incident, their insurer, their solicitor or representative and medical teams, the police or other investigators.

We also may have to investigate your claim and conviction history.

Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not result in a claim. When you tell us about an incident, we will pass information relating to it to IDSL.

Motor Insurance Database

Information about your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). Certain government or authorised organisations including the police, the DVLA, the DVLN, the Insurance Fraud Bureau and other organisations allowed by law may use the MID and the information stored on it for purposes including:

- Continuous Insurance Enforcement (you can get information about this from the Department of Transport);
- electronic vehicle licensing;
- law enforcement for the purposes of preventing, detecting, catching or prosecuting offenders; and
- providing government services or other services aimed at reducing the level of uninsured driving.

If you are involved in a road-traffic accident (either in the UK, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to gather relevant information. Anyone making a claim for a road-traffic accident (including their appointed representatives and citizens of other countries) may also gather relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is not shown correctly on the MID, you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at www.askmid.com.

Managing complaints

If you make a complaint about the service we have provided, we may have to pass on details about your complaint, including your personal information, to other people or organisations such as Lloyd's or the relevant ombudsman.

If you have any questions, or want to receive details of the relevant fraud-prevention agencies, please contact the Company Secretary at ERS Insurance Group Limited, 52-54 Leadenhall Street, London, EC3A 2BJ.

COVER

The cover you have

Your schedule shows you what cover you have. The different types of cover are listed below. Find the cover you have and see the sections that apply.

Comprehensive (shown as COMP)—all sections apply.

- Damage, third party, fire and theft (shown as DTPFT)—sections 1, 2, 9, and 10 apply.
- Damage and third party only (shown as DTPO)—sections 1, 2 (except fire and theft), 9, and 10 apply.
- Accidental Damage, fire and theft (shown as ADFT)—only section 2 applies. You can only have this cover if your vehicle is declared SORN (officially off the road) with the DVLA and is not being used.
- Third party, fire and theft (shown as TPFT)—sections 1, 2 (except accidental or malicious damage and vandalism), 9 and 10 apply.
- Third party only (shown as TPO)—sections 1, 9 and 10 apply.
- Fire and theft (shown as FT)—only section 2 (except malicious damage, flood damage and vandalism) applies. You can only have this cover if your vehicle is declared SORN (officially off the road) with the DVLA and is not being used.

The general terms, conditions and exceptions apply to all sections of the insurance.

SECTION 1 - LIABILITY TO OTHERS

Driving your vehicle

We will provide insurance for any accident you have while driving, using or in charge of your vehicle or while you are loading and unloading your vehicle.

The most we will pay for property damage is £20,000,000 for any claim or claims arising out of one incident. We will pay up to £5,000,000 for any costs and expenses arising out of a claim or claims arising from one incident.

If there is a property-damage claim made against more than one person covered by this insurance, we will first deal with any claim made against you.

Driving other vehicles

We will also provide the cover shown above (if this is shown in your certificate of motor insurance), to drive any private car that you do not own and have not hired under a hire-purchase or leasing agreement, as long as you have the owner's permission to drive the car.

You are not insured against:

- any loss or damage to the vehicle you are driving;
- any event which happens outside of the United Kingdom;
- any legal responsibility if you no longer have the insured vehicle;

SECTION 1 - LIABILITY TO OTHERS (CONTINUED)

Driving other vehicles

- any event which happens when the insurance is not in the name of an individual person;
- any legal responsibility unless the vehicle is insured in its own right; or
- releasing a vehicle that has been seized by the police.

Other people driving or using your vehicle

In the same way you are insured, we will also cover the following people.

- Any person you allow to drive or use your vehicle, as long as this is allowed by your current certificate of motor insurance and has not been excluded by an endorsement, exception or condition.
- Any passenger who has an accident while travelling in or getting into or out of the insured vehicle, as long as you ask us to indemnify the passenger.

Legal personal representatives

After the death of anyone who is covered by this insurance, we will deal with any claim made against that person's estate, as long as the claim is covered by this insurance.

Business use

If your certificate of motor insurance allows business use, we will insure your employer or business partner against the events shown above under 'Driving your vehicle' while you are working for that employer or partner, but not while using a vehicle provided by the employer or partner unless that vehicle is shown in the schedule.

Costs and expenses

Legal costs

If we first agree in writing, we will pay:

- solicitor's costs if anyone we insure is represented at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction;
- the costs for legal services to defend anyone we insure against any prosecution arising from any death; and
- all other legal costs and expenses we agree to.

We will only pay these legal fees if they arise from an accident that is covered under this insurance.

The most we will pay for legal costs is £35,000 for any claim or claims arising out of one incident.

Emergency medical treatment

We will pay for emergency medical treatment that is needed after an accident involving any vehicle which this insurance covers. This cover only applies in the United Kingdom and we must provide it under the Road Traffic Acts.

Towing

Under this section we will insure you while any vehicle covered by this insurance is towing a caravan, trailer or a broken-down vehicle (as allowed by law).

We will only provide this cover if:

- the caravan, trailer or broken-down vehicle is properly secured to your vehicle by towing equipment made for the purpose; and
- the method of towing the caravan, trailer or broken-down vehicle stays within the manufacturer's recommended towing limits and any other relevant law.

We will not pay any claim arising from:

- loss of or damage to the towed caravan, trailer or broken-down vehicle;
- loss of or damage to any property being carried in or on the towed caravan, trailer or broken-down vehicle;
- a caravan, trailer or broken-down vehicle being towed for reward;
- towing more trailers than the number allowed by law; or
- if more than one caravan or broken-down vehicle is being towed at any one time.

EXCEPTIONS TO SECTION 1

This section of your insurance does not cover the following.

- 1 Anyone who can claim for the same loss from any other insurance.
- 2 Loss of or damage to property belonging to (or in the care of) anyone we insure and who is making a claim under this part of the insurance.
- 3 Death of or bodily injury to any person arising out of and in the course of their employment by the policyholder or by any other person claiming under this insurance. This does not apply if we need to provide cover due to the requirements of relevant laws.
- 4 Any legal responsibility while your vehicle is being used in or on restricted areas of airports or airfields. We will not pay any claim which involves an aircraft within the boundary of the airport or airfield.
- 5 Any legal responsibility arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000, unless we need to provide the minimum insurance required by the Road Traffic Act.
- 6 Any legal responsibility, unless we need to provide the minimum insurance required by the Road Traffic Act, for claims for death, injury, illness, loss or damage to property arising directly or indirectly from pollution or contamination unless caused by a sudden identifiable unintended and unexpected event.
This exception:
 - relates to contamination or pollution caused directly or indirectly by any substance, liquid, vapour or gas leaking or being released; and
 - includes contamination or pollution of any building or other structure, water, land or the air.We will not pay for claims arising directly or indirectly from contamination or pollution if it is caused by any substance, liquid, vapour or gas leaking or being deliberately released or leaks caused by the failure to maintain or repair your vehicle, or any part of it.
- 7 Death, bodily injury or damage arising as a result of loading or unloading your vehicle somewhere other than on the road by anyone apart from the driver or attendant.

SECTION 2 - LOSS OF OR DAMAGE TO YOUR VEHICLE

This cover only applies to your vehicle

We will insure your vehicle against loss or damage (less any excess that applies) caused by:

- accidental or malicious damage, vandalism and flood;
- fire, lightning, self-ignition and explosion; or
- theft or attempted theft, or taking the vehicle away without your permission.

For a claim under this section we may either:

- pay for the damage to be repaired;
- pay an amount of cash to replace the lost or damaged item; or
- replace the lost or damaged item.

The most we will pay will be either:

- the market value of your vehicle immediately before the loss (including its accessories), up to the value shown on the schedule, or, if it applies, the agreed value shown on the schedule; or
 - the cost of repairing the vehicle;
- whichever is less.

We will not pay the cost of any repair or replacement which improves your vehicle or accessories to a better condition than they were in before the loss or damage. If this happens, you must make a contribution towards the cost of repair or replacement.

Excesses

If an excess is shown on the schedule, you have agreed to pay that amount for each incident of loss or damage.

If more than one vehicle is insured on your policy and they are involved in the same incident, the excess shown on the schedule will apply to each vehicle separately.

Windscreen damage (comprehensive cover only)

You may claim for damage to your vehicle's windscreen or windows and for any bodywork scratched by broken glass from the window or windscreen. The helpline number is 0845 602 3378.

This benefit does not apply to damaged sun roofs, roof panels, lights or reflectors whether glass or plastic.

The following excesses apply to a windscreen claim but there is no limit on the cost of the windscreen.

- If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim.
- If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim.
- If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.

A windscreen claim will not affect your no claim bonus.

Recovery and redelivery

Following any claim under this section we will pay the cost of removing the vehicle from the place where the damage happened to the premises of the nearest competent repairer. We will also pay the cost of delivering the vehicle back to you in the United Kingdom after repair.

Do not try to move the vehicle yourself if this could increase the damage. If unnecessary damage is caused as a result of your attempts to move your vehicle, we will not pay any extra cost arising from that damage.

Repairs

If your vehicle is damaged in any way covered by this insurance, contact us immediately for advice and help about repairs.

If your vehicle cannot be driven safely, you may authorise reasonable and necessary repairs without previously getting our permission, as long as you tell us immediately.

We may arrange for your vehicle to go to a repairer we choose if we cannot reach an agreement with the repairer over costs.

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

Total loss (write-off)

If the cost of repairs to your vehicle is greater than the market or agreed value of the vehicle, we will offer you an amount as compensation. The insurance for your vehicle will end when you accept that offer.

If we ask, you must send us the vehicle registration document (V5c), MOT certificate, vehicle purchase receipt, all keys and any other relevant documents before we agree settlement.

Once we have made a payment, the vehicle becomes our property.

You may keep the salvage if your vehicle is over 20 years of age.

You will not receive a refund of premium if your insurance ends due to the total loss of your vehicle. If you pay your premium under the ERS instalment plan, the amount you owe for the year's premium will be taken from the claim payment.

If the vehicle belongs to someone else, we will normally pay the vehicle's owner an amount for the total loss of the vehicle.

If there is any outstanding loan on the vehicle, we may pay the finance company first. If our estimate of market value is more than the amount you owe them, we will pay you the rest. If our estimate of the market value is less than the amount you owe, you may have to pay them the balance.

If your vehicle is leased or on contract hire, we may pay the leasing or contract-hire company first. If our estimate of the market value is more than the amount you owe the leasing or contract-hire company, the amount we pay them will settle the claim. If our estimate of the market value is less than the amount you owe, you may have to pay them the balance.

Audio, visual, communication, guidance or tracking equipment

The cover provided by this policy includes damage to, or loss of, permanently fitted audio, visual, communication, guidance or tracking equipment that formed part of the vehicle when it was originally made.

We will pay up to £500 for any equipment that was not part of the vehicle when it was originally made.

SECTION 2 - LOSS OF OR DAMAGE TO YOUR VEHICLE (CONTINUED)

Dismantled parts

We will pay up to the value of your vehicle for parts taken from the vehicle which are kept in a locked building at the address shown on your proposal form or statement of facts, or another address we agree to.

When your vehicle is being serviced

The cover provided under this section will still apply when your vehicle is being serviced or repaired. While the vehicle is in the hands of the motor trade for a service or repair, we ignore any restrictions on driving or use (as shown in your certificate of motor insurance.)

EXCEPTIONS TO SECTION 2

This section of your insurance does not cover the following.

- 1 The amount of any excess shown on the schedule.
- 2 Any amount as compensation for you not being able to use your vehicle (including the cost of hiring another vehicle).
- 3 Wear and tear.
- 4 Failures, breakdowns or breakages of mechanical, electrical, electronic or computer equipment.
- 5 The vehicle's value reducing, including loss of value as a result of damage, whether the damage is repaired or not.
- 6 Repairs or replacements which improve the condition of the vehicle.
- 7 Damage to tyres, unless caused by an accident to your vehicle.
- 8 Damage due to liquid freezing in the cooling system, unless you have taken reasonable precautions as laid down by the vehicle manufacturer's instructions.
- 9 Loss of or damage to accessories unless they are permanently attached to your vehicle.
- 10 Any amount over the last-known list price of any part or accessory or the cost of fitting any part or accessory if the vehicle manufacturer or its agent cannot supply it from stock held in the United Kingdom.
- 11 Loss of or damage to the vehicle as a result of deception.
- 12 Loss resulting from repossessing the vehicle and returning it to its rightful owner.
- 13 Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if:
 - it has been left unlocked (if locks are fitted to your vehicle);
 - it has been left with the keys in it;
 - it has been left with the windows, roof panel or the roof of a convertible vehicle open (if your vehicle has these); or
 - you have not taken reasonable precautions to protect it.
- 14 Loss of or damage to the vehicle resulting from a member of your immediate family, or a person living in your home, taking your vehicle without your permission, unless that person is convicted of theft.
- 15 Loss of or damage to any vehicle which you are driving or using that does not belong to you, is not being bought by you under a hire-purchase agreement or is leased to you (unless that vehicle is shown on the schedule).
- 16 Loss of fuel.

SECTION 3 - MEDICAL EXPENSES

We will pay up to £500 for each person for the medical expenses of anyone who is injured while they are in your vehicle as a result of an accident involving your vehicle. You will not have to pay an excess for any claim under this section.

SECTION 4 - PERSONAL ACCIDENT BENEFITS

We will pay the following amounts if you or your husband, wife or civil partner is involved in an accident and within three months of that accident it is the only cause of death or injury.

• Death	£7,000
• Loss of any limb	£5,000
• Complete and permanent loss of sight of one or both eyes	£5,000

The most we will pay in any period of insurance is £7,000.

To get a payment, the injury or death must:

- be directly connected with an accident involving your vehicle; or
- have happened when you or your husband, wife or civil partner were travelling in, or getting into or out of, any other private motor vehicle.

We will make the payment to you or your legal personal representative.

If you or your husband, wife or civil partner have any other insurance with us, we will only pay out under one contract.

This personal accident benefit does not apply to:

- anyone who is 70 or older at the time of the accident;
- death or bodily injury caused by suicide or attempted suicide; or
- incidents unless the insurance is in an individual's name.

You will not have to pay an excess for any claim under this section.

SECTION 5 - PERSONAL BELONGINGS

We will pay up to £200 for personal belongings in or on your vehicle if they are lost or damaged because of an accident, fire, theft or attempted theft.

This personal belongings cover does not apply to:

- money;
- goods or samples connected with the work of any driver or passenger;
- property insured under any other contract;
- child seats or child booster seats;
- theft of any property which is in an open or convertible vehicle, unless it is kept in a locked luggage compartment; or
- property that was not reasonably protected.

You will not have to pay an excess for any claim under this section.

SECTION 6 - LOSS OF KEYS AND REPLACING LOCKS

We will pay up to £500 if the keys for your vehicle are lost or stolen and have not been recovered. We will pay the cost of replacing the entry key and transponders, ignition and steering locks that can be opened or operated with the lost items. This applies as long as:

- you let the police know about the loss as soon as it is discovered; and
- the address where your vehicle is kept would be known to any person who has your keys or lock transponder.

You will not have to pay an excess for any claim under this section and it will not affect your no claim bonus.

SECTION 7 - CHILD SEATS

We will pay up to £150 to replace a child seat or child booster seat that was in your vehicle at the time of an accident or theft covered under section 2 of this policy. We will provide this cover even if there is no visible damage to the seat.

You will not have to pay an excess for any claim under this section.

SECTION 8 - FOREIGN USE

We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle:

- in any country which is a member of the European Union; and
- in any other countries which have made arrangements to meet the insurance conditions of, and are approved by, the Commission of the European Union.

We will provide the cover shown in your schedule when you visit any country which is a member of the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein). There is no limit on the number of trips you make in any period of insurance but each trip must be for no more than 90 days.

This cover only applies if your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries is temporary.

Extra cover

If you want to travel to any other country, or want to extend the 90-day limit on any one trip, you must contact your intermediary. If we agree to extend your cover, and you pay any extra premium that we ask for, we will extend your cover so that the following benefits apply.

• Insurance cover

We will extend your insurance to apply to claims which happen:

- in any country which we have agreed to provide cover for; and
- while your vehicle is being transported (including loading and unloading), between ports in countries where you have cover, as long as your vehicle is being transported by rail or by a recognised sea route of not more than 65 hours.

• Customs duty and other charges

If your vehicle suffers any loss or damage covered by this insurance, and your vehicle is in any country which we have agreed to provide cover for, we will do the following. We will:

- refund any customs duty you have to pay after temporarily importing your vehicle into any of the countries where you have cover;
- refund any general average contributions and salvage charges you may have to pay while your vehicle is being transported by a recognised sea route; and
- if your vehicle cannot be driven because of any loss or damage, we will pay the cost of delivering your vehicle to you at your address after the repairs have been made.

SECTION 9 - BREAKDOWN ASSISTANCE

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales and Northern Ireland. If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey we will arrange and pay for the services as, shown below. Cover will apply to any person driving the insured vehicle. The benefits and services apply to any breakdown, which occurs during the period of insurance and within the territorial limits.

Roadside Assistance

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to the nearest available garage.

Vehicle Recovery

If the vehicle cannot be repaired at the scene of the breakdown and cannot be repaired the same day at a suitable garage, we will arrange and pay the cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to any one place you choose.

Home Service

If the vehicle breaks down at your home or within one mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the cost of taking the vehicle to the nearest available garage.

SECTION 9 - BREAKDOWN ASSISTANCE (CONTINUED)

Alternative Travel or Accommodation

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired at the roadside or at a garage during the same day, we will refund the cost of alternative travel arrangements or necessary emergency overnight accommodation. The most we will pay will be up to £150 for alternative road, rail travel or car hire or one night's hotel accommodation for you and up to 4 passengers. (The amount we will refund will only be for the rooms. We will not pay any amount for meals or drinks).

Before you arrange alternative travel or accommodation you must call the Rescue Control Centre for their agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

Caravan and Trailer Service

If your vehicle breaks down, any attached caravan (or small trailer not more than 3 metres (10 feet) long) used for private purposes will be entitled to the same service as the vehicle, as long as it is attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.

Message Service

If your vehicles breaks down and help is arranged by the Rescue Control Centre, they can contact your family or colleagues to let them know about the situation.

Breakdown Assistance in Europe

Whilst we hope that your travel period will be incident free, if your vehicle breaks down, help and assistance is available by calling the 24-hour English speaking emergency telephone service. Try to call from a place where it is easy to call you back. Please note that it is not always possible to provide automatic hire cars or accessories such as bike racks, luggage racks or tow bars.

Please read the details carefully to ensure that you are fully covered, and remember to follow any rules and procedures laid down in respect of servicing the vehicle and making a claim. (See general conditions 4 and 11).

If you have paid the premium this insurance will provide the benefits described below if your vehicles breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages) results in you not being able to drive the vehicle. Such breakdown must occur within the countries of **Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovakia, Slovenia, Spain (including Balearics), Sweden or Switzerland.**

Please note that this is not a maintenance policy and therefore does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep you and your party mobile during the journey or holiday period abroad. It is not a replacement for a motor insurance policy and does not provide cover for bodywork repairs following an accident or theft.

Benefits

You will have cover for the following:-

1. Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most we will pay will be £200 in any one-travel period. If the vehicle cannot be repaired quickly at the scene of the breakdown we will arrange and pay the cost of taking the vehicle, you and four passengers to a nearby garage for it to be repaired at **your cost**. The cost of replacement parts up to a maximum of £100, but excluding parts subject to routine maintenance or periodic repair or replacement such as tyres, batteries, exhaust systems and the like.
2. If the vehicle is out of use for a period of more than **8 hours** as a result of a breakdown or due to death, injury or serious illness of the only available driver, we will **refund** the following costs and expenses as long as they are as a direct result of the breakdown or illness and are paid immediately after the breakdown or illness. (In the case of illness a Doctors report will be required).
 - a) the cost of recovery of the vehicle to the nearest garage or railway
 - b) the cost of storage of the vehicle at a garage up to a maximum of £100
 - c) freight costs to obtain any replacement part, which is not available locally
 - d) the cost of one of the following: Hiring one replacement vehicle up to £100 per day and £1,800 in total. Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day. Second-class rail fares so that you and your party can finish your journey or return home. Extra hotel accommodation costs for you and each member of your party up to £40 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days. (We will not pay for meals or drinks).
 - e) the cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair. (Such cost must not be more than economy class airfare plus miscellaneous additional expenses not exceeding £150).
 - f) the cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £150 (a Police report will be required)
 - g) the cost of hiring a replacement vehicle up to £200 if your vehicle is still out of use when you return to the United Kingdom.
 - h) the cost of necessary telephone calls up to a maximum of £15.

Exceptions

1. This section does not cover
 - breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing;
 - the cost of any repair apart from repairs covered under Section 1.
 - the cost of spare parts or emergency windscreens.
 - expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by you;
 - or the cost of returning hired vehicles to the Hire Company.
2. If the vehicle suffers damage and it is considered to be a write-off (the cost of repairs are greater than the market value of the vehicle) sub-section 2(d) will not apply where the vehicle has comprehensive motor insurance. Where the vehicle is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers.

General Conditions

1. We will only provide the cover described in this insurance if: You have met all the terms and conditions in this document of insurance; The information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us). If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.
2. **This insurance only applies to you and cannot be transferred to anyone else.**
3. **You must not use your vehicle outside the United Kingdom for more than 31 days in a row or more than 60 days in total during the period of insurance.**
4. **If you are travelling abroad you must ensure that the vehicle is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or yourself in accordance with the manufacturer's recommendations.**
5. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Rescue Control Centre.
6. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
7. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claims and cover under this insurance will end.
8. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.

SECTION 9 - BREAKDOWN ASSISTANCE (CONTINUED)

General Conditions

9. You must carry a roadworthy spare tyre with your vehicle at all times, except where one is not fitted as standard manufacturers equipment. If your vehicle is fitted with locking wheel nuts you must also carry the key/tool to remove them. You must also carry a spare set of vehicle keys.
10. Your vehicle must display a valid road tax disc, if applicable.
11. You must keep your vehicle properly maintained and serviced.
12. This insurance only covers the vehicle specified in the schedule. **You must tell ClassicLine Rescue about any change of vehicle immediately.**
13. You must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
14. You must keep all vouchers, invoices and receipts and other documents, which may be relevant to your claim. Any claims must be notified, in writing, as soon as possible, and in any event within 14 days of the occurrence to The Rescue Control Centre, whose address is on page 2, providing full information as to the time, place and circumstances.
15. Any documentary evidence and details we may require must be provided at your expense (or your legal representative's expense). You must also have a medical examination if requested to do so.
16. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.
17. You must take all reasonable and practical steps to recover the vehicle if lost or stolen and to discover any guilty person or persons. We can: take over, conduct, defend or settle any claims; and take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance. We will take this action in your name or in the name of anyone else covered by this insurance. You or the person whose name we use must co-operate with us on any matter, which affects this insurance.
18. If we incur additional costs beyond the scope of cover, which applies, you must reimburse these costs on demand and within 14 days. If assistance is requested whilst cover is not in force our costs will include a handling charge of £200.
19. If we accept your claim but disagree with the amount due to you the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.
20. If you make any alteration to this insurance we may charge an administration fee. We do not return premiums where the amount is less than £10.
21. We may cancel the insurance by sending 7 days' notice, by recorded delivery, to your last known address. We will refund the part of your premium, which applies to the remaining period of the insurance.
22. You can cancel this insurance policy at any time by sending us written notice and returning the schedule. If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium. If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT. After the 14-day withdrawal period, we will allow a proportion of your premium to be taken off any future premium, or we will pay you a refund based on our short period return rate provided you have not made any claim in the current period of insurance.
23. If you decline to accept our decision on the most suitable course of action then we may limit our liability in respect of any one incident to a maximum of £100.

General Exclusions

This insurance does not cover the following: -

1. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
2. Any ferry fares or toll fees.
3. Compensation due to delays to transport services.
4. Loss or damage to the vehicle or its contents, or any valuables carried in the vehicle.
5. Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
6. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
7. The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
8. The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
9. Any costs or expenses for any service, which is not arranged by the Rescue Control Centre.
10. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
11. Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, rally pacemaking or in any contest or speed trial or any rigorous reliability testing.
12. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
13. Any request for service if the vehicle is considered to be dangerous or illegal to repair or transport.
14. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
15. Claims totalling more than £3,000 in any year.
16. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - Ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - The radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
 - Pressure waves caused by aircraft and other flying objects.

GENERAL TERMS

Changing or adding a vehicle to this insurance

If you change the vehicle covered by this insurance, or get an extra vehicle which you want cover to apply to (including a temporary vehicle), you must tell us in writing and we must agree before cover can start. (We may ask you to return your certificate of motor insurance.) We will give you advice on any change in premium and we will send you a new schedule confirming our acceptance.

Emergency medical treatment

Any payments we make for emergency medical treatment will not affect your no claim bonus.

Glass damage

If the only claim you make is for broken glass in your vehicle's windscreen or windows, including bodywork scratched by the breakage, it will not affect your no claim bonus.

Limited mileage condition

The cover for your vehicle is based on the annual mileage which you chose on your proposal form or the annual mileage shown on your statement of facts. You must tell us if the annual mileage will be more than this figure because it may affect the cover provided.

GENERAL TERMS (CONTINUED)

Agreed value

If you need an 'agreed value', you must provide an independent or expert club valuation (from a club we accept) and six recent colour photographs of your vehicle. Your vehicle will be insured for its market value until we have accepted an agreed value.

If an agreed value applies, we will offer a claim settlement based on the last valuation we agreed, not the value of your vehicle at the time of the claim.

Payments for journeys (car sharing)

You can accept payments from passengers in your vehicle if you are giving them a lift for social or other similar purposes. Accepting these payments will not affect your insurance cover if:

- your vehicle cannot carry more than nine people (including the driver);
- you are not carrying the passengers in the course of a business of carrying passengers; and
- the total of the payments you receive for the journey does not provide a profit.

When your vehicle is not in use

If you have insurance cover under section 2, and:

- you will not be able to use your vehicle for more than 30 continuous days (as long as this is not because of loss or damage you are claiming for); and
- your vehicle will not be on a public road or in any other public place;

the cover provided by this document can be reduced to cover loss or damage by fire or theft only.

We will return part of your premium to take account of the limited cover.

We will work out the refund from the date we receive the certificate of motor insurance.

GENERAL EXCEPTIONS

These general exceptions apply to the whole insurance.

Your insurance does not cover the following.

- 1 Any legal responsibility, loss or damage arising while any vehicle covered by this insurance is being:
 - used for a purpose which your vehicle is not insured for;
 - driven by or is in the charge of anyone who is not mentioned in the certificate of motor insurance as a person entitled to drive or who is excluded by an endorsement;
 - driven by anyone (including you) who is disqualified from driving, does not hold a valid driving licence in line with current law or has never held a licence to drive your vehicle, does not keep to the conditions of their driving licence or is prevented by law from having a licence (unless they do not need a licence by law);
 - used on any race track, race circuit or toll road without a speed limit (such as the Nurburgring);
 - used for racing or pacemaking, used in any contest or speed trial or is involved in any rigorous reliability testing (apart from treasure hunts, road safety and non competitive rallies); or
 - used to carry any load which is more than it was built to carry or which is more than the maximum weight capacity (gross vehicle weight) set by the vehicle manufacturer.
- 2 Any legal responsibility, loss or damage that is also covered by any other insurance.
- 3 Any legal responsibility, loss or damage that happens outside the United Kingdom, other than where we have agreed to provide cover. Please see section 8 of this policy.
- 4 Any legal responsibility you have accepted under an agreement or contract unless you would have had that responsibility anyway.
- 5 Any result of war, riot, revolution or any similar event unless we need to provide cover to meet the minimum insurance required by law.
- 6 Direct or indirect loss, damage or legal responsibility caused by, contributed to or arising from:
 - an earthquake;
 - riot or civil commotion in Northern Ireland or outside the United Kingdom (unless we need to provide cover to meet the minimum insurance needed by law);
 - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear equipment or nuclear part of that equipment;
 - carrying any dangerous substances or goods which you need a licence from the relevant authority for (unless we need to provide cover to meet the minimum insurance needed by law); or
 - pressure waves caused by aircraft and other flying objects.
- 7 Any proceedings brought against you, or judgment passed in any court outside the United Kingdom, unless the proceedings or judgment arises out of your vehicle being used in a foreign country which we have agreed to extend this insurance to cover.

GENERAL CONDITIONS

- 1 We will only provide the cover described in this insurance if:
 - anyone involved in or making a claim has met all the conditions in this document; and
 - the information you have given is, as far as you know, correct and complete.
- 2 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 refusing your claim or the insurance not being valid.
- 3 If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end. If you or anyone acting on your behalf provides false or stolen documents to support a claim, we will not pay the claim and this insurance will end.
- 4 After any loss, damage or accident you must give us full details of the incident as soon as possible. You must also give us any information, documentation and help we need to help us deal with your claim. We will only ask for this if it is relevant to your claim.
- 5 You must send every communication about a claim (including any writ or summons) to us without delay and unanswered. You must also tell us if you know about any future prosecution, coroner's inquest or fatal accident inquiry involving anyone covered by this insurance. You must not admit to, negotiate on or refuse any claim unless you have our permission.
- 6 You must take all reasonable steps to protect your vehicle from loss or damage, and to maintain it in an efficient and roadworthy condition. You must let us examine your vehicle at any reasonable time.

GENERAL CONDITIONS (CONTINUED)

- 7 We can:
- take over, carry out, defend or settle any claim; and
 - take proceedings (which we will pay for, and for our own benefit) to recover any payment we have made under this insurance.
- We will take this action in your name or in the name of anyone else covered by this insurance.
- You, or the person whose name we use, must co-operate with us on any matter which affects this insurance.
- 8 If we accept your claim, but disagree with the claim amount, the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.
- 9 We or your intermediary may cancel this insurance by sending seven days' notice, in writing, to your last known address. In the case of Northern Ireland, we will also send a copy of this letter to the Department of the Environment. We will then refund the part of your premium which applies to the period of insurance which is left to run. We will send this refund to your intermediary.
- 10 If this insurance does not meet your needs, you may cancel it by sending written notice and returning your documents (including the certificate of motor insurance) to us within 14 days of receiving them. As long as your vehicle has not been written off as a result of a claim under this insurance, we will return any premium. We will take off a charge equal to the period of cover you have had. This charge will be at least £10 plus insurance premium tax (IPT). The 14-day period applies to new policies and the renewing of existing policies.
- 11 You may cancel this insurance at any other time by telling us in writing and sending back your certificate of motor insurance and the schedule. If you have not made any claim in the current period of insurance, we will work out the charge for the time you have been covered by your insurance (using our short-period rates shown below) to the date we receive your certificate. We will then refund to your intermediary the amount we owe you. If a claim has been made, we will not give you a refund.

Period you have had cover for (up to)	Up to 30 days	31 - 60 days	61 - 90 days	Over 90 days
Percentage of refund	60%	40%	20%	No refund

- 12 If you have agreed to pay your premium under the ERS instalment plan, the following will apply.
- If you do not pay an instalment when the policy is due for renewal, all cover under this contract will end from that date. You must then return your certificate of motor insurance to us.
 - If you do not pay an instalment at any other time, we may refuse to pay any claim arising from an event which happens on or after that date. If you do not pay a previously unpaid instalment when we ask a second time, we will cancel this contract from the due date of the first unpaid instalment. All cover under this contract will end and you must return your certificate of motor insurance to us.
 - If your vehicle is written off before you have paid all your instalments, and we agree to pay your premium, we will take from the claim payment the amount you owe for the year's premium.
 - If you need to pay any extra premium during the period of insurance, it will be spread out over the remaining instalments due for that year. If you have already paid all your instalments, you must immediately pay any extra premium when it is due.
- 13 If there are a number of claims for property damage arising out of any one cause, we may pay you up to the maximum amount due under section 1. (We will take from this amount any amounts we have already paid as compensation.) When we pay this amount, we will withdraw from any further action connected with settling these claims. We will cover any legal costs and expenses paid with our permission, up to the time we withdraw from dealing with the claims.
- 14 If, under the law of any country which this insurance covers you in, we must settle a claim which we would not otherwise have paid, we may recover this amount from you or from the person who made the claim.
- 15 If we refuse to provide cover because you have failed to provide information or provided incorrect information, but we have a legal responsibility to pay a claim under the Road Traffic Acts, we can settle the claim or judgment without affecting our position under this policy.
- We can recover any payments that we make from you.

IMPORTANT NOTICE

You must tell us as soon as possible about any changes which affect your insurance and which have happened since the insurance started or since the last renewal date. If you are not sure whether certain facts are relevant, please ask your intermediary or ERS office. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

Here are some examples of the changes you should tell us about.

- A change of vehicle (including extra vehicles and any temporary vehicles).
- All changes you or anyone else make to your vehicle if these make your vehicle different from the manufacturer's standard specification (whether the changes are mechanical or cosmetic).
- A change of address.
- A change of job, including any part-time work by you or other drivers, a change in the type of business or having no work.
- A change in the purpose which you use your vehicle for.
- A new main user of your vehicle.
- Details of any driver you have not told us about before, or who is excluded by the certificate of motor insurance or an endorsement, but who you now want to drive.
- Details of any motoring conviction, disqualification or fixed-penalty motoring offence of any person allowed to drive or of any prosecution pending (where a case is being investigated but there is no conviction yet) for any motor offence.
- Details of any non-motor conviction or prosecution pending (where a case is being investigated but there is no conviction yet) for any person allowed to drive.
- Details of any accident or loss (whether or not you make a claim) involving your vehicle or that happens while you are driving anyone else's vehicle.
- If any driver suffers from a disability or medical condition that must be revealed to the DVLA, whether the driving licence has been restricted or not.

ENDORSEMENTS

This appendix forms part of your insurance.

An endorsement only applies if the endorsement number is shown in your schedule. The endorsement wordings are shown in this appendix or in your schedule.

If an endorsement number in your schedule is followed by an amount, the specified endorsement will be limited to the amount shown.

If an endorsement number is followed by a vehicle registration number, the specified endorsement will only apply to your vehicle which has that registration number.

If an endorsement number is followed by a person's name, or a type of person, the specified endorsement applies only to that person or type of person.

ENDORSEMENTS (CONTINUED)

Endorsement number 01 – Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 02 – Damage, fire and theft excess for specified people

We will not pay the first amount shown in the schedule for any claim under section 2 of this document for an event which happens while your vehicle is being driven by, or is in the charge of, the people named against this endorsement number.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 03 – All sections excess

We will not pay the first amount shown in the schedule for any claim under this document.

You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident.

The term 'claim' includes any payment for costs, fees and other indirect expenses.

Endorsement number 04 – All sections excess for specified people

We will not pay the first amount shown in the schedule for any claim under this document for an event which happens while your vehicle is being driven by, or is in the charge of, the people named against this endorsement number.

You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident.

The term 'claim' includes any payment for costs, fees and other indirect expenses.

Endorsement number 05 – Amendment to cover

Your cover is limited to that shown against this endorsement number for any claim from an event which happens while the people named in the schedule are driving or in charge of your vehicle.

Endorsement number 06 – Assisted purchase

The person or organisation named against this endorsement number has a financial interest in your vehicle under an Assisted Purchase agreement (a loan towards the purchase of your vehicle). As long as that person or organisation has a financial interest in your vehicle, we will pay any amounts which become due under section 2 (following a 'write-off' of your vehicle) to that person or organisation.

Endorsement number 08 – Caravan endorsement

If this endorsement applies, you must keep to the following conditions.

- You must keep an efficient fire extinguisher in your vehicle.
- Hiring out the vehicle to any person is not covered by this insurance.

Endorsement number 09 – Deleted sections

Any section or part of a section shown by a number or description in the schedule does not apply to this insurance.

Endorsement number 11 – Drinks and drugs clause

If an accident, which happens when the person named against this endorsement number is driving the insured vehicle, results in that person being convicted of an offence involving drink or drugs, or an equivalent offence under the laws of other countries where this insurance provides cover, the cover we provide for that accident is limited to the minimum cover needed to meet the relevant law.

Endorsement number 12 – Driving exclusions

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

Endorsement number 13 – Excluding inexperienced drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full EU driving licence for less than 12 months.

Endorsement number 14 – Excluding commuting to and from work or study

We will not provide any cover while your vehicle is being driven by, or is in the charge of, the person named against this endorsement number if the vehicle is being used to travel to or from their place of business, work or study.

Endorsement number 15 – Limited driving exclusion

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age shown against this endorsement number (other than a person named against this endorsement).

Endorsement number 17 – Official use

This insurance also covers your vehicle while it is being used to carry passengers for which you receive an allowance from public funds.

Endorsement number 18 – Owner's endorsement

The person or organisation named against this endorsement number owns the vehicle.

Endorsement number 19 – Private car benefits

Any person named against this endorsement number will have the cover provided by section 4 of this document. That person will also have the cover provided by the 'driving other vehicles' part of section 1, as long as the car does not belong to the person named or to you, and it is not hired to you either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.

Endorsement number 20 – Protected no claim bonus

In return for an extra premium, if only one claim arises during any period of insurance there will be no reduction in your no claim bonus at the next renewal.

This benefit does not apply if more than one claim arises during any period of insurance.

Where this endorsement applies, we will not pay the first £50 for any claim under section 2 of your policy document. This excess applies on top of any other amount that you may have to pay under this insurance.

Endorsement number 22 – Suspension of cover

All insurance under this document is suspended until further notice.

Endorsement number 23 – Suspension of cover other than fire and theft

All cover, except for fire and theft as provided by section 2 of this document, is suspended.

Endorsement number 24 – Theft excess

We will not pay the first amount shown in the schedule for any theft claim under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 25 – Third party only, or third party, fire and theft while driving unaccompanied

While your vehicle is being driven by, or is in the charge of, the person named against this endorsement number, the cover will be as shown against this endorsement (unless that person is accompanied by any person or type of person described in endorsement number 27).

Endorsement number 26 – Transfer of interest or change of title

If we agree to a change of title, or agree that you can transfer your insurance to another person, we will require a new proposal form or statement of fact to be completed. A revised policy schedule will be issued showing the change of information.

Endorsement number 27 – Warranted accompanied

We will not provide any cover while your vehicle is being driven by, or is in the charge of, the person named against this endorsement number (unless the person is accompanied at all times by one of the following).

- You.
- A parent of the person (who is also a qualified driver).
- A qualified driving instructor or examiner.
- A qualified driver who is 25 or over and has held a full (not provisional) EU driving licence for at least 3 years and has not been disqualified during that period.

Endorsement number 28 – Warranted accompanied until test passed

Once the person named against this endorsement number has passed the official UK or EU driving test, endorsement number 27 no longer applies.

Endorsement number 29 – Warranted automatic transmission

We will not provide any cover unless your vehicle is fitted with automatic transmission.

Endorsement number 30 – Warranted wing mirrors fitted

We will not provide any cover unless your vehicle is fitted with wing mirrors.

Endorsement number 36 – Damage cover for trailers

Section 2 of this document also applies to loss of or damage to any trailer (details of which have been given to us) while it is being used with your vehicle if:

- you have told us the value of the trailer;
- we are not liable for loss of or damage to any contents in the trailer; and
- the trailer is securely parked with the brakes on when it is not attached to your vehicle.

ENDORSEMENTS (CONTINUED)

Endorsement number 37 – No claim bonus removed

The "No claim bonus" section of this document does not apply.

Endorsement number 40 – Unlimited audio, visual, communication, guidance or tracking equipment cover

The monetary limit for audio, visual, communication, guidance or tracking equipment is removed from section 2 of your policy document. Any amount you must pay towards the replacement costs stays the same.

Endorsement number 41 – Fire and theft excess

We will not pay the first amount shown in the schedule for any fire and theft claim made under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 42 – 'In all' Excess

The young or inexperienced drivers excess shown in section 2 will not apply on top of the excess shown in endorsement number 02 for the person named against this endorsement number.

Endorsement number 43 – Joint liability clause

If this document is in the name of more than one person, we will cover each person as if an individual document had been sent to each. We will cover each against the liability of the other, as long as the liability, loss or damage is not covered by any other insurance.

Endorsement number 44 – Driving other vehicles

The person named against this endorsement number will have the cover provided for driving other vehicles in section 1. (As long as the other vehicle does not belong to the person named, or to you, and it is not hired to you either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.)

Endorsement number 99

Wherever this endorsement number is shown in the schedule it will refer to an individual endorsement supplied with your schedule or which has already been issued to you.

DELIVERING QUALITY INSURANCE SOLUTIONS

Our promise to you

We aim to provide a first-class service.

- If you have any cause to complain about our insurance, or us please write to the Chief Executive of ERS. When you do this, quote your insurance document number, which is on your policy schedule. Send your complaint to: ERS Governance Affairs, PO Box 3937, Swindon, SN4 4GW. Telephone: 0345 268 0279. Email: complaints@ers.com.
- After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder and Market Assistance department at Lloyd's to review your case. The address is: Complaints Department, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.
- Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567. Email: complaint.info@financial-ombudsman.org.uk (This procedure does not affect your rights to take legal action if necessary).

About ERS

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 Prudential Regulation Authority. (Registered number 204851.)

ERS Syndicate Management Limited is registered in England and Wales number 426475. The registered office is 52-54 Leadenhall Street, London, EC3A 2BJ.

Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if we cannot pay out all valid claims under this insurance. This depends on the type of policy you have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance you must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. You can get more information about the scheme from the FSCS or you can visit their website at www.fscs.org.uk.