

Vehicle Collector Insurance

Insurance Product Information Document



Administered by: Footman James Product: Vehicle Collector

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Vehicle Insurance Underwritten by: Chubb European Group SE

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CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Motor Legal Expenses: Arranged by Lawshield UK Ltd and underwritten by Allianz Legal Protection.

Lawshield is authorised and regulated by the Financial Conduct Authority. Firm number 306793.

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This document provides a summary of the key information that relates to your vehicle collector policy. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This is vehicle collector insurance which provides cover for accidental damage, fire, theft or malicious damage. It also includes third party cover for costs you are legally responsible for due to injury or damage you or your named drivers caused to others, their vehicles or property.



What is insured?

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured:

Cover for your vehicle

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ Repair and replacement of glass in the windscreen, sunroof or windows of your vehicle.
- ✓ Classic Car extended reinstatement cover – Any vehicle over 15 years old we will pay up to 110% of the agreed value shown in your policy schedule in order to reinstate your vehicle to the same condition immediately prior to the covered loss.
- ✓ In the event of a partial loss on your Classic Car, we will pay the cost of reinstating your vehicle to its condition immediately before the loss up to the agreed value shown in your policy schedule. If after the restoration the market value of the vehicle is less than its agreed value immediately before the loss, we will also pay the difference.
- ✓ Loss of value for classic cars – If after the restoration the market value of the vehicle is less than its agreed value immediately before the loss, we will also pay the difference up to a maximum of £250,000 or 10% of the agreed value.
- ✓ Alloy wheels – If we cannot match the replacement alloy wheels on a vehicle shown on your policy schedule we will pay up to £10,000 for the cost to replace all of the vehicle's alloy wheels.
- ✓ Trailer cover – We will pay for loss or damage to your trailer whether attached to or unattached from your vehicle at the time of loss.
- ✓ Personal Data – We will cover the cost required to clear personal data from your vehicle.



What is insured? continued

Cover for you

- ✓ Your legal liability to third parties – cover for damages you are legally obligated to pay for bodily injury, or property damage arising out of the use, ownership or maintenance of a vehicle and legal expenses and costs associated with such proceedings (subject to conditions).
- ✓ Uninsured loss recovery – If you are involved in an accident which was not your fault, help to recover your uninsured losses from the person who caused the accident.
- ✓ No Claims Discount – If you have 5 years or more we will protect it at no additional cost.



What is not insured?

The following list is not exhaustive. More information can be found in your policy documentation:

Vehicle cover excludes

- ✗ Loss or damage caused by mechanical or electrical breakdown, computer programme failure, freezing or normal wear and tear.
- ✗ Competitive racing of any kind or any use of the vehicle on a closed track, motor racing circuit, pre-prepared course or de-restricted toll road.
- ✗ Intentional acts.
- ✗ Vehicles being used to carry people or property for a fee or similar reward.
- ✗ Criminal or illegal acts including driving while intoxicated.
- ✗ Any person who uses a vehicle listed in your schedule without the permission of you or your spouse.

Legal expenses cover excludes

- ✗ Any losses arising from your business activities.
- ✗ Fraudulent claims.
- ✗ Civil cases where it is considered by the appointed lawyer that it is more likely you will lose the case than win it.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess), full details of which are on your schedule.
- ! Driving other cars – You and your spouse can drive any private motor vehicle not listed in your policy schedule on a Third Party Liability Only basis. This cover only applies where you have the vehicle owner's permission and the vehicle is not owned by you or your spouse.
- ! Unattached vehicle accessories – We will pay up to £10,000 for vehicle accessories and equipment provided that at the time of the loss these items are not inside the vehicle or attached to the vehicle.
- ! Personal Possessions – Cover for up to £2,500 for personal possessions following a claim.
- ! No Claims Discount only applies if specified in your documentation.
- ! Protecting your No Claims Discount does not protect the overall price of your insurance policy.
- ! Liability to third party property damage limited to £20,000,000.
- ! Legal expenses limited to £150,000 per event and £500,000 in total.
- ! The classic car reinstatement cover is limited to a maximum of £250,000 in addition to the agreed value shown in your policy schedule. Payment is made on the basis of reinstatement invoices agreed by us.



Where am I covered?

- ✓ The United Kingdom and any member country of the European Union, Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland.



What are my obligations?

It is your responsibility to

- Always ensure that any information provided to us is accurate, complete and up-to-date.
- Tell us as soon as reasonably possible of any changes to your circumstances or the vehicles that we insure (changes of vehicles, changes of drivers, change in occupation, change of address etc.).
- Pay your premium as shown in your schedule.
- Keep the sums insured at a level which represents the full value of the property.
- Notify us as soon as it is reasonably practical after an event which may give rise to a claim.
- Notify the local police if loss or damage is caused by theft or attempted theft, road traffic accident involving any unknown third party or malicious damage.
- Take all reasonable precautions to keep your vehicle in an efficient and roadworthy condition.



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (a variable credit charge will apply). Payment options should be discussed with your insurance advisor.



When does the cover start and end?

Cover will start and end on the dates stated on your schedule. Cover is for 12 months.



How do I cancel the contract?

You may cancel your policy by contacting Footman James on 01384 218027 or in writing at Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill DY5 1LX.

You may cancel this policy at any time within the first 14 days of cover. We will refund any money you have already paid, subject to no claims being paid, but may retain a proportion that relates to the time on risk.

You may also cancel the policy at any other time and we will refund any unused premiums you have already paid for the period after the date of cancellation providing you have not notified us of a claim.

Footman James will charge a cancellation fee.