



# Specialist Vehicle Insurance Policy Summary

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Part of the Towergate Group

# Specialist Vehicle Insurance Cover Summary

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## Complaints

If you have cause to complain, please phone Footman James on 0333 207 6101 or write to the Director at Footman James, Castlegate House, Castlegate Way, Dudley, West Midlands, DY1 4TA. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaints procedure, phone 0333 207 6101 or write to the address noted above.

If your complaint is about your Insurer, or you would like a copy of your Insurers complaints procedure, please write to the address shown on your Policy Schedule. Footman James can also give you the address and telephone number.

If you are still not satisfied after receiving a final decision, you may be able to refer your complaint within 6 months to the Financial Ombudsman Service. To refer your complaint, please write to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Phone: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

These actions do not affect your rights to take legal action if necessary.

## Financial Services Compensation Scheme ('FSCS')

Your Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their liabilities under this insurance. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

## Important Information

- This summary does not contain full terms and conditions of the insurance contract.
- Full terms and conditions are contained in the Specialist Vehicle Insurance Policy Document.

## Who is the policy intended for?

### Comprehensive (Comp)

This product meets the demands and needs of those who require cover for loss of or damage to their vehicle(s) and third party liability.

### Third Party, Fire and Theft (TPFT)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their vehicle(s) and for loss of or damage to their vehicle(s) caused by Fire or Theft.

### Third Party Only (TPO)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their vehicle(s).

### Motor Insurer

Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 354568.

### Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline on 0333 207 6190. Please ensure you have all your policy documentation available.

### The Cover Available

Comprehensive (Comp). Covers you for loss of or damage to your vehicle as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that vehicle.

Third Party Fire and Theft (TPFT). Covers you for loss of or damage to your vehicle as a result of fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that vehicle.

Third Party only (TPO). Covers you for the amounts you may have to pay to others as a result of an incident involving that vehicle.

### Your Right to Cancel

If this insurance does not meet your needs, you can cancel it by returning all of the documents to Footman James within 14 days of receiving them or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim for a total loss under the policy you will receive a return of any premium you have paid less:

- a charge for the number of days you have had cover for plus insurance premium tax; or
- £15 plus insurance premium tax; whichever is more.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Vehicle Insurance Policy Document will apply. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

### Significant Exclusions and Limitations

- If Endorsement 25 – Garage Clause is listed on the Policy Endorsement page of your Policy Documentation, you will not be covered for theft or malicious damage between 10pm and 6am if the vehicle is not kept in a locked garage when at home or at the garaging address.
- You will not be covered if your vehicle has been left with the keys in it.

- The most we will pay for a claim for property damage is £20,000,000 for damage and £5,000,000 for costs.
- You will not be covered if the vehicle is unsafe, un-roadworthy or without a current MOT (if required).
- The policy covers you to drive this car only, unless 'Driving Other Classics' cover is selected and it is stated on your Certificate of Motor Insurance.
- No Claims Discount does not apply.
- You are not covered for motorsports or being trackside unless you agree with us in advance.
- An excess up to a maximum of £100 will apply for each Windscreen claim.
- You will be covered up to £50 in total for personal belongings in or on your vehicle that are lost or damaged due to an accident, fire, theft or attempted theft.
- You are covered if within 3 months of a road traffic accident involving your vehicle you, your husband, wife or civil partner die, lose a limb or become blind in one or both eyes.
- An excess will apply to your policy and will be payable by you in the event of a claim. The amount of excess payable will be shown on your documentation and/or Schedule of Insurance.

## **Policy Duration**

Cover will be effective from the date shown on your Schedule of Insurance and the duration of cover will be 12 months.



# Cover Included as Standard

## The Cover Available

Your Specialist Vehicle Insurance with Ageas Insurance Limited includes the following FJ+ covers as standard:

### European Motoring

Cover provided when you visit any European Union (EU) member country, Norway or Switzerland (including Liechtenstein) for no more than 35 days per trip.

#### Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, Channel Islands or Isle of Man.
- Your vehicle must be registered in the UK.
- There is no limit to the number of trips you can take, providing each trip is no longer than 35 days.

### Non Standard Audio

Cover for loss of or damage to audio, visual and phone equipment that is permanently fitted to the vehicle.

#### Significant Exclusions and Limitations

- Items fitted as standard by the vehicle manufacturer are paid at market value at the time of the loss.
- Items not fitted as standard are covered up to £750.
- There is no cover for cassettes, CDs, minidiscs, DVDs or accessories used with the equipment.

### Spare Parts

Cover for £250 of spare parts and accessories in connection with the insured vehicle.

### Significant Exclusions and Limitations

- Cover is only provided for spare parts and accessories that are used with the vehicle, are kept in or on the vehicle, or stored in your private garage up to a maximum of £250.
- There is no cover if the vehicle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.

### Shows & Events

Cover to allow participation in rallies, shows & events, UK regularity and navigational events.

#### Significant Exclusions and Limitations

- Events must take place on the public highway and adhere to the Highway Code and rules of the road.
- There is no cover for stages that take place off public roads, hill climbs, driving tests, trials, non-club organised regularity/ navigational rallies or track/test days.

### Salvage Retention

Retain the salvage in the event of a total loss claim by deducting the cost of the salvage from the settlement.

#### Significant Exclusions and Limitations

- Vehicle must be deemed a Category C or D total loss in order for salvage to be retained.
- Category A and B salvage is excluded. The law deems that the vehicle must be destroyed if deemed a Category A or B total loss.



# Optional Policy Extensions

## Your Right to Cancel

If this insurance does not meet your needs, you can cancel it by returning all of the documents to Footman James within 14 days of receiving them or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these policy extensions you will receive a full refund of the premium paid.

The optional policy extensions cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Vehicle Insurance Policy Document will apply. There will be no refund due from the Track Day or Wedding Hire covers. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

## Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, then you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

## Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

## Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline on 0333 207 6190. Please ensure you have all your policy documentation available.

## Policy Duration

Cover will be effective from the date shown in your Schedule of Insurance and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

## The Cover Available

Optional Policy Extensions that can be included in your policy provided by Ageas Insurance Limited:

### European Motoring 90

(Your Schedule will confirm if this cover is in force)

Cover provided when you visit any European Union (EU) member country, Norway or Switzerland (including Liechtenstein).

#### Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, Channel Islands or Isle of Man.
- Your vehicle must be registered in the UK.
- There is no limit to the number of trips you can take, providing each trip is no longer than 90 days.

### Non Standard Audio 2

(Your Schedule will confirm if this cover is in force)

Cover for loss of or damage to audio, visual and phone equipment that is permanently fitted to the vehicle.

#### Significant Exclusions and Limitations

- Items fitted as standard by the vehicle manufacturer are paid at market value at the time of the loss.
- Items not fitted as standard are covered up to £2,000.
- There is no cover for cassettes, CDs, minidiscs, DVDs or accessories used with the equipment.

### Spare Parts 2 or 5 or 10

(Your Schedule will confirm if this cover is in force)

Cover for £2,000 or £5,000 or £10,000 (subject to the level chosen) of spare parts and accessories in connection with the insured vehicle.

### Significant Exclusions and Limitations

- Cover is only provided for spare parts and accessories that are used with the vehicle, are kept in or on the vehicle, or stored in your private garage up to the maximum limit chosen.
- There is no cover if the vehicle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.
- Cover is extended to spare parts and accessories that are used in connection with other vehicles you own.
- Cover is provided for spare parts and accessories taken away from home up to £2,000.

### Agreed Value

(Your Schedule will confirm if this cover is in force)

In the event of a total loss claim, you will be paid out the Agreed Value amount, less your policy excess.

#### Significant Exclusions and Limitations

- We may request an independent valuation and photographs before cover is granted.
- If the vehicle is lost or totally destroyed the maximum amount we will pay will be the amount shown on the schedule of insurance, less your policy excess.
- If there is no current MOT on a post 1960s vehicle a claim may be settled on a market value basis.
- An inaccurate description of a vehicle may delay settling a claim or a claim may be repudiated.

## Track Day 1 or 3

(Your Schedule will confirm if this cover is in force)

Cover for 1 or 3 Track Days in any one period of insurance.

### Significant Exclusions and Limitations

- The track must be Motor Sport Association (MSA) approved with its own public liability insurance.
- Track Day events must be organised by a club or track day organiser.
- UK Track Days only.
- No cover for competitions of any kind.
- You must be at least 30 years old and have previous track experience.
- The maximum amount payable will be £50,000 less either a £1,500 excess or 10% of the vehicle's value, whichever is higher (or a 20% excess will apply if you have made a claim on track previously).

## Driving Other Classics

(Your Schedule will confirm if this cover is in force)

Third Party Only cover for driving other classic cars.

### Significant Exclusions and Limitations

- Cover provided if the car that is being driven is over 20 years old.
- Covers Policyholder only.
- No cover outside the UK.
- This does not cover you to arrange the release of a vehicle which has been seized by or on behalf of any government or public authority.

## Wedding Hire 2 or 5

(Your Schedule will confirm if this cover is in force)

Cover provided to include Hire and Reward for 2 or 5 weddings (subject to the level chosen) per policy period.

### Significant Exclusions and Limitations

- Cover provided for your vehicle to be used to carry fare-paying passengers in connection with a wedding.
- Cover is limited to the number of weddings as per the Schedule of Cover.
- The wedding must be booked beforehand for cover to apply.

## Nil Deduction Salvage Retention

(Your Schedule will confirm if this cover is in force)

Retain the salvage in the event of a total loss claim, deduction free upon settlement of the claim.

### Significant Exclusions and Limitations

- The vehicle must be deemed a Category C or D total loss in order for salvage to be retained.
- Category A and B salvage is excluded from this cover. The law deems that the vehicle must be destroyed if deemed a Category A or B total loss.

## Drive to Work

(Your Schedule will confirm if this cover is in force)

Cover to drive to and from a permanent place of work.

### Significant Exclusions and Limitations

- Cover is not extended to include business use.





# Optional Additional Products

## Your Right to Cancel

If this insurance does not meet your needs, you can cancel it by returning all of the documents to Footman James within 14 days of receiving them or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these additional products you will receive a full refund of the premium paid.

The additional products cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Vehicle Insurance Policy Document will apply. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

## Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, then you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

## Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

## Policy Duration

Cover will be effective from the date shown in your Motor Insurance Additional Cover Schedule and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

## The Cover Available

Optional Additional Products that can be included alongside your policy, provided by other insurers:

### Breakdown

(Your Schedule will confirm if this cover is in force)

Cover options available are:

- UK Breakdown
- UK & European Breakdown
- UK Breakdown with Homestart
- UK & European Breakdown with Homestart

Cover provided for the repair and recovery of the broken down vehicle within the limits of the cover chosen.

### Significant Exclusions and Limitations

- Cover restricted to call out and local recovery only for the first 24 hours of cover. This does not apply at renewal of the cover.
- Europe is defined as the European Union, Czech Republic, Hungary, Iceland, Norway, Slovakia and Switzerland.
- Where Homestart has not been selected, cover is only effective when more than 1 mile from the home address or where the insured vehicle is normally kept.
- Cover is provided for the call out charge and up to one hour's labour.
- Vehicles must be no longer than 5.49m long and weigh no more than 3500kg.
- Maximum of 6 claims in any one period of insurance, with not more than 2 arising from a common identified fault.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgium firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available

from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact Inter Partner Assistance by telephone on 0800 132 278 (Breakdowns in the UK) or (+44) (0) 1737 815 350 (Breakdowns in Europe).

### Legal Protection

(Your Schedule will confirm if this cover is in force)

Provides cover for costs of up to £100,000 per claim for pursuing uninsured losses.

### Significant Exclusions and Limitations

- Cover helps to recover uninsured losses after an accident caused by someone else, provided they are insured against third party losses.
- Only available if your claim is more likely than not to succeed and will be worth more than the cost of pursuing it.
- Fixed penalties, fines and punitive damages awarded against you are not covered.

### About the Insurer

This cover is provided by AmTrust Europe Limited. AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk). AmTrust Europe Limited is registered in England and Wales under number 01229676.

Albany Assistance Limited is an agent of AmTrust Europe Limited, the

underwriters of this insurance. Albany Assistance Limited is authorised and regulated by the Financial Conduct Authority, registration number 312423. The Financial Conduct Authority can be contacted on 0800 111 6768 or their website which includes a register of all regulated firms can be viewed at [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)

### **Claim Notification**

In the event of a claim please contact Albany Assistance Limited by telephone on 0333 207 6190.

### **Personal Accident & Road Rage**

(Your Schedule will confirm if this cover is in force)

Provides cover if you are the victim of a road rage attack or road traffic accident.

#### **Significant Exclusions and Limitations**

- Maximum age limit 85.
- Excludes any claim due to alcohol, drugs, mental illness or your own criminal act.
- No payment for the first £50 for each claim of hospital daily benefit or the first £25 of each claim made for emergency dental treatment, medical expenses or clothing and personal effects.
- You must report a road rage attack to the police immediately.

#### **About the Insurer**

This cover is provided by ACE European Group Limited. ACE European Group Limited is registered in England and Wales registered number 01112892, registered office 100 Leadenhall Street, London, EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 202803. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### **Claim Notification**

In the event of a claim please contact ACE European Group Limited by telephone on 0845 841 0059.

### **European Travel**

(Your Schedule will confirm if this cover is in force)

Provides cover if you suffer financial loss due to your trip being cancelled, your baggage being stolen or damaged or you are injured, become ill or die.

#### **Significant Exclusions and Limitations**

- Covers trips abroad in the insured vehicle commencing and returning during the period of insurance.
- Maximum 35 days on all trips in total in any one policy year.
- Maximum age limit 80 years at the start of the trip.
- Pre-existing medical conditions are not covered.
- Medical Emergency costs up to £1,000,000 per person, excluding the first £50 of each claim.
- If you require medical assistance while abroad, you must contact ACE Assistance immediately.

#### **About the Insurer**

This cover is provided by ACE European Group Limited. ACE European Group Limited is registered in England and Wales registered number 01112892, registered office 100 Leadenhall Street, London, EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 202803. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### **Claim Notification**

In the event of a claim please contact ACE European Group Limited by telephone on +44 (0)20 7173 7798 (Travel Medical Emergencies in Europe) or 0845 841 0059 (other travel claims).

## Mis-Fuelling

(Your Schedule will confirm if this cover is in force)

Provides cover for the recovery and repair of the affected vehicle and cleanse of the vehicle's fuel tank.

### Significant Exclusions and Limitations

- Cover is restricted to call out and local recovery only for the first 24 hours of cover. This does not apply at renewal of this cover.
- Cover only applies in the UK, which includes Northern Ireland, Isle of Man and the Channel Islands.
- There is a limit of £250 per claim including VAT and a maximum of 3 claims per insurance year.
- Vehicles must be no longer than 5.1m long, no heavier than 3500kg, no higher than 1.95m tall and no wider than 2.1m.
- We will not cover any defect which is deemed not to be a direct or indirect result of mis-fuelling or a defect which existed before the incident of mis-fuelling.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgium firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact Inter Partner Assistance by telephone on 01737 826 152.

## Lost Keys

(Your Schedule will confirm if this cover is in force)

This cover provides assistance by arranging key or lock repair or replacement, or onward transportation as appropriate.

### Significant Exclusions and Limitations

- No cover in place for the first 24 hours from inception, if this is purchased mid-term.
- You must report lost or stolen keys to the police and obtain a crime number or lost property number. This will need to be provided at the scene.
- Cover only applies in the UK.
- Claims must be notified within 48 hours.
- There is no cover available for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything that happens gradually.
- There is no cover for damage to locks by theft or attempted theft.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgium firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact Inter Partner Assistance by telephone on 01737 826 151.

## Excess Protect 150 or 500 or 1000

(Your Schedule will confirm if this cover is in force)

Protect your excess up to the aggregate limit chosen and have this returned to you upon settlement of a claim.

### Significant Exclusions and Limitations

- No cover in place for the first 30 days from inception, if this is purchased mid-term.
- Cover is only available for drivers aged over 21.
- Once a claim has been made totalling the total aggregate limit, no further payments will be made under this policy and the Excess Protect policy will lapse. You will then be liable for all and any future excess payments.
- Claims notified after 31 days following the settlement of a claim or notified by a third party are not covered.
- Windscreen claims are not covered by this policy.

### About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgium firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

### Claim Notification

In the event of a claim please contact Inter Partner Assistance by telephone on 01737 826 150.







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Part of the Towergate Group

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